

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	11 Tip Top Court, Irmo, SC 29063	Order ID	7416391	Property ID	30610351
Inspection Date	07/08/2021	Date of Report	07/09/2021		
Loan Number	45502	APN	035110107		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	0707BPO_Citi	Tracking ID 1	0707BPO_Citi
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	KELLEY C DONALD	Condition Comments	
R. E. Taxes	\$1,131	From drive by, the Subject appears to be maintained and in good average condition.	
Assessed Value	\$109,600		
Zoning Classification	Residential RS-LD		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Locks. Posted notifications on window.)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Slow	Smaller subdivision consisting of medium sized homes, mostly built within the past 25 years that conform.	
Sales Prices in this Neighborhood	Low: \$186950 High: \$412000		
Market for this type of property	Decreased 4 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	11 Tip Top Court	220 Devonport Dr	140 Little Hampton Dr	404 Southampton Dr
City, State	Irmo, SC	Irmo, SC	Irmo, SC	Irmo, SC
Zip Code	29063	29063	29063	29063
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.14 ¹	1.15 ¹	1.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$130,000	\$137,900	\$175,000
List Price \$	--	\$130,000	\$134,900	\$175,000
Original List Date		06/29/2021	04/30/2021	06/23/2021
DOM · Cumulative DOM	-- · --	10 · 10	70 · 70	16 · 16
Age (# of years)	20	14	46	41
Condition	Average	Good	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Conventional	1 Story Traditional	1 Story Ranch/Rambler	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,234	1,200	1,286	1,237
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.31 acres	.30 acres	.32 acres	0.34 acres
Other	--	--	--	--

* Listing 3 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 MLS Comments: No agent comments or descriptions other than photos. Photos show good condition.

Listing 2 MLS Comments: 3 bedroom 2 bathroom home features open concept kitchen and Greatroom with actual wood burning fireplace. Spacious Master Bedroom with en suite bathroom. Huge Fenced in backyard with separate additional area for any outdoor pets. And a deck with built in seating for cookouts and just enjoying the space. The roof covering was updated with architectural shingles as well as windows being updated. Manufacture date on HVAC is November 2014 and has been serviced regularly. There is a storage shed present that can be used for additional storage of your yard equipment and other supplies.

Listing 3 MLS Comments: 3 bedroom/2 full bath home that's situated on a spacious fenced in lot with rear deck perfect for grilling, relaxing or entertaining. The renovations are from floor to ceiling and feature Luxury Vinyl Plank throughout the main living area, kitchen & bedrooms, Luxury Vinyl Tile in second bath and Tile in private master bath. Home has a fresh coat of paint throughout, new plumbing fixtures, lighting fixtures and ceiling fans. The galley kitchen features new Granite countertops, new stainless steel sink, new Frigidaire appliances and eat-in area separate from the formal dining room. Storage shed and appliances to convey.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	11 Tip Top Court	13 Tip Top Ct	104 Devonport Dr	105 Devonport Dr
City, State	Irmo, SC	Irmo, SC	Irmo, SC	Irmo, SC
Zip Code	29063	29063	29063	29063
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.02 ¹	1.07 ¹	1.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$147,900	\$125,000	\$189,000
List Price \$	--	\$147,900	\$125,000	\$189,000
Sale Price \$	--	\$153,000	\$130,000	\$189,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	05/24/2021	07/08/2020	10/14/2020
DOM · Cumulative DOM	-- · --	27 · 27	43 · 43	30 · 35
Age (# of years)	20	20	41	43
Condition	Average	Good	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Conventional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,234	1,212	1,264	1,264
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.31 acres	0.33 acres	.3 acres	.28 acres
Other	--	--	--	--
Net Adjustment	--	-\$7,500	+\$5,000	-\$2,500
Adjusted Price	--	\$145,500	\$135,000	\$186,500

