

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.

<b>Address</b>	2125 Waverly Street, Columbia, SC 29204	<b>Order ID</b>	7865337	<b>Property ID</b>	31905641
<b>Inspection Date</b>	01/08/2022	<b>Date of Report</b>	01/11/2022		
<b>Loan Number</b>	45503	<b>APN</b>	115050707		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

Tracking IDs					
<b>Order Tracking ID</b>	01.04.22_BPO_Update	<b>Tracking ID 1</b>	01.04.22_BPO_Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> From drive by, the Subject appears to be in higher average condition and is maintained. Please Note: There is no physical address on the Subject. Attached photo of house next door 2123.
<b>R. E. Taxes</b>	\$749	
<b>Assessed Value</b>	\$6,000	
<b>Zoning Classification</b>	Residential RG-1	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Mixed styles and vintages of homes with wide range in types of styles but conform in terms of being maintained.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$58000 High: \$212500	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	2125 Waverly Street	1406 Barnwell Street	2309 Matthews St	2144 Walker Solomon Way
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29204	29201	29204	29204
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.99 <sup>1</sup>	0.17 <sup>1</sup>	0.22 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$170,000	\$185,000	\$195,000
<b>List Price \$</b>	--	\$140,000	\$185,000	\$195,000
<b>Original List Date</b>		08/17/2021	12/01/2021	12/22/2021
<b>DOM · Cumulative DOM</b>	-- · --	143 · 147	37 · 41	16 · 20
<b>Age (# of years)</b>	18	93	17	17
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Conventional	2 Stories Conventional	2 Stories Colonial	2 Stories Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,044	1,760	2,046	2,028
<b>Bdrm · Bths · ½ Bths</b>	3 · 3	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	8	8	9	8
<b>Garage (Style/Stalls)</b>	None	None	Attached 2 Car(s)	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.19 acres	0.20 acres	0.09 acres	0.03 acres
<b>Other</b>	--	--	--	--

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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: This home can also be an easy conversion from residential back to office space. As office space it could include a reception area, 4 very large offices, 2 1/2 bathrooms, conference room, kitchen, storage spaces and large unfinished attic with stairs in place. Street parking and 8 additional spaces behind the building. Driveway is located off of Washington Street. Currently being used as Residential, but county zoned Commercial and City zoned Multi Use. HVAC new in 2020 and new Pex plumbing. New LPV flooring.
- Listing 2** MLS Comments: This is 4 bedroom, 2.5 bathroom house that needs a little TLC, but has great potential and is ready for the right owner. Master bedroom on the top floor with full ensuite master bath and walk-in closet. Good-sized bedrooms. The layout features a formal living room and a lower-level room that can be used as an office or study. The formal dining room is attached to the kitchen for convenience and effortless entertaining. Loads of storage space throughout the house.
- Listing 3** MLS Comments: 3BR/2.5 BA home in the heart of downtown Columbia! Walking distance to Drew Wellness Center and Richland county library. Home features nice kitchen all appliances included, private parking in rear of home.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	2125 Waverly Street	2155 Walker Solomon Way	2327 Washington St	2350 Center St
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29204	29204	29204	29204
<b>Datasource</b>	Public Records	MLS	Public Records	MLS
<b>Miles to Subj.</b>	--	0.21 <sup>1</sup>	0.71 <sup>1</sup>	0.55 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$219,000	\$232,050	\$235,000
<b>List Price \$</b>	--	\$199,000	\$232,050	\$235,000
<b>Sale Price \$</b>	--	\$212,500	\$232,050	\$235,000
<b>Type of Financing</b>	--	Standard	Standard	Standard
<b>Date of Sale</b>	--	10/15/2021	05/28/2021	12/09/2021
<b>DOM · Cumulative DOM</b>	-- · --	92 · 92	0 · 0	37 · 37
<b>Age (# of years)</b>	18	16	88	59
<b>Condition</b>	Average	Good	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Conventional	2 Stories Traditional	1 Story Bungalow	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,044	2,028	1,876	2,285
<b>Bdrm · Bths · ½ Bths</b>	3 · 3	3 · 2 · 1	3 · 2	3 · 2
<b>Total Room #</b>	8	8	7	7
<b>Garage (Style/Stalls)</b>	None	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.19 acres	0.10 acres	.18 acres	.20 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$10,000	+\$9,200	-\$11,025
<b>Adjusted Price</b>	--	\$202,500	\$241,250	\$223,975