* Sold 1 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** Adjustments: Superior condition -\$10,000, inferior 1 car \$2,500. MLS Comments: There are no agent comments or descriptions other than photos. Photos show good condition.
- Sold 2** Adjustments: Inferior 2 car \$5000. MLS Comments: 3 bedrooms, 2 baths. Located convenient to shopping, schools and I-26. Rocking chair front porch, white columns, and mature landscaping.
- Sold 3** Adjustments: Superior condition -\$10,000, inferior 2 car \$5,000. MLS Comments: 4 bedroom 3 bath home has been completely renovated and boasts a large 48' sitting porch. Upon entering you will find brand new vinyl plank flooring throughout. Master bedroom on main with luxury bath with custom walk in shower. Living room is open to the kitchen which features new cabinets and granite counter tops, farm sink, walk in pantry, pot filler and, brand new kitchen appliances. Also on main is a laundry room and another full bathroom and another bedroom that can be used as an office or guest room. Upstairs you will find two spacious bedrooms and one full bath with tub and shower.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Jan 26, 2001 Sold for \$112,702			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

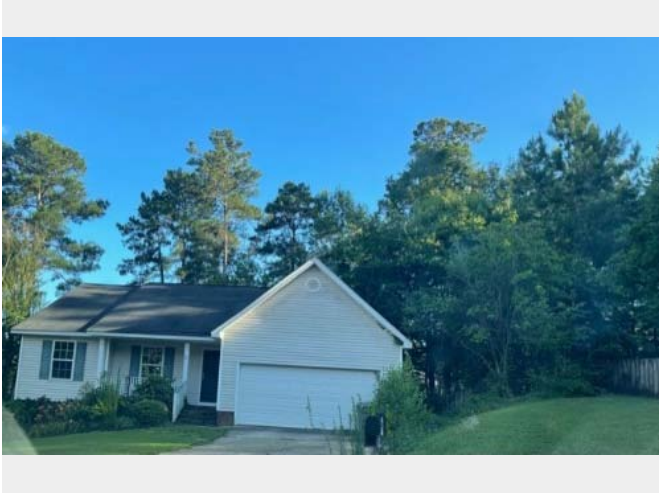
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$145,000	\$145,000
Sales Price	\$140,500	\$140,500
30 Day Price	\$139,000	--
Comments Regarding Pricing Strategy		
<p>Focused search on closest proximity and condition where available. From drive by, the house appears well maintained even though it appears vacant. With adjustments, going with S1 for final value and L3 for bracketed listing price. An interior should be done.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
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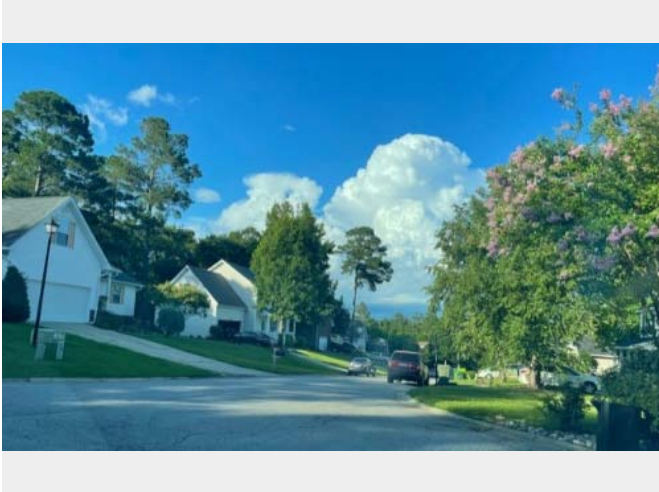
Subject Photos



Front



Address Verification



Street

Listing Photos

L1 220 Devonport Dr
Irmo, SC 29063



Front

L2 140 Little Hampton Dr
Irmo, SC 29063



Front

L3 404 Southampton Dr
Irmo, SC 29063



Front

Sales Photos

S1 13 Tip Top Ct
Irmo, SC 29063



Front

S2 104 Devonport Dr
Irmo, SC 29063



Front

S3 105 Devonport Dr
Irmo, SC 29063



Front

ClearMaps Addendum

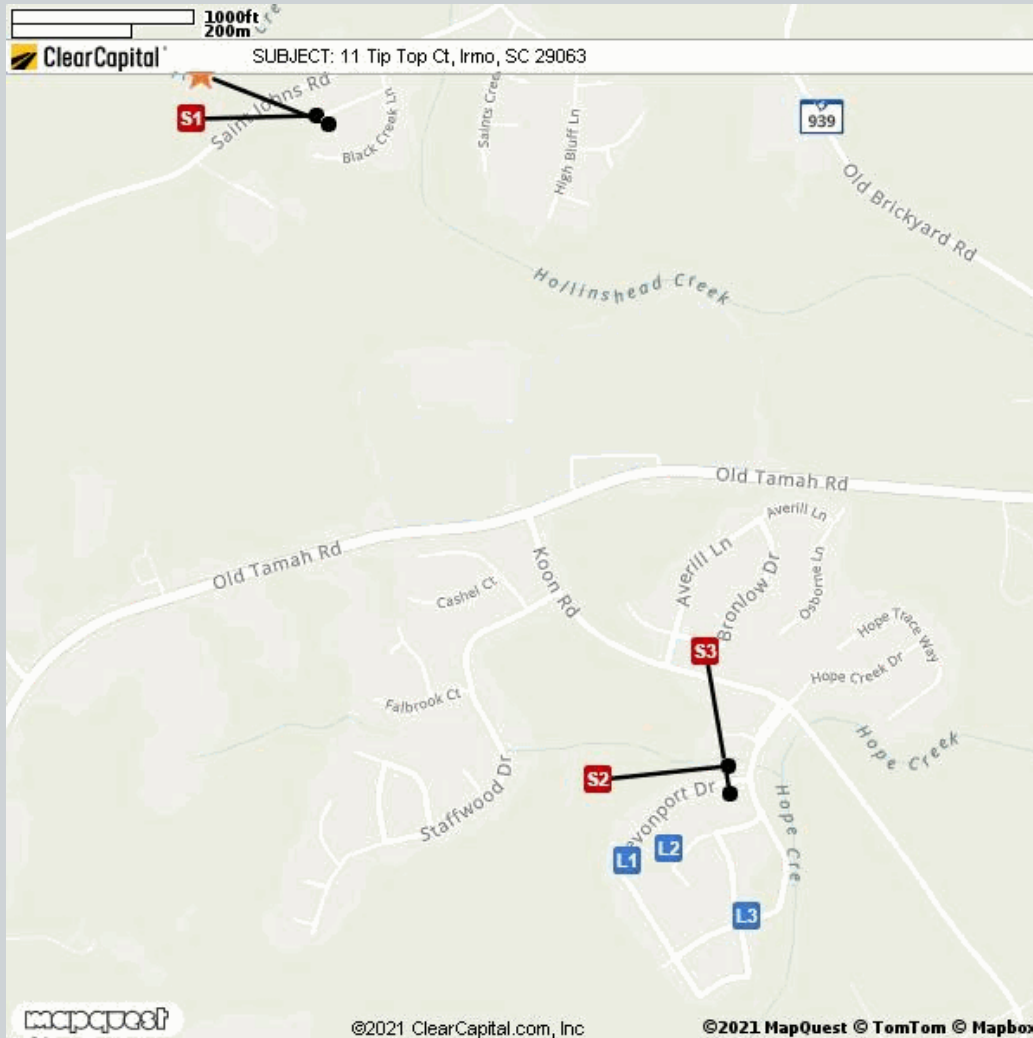
Address ★ 11 Tip Top Court, Irmo, SC 29063

Loan Number 45502

Suggested List \$145,000

Suggested Repaired \$145,000

Sale \$140,500



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	11 Tip Top Court, Irmo, SC 29063	--	Parcel Match
L1	220 Devonport Dr, Irmo, SC 29063	1.14 Miles ¹	Parcel Match
L2	140 Little Hampton Dr, Irmo, SC 29063	1.15 Miles ¹	Parcel Match
L3	404 Southampton Dr, Irmo, SC 29063	1.28 Miles ¹	Parcel Match
S1	13 Tip Top Ct, Irmo, SC 29063	0.02 Miles ¹	Parcel Match
S2	104 Devonport Dr, Irmo, SC 29063	1.07 Miles ¹	Parcel Match
S3	105 Devonport Dr, Irmo, SC 29063	1.11 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	James Otis	Company/Brokerage	Asset Realty Inc
License No	114034	Address	412 Oak Brook Drive Columbia SC 29223
License Expiration	06/30/2023	License State	SC
Phone	3233605374	Email	jamesbobbyotis@icloud.com
Broker Distance to Subject	19.51 miles	Date Signed	07/09/2021

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This market analysis may not be used for the purposes of obtaining financing in a federally-related transaction.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.