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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. MLS Comments: There are no comments or descriptions other than photos provided show good condition.
- Sold 2** Adjustments: Inferior GLA \$4,200, inferior bath \$5,000. MLS Comments: According to the Columbia public records, the property at 2327 Washington St, Columbia, SC 29204 has approximately 1,876 square feet, 3 beds and 2 baths with a lot size of 7,895 square feet.
- Sold 3** Adjustments: Superior condition -\$10,000, superior GLA -\$6,025, inferior bath \$5,000. MLS Comments: Fully Renovated House Features A Fresh And Clean - Move In Ready Interior And Exterior! Close To Downtown, Fort Jackson New Flooring – Luxury Vinyl Plank, Laminate And Tile Floor, New Interior Paint, Fully Updated Bathroom And Updated Kitchen With Granite Countertop And Stainless Appliances (New Stove, New Dishwasher And Microwave), New Cabinets! New HVAC. New Roof. New Windows . New Siding. Most Plumbing And Electric Line Are New. 3 Bedroom 2 Full Bath Home With Front And Side Porch. Master 2nd Floor. 2nd and 3rd Room Main Termite Treatment A Few Months Ago.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				See Below:			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
--	--	--	--	Sold	07/09/2021	\$106,000	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$203,000	\$203,000
<b>Sales Price</b>	\$202,500	\$202,500
<b>30 Day Price</b>	\$195,000	--
<b>Comments Regarding Pricing Strategy</b>		
Very little inventory for this Subject. Focused search on closest proximity and condition. With adjustments, utilizing S1 for final value and L3 for basis of listing price. An interior should be done.		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The current report is showing a large variance in as-is conclusions with the most current duplicate. The large variance appears to be due to comp proximity. The current report provides more proximate comps that better support the subject's as-is conclusion in its immediate area. The broker's as-is conclusion is supported by the comparable data. It is noted that the current conclusion is higher than the prior report completed 07/07/21; however the current broker provides fair market sales whereas the previous broker placed primary reliance on distressed comps to derive the subject's as-is conclusion. The current comp selection has been deemed an appropriate reflection of current market conditions. Therefore, the reviewer concurs with the current as-is conclusion.

### Subject Photos



Front



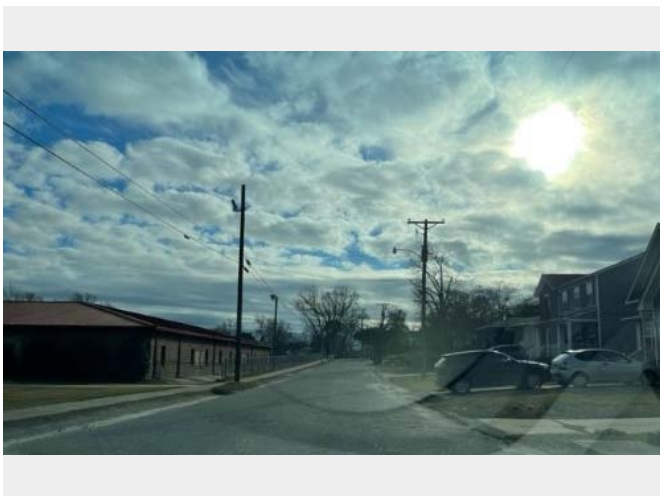
Address Verification



Side



Side



Street



Street

## Subject Photos



Other



## Listing Photos

**L1** 1406 Barnwell Street  
Columbia, SC 29201



Front

**L2** 2309 Matthews St  
Columbia, SC 29204



Front

**L3** 2144 Walker Solomon Way  
Columbia, SC 29204



Front

## Sales Photos

**S1** 2155 Walker Solomon Way  
Columbia, SC 29204



Front

**S2** 2327 Washington St  
Columbia, SC 29204



Front

**S3** 2350 Center St  
Columbia, SC 29204



Front

### ClearMaps Addendum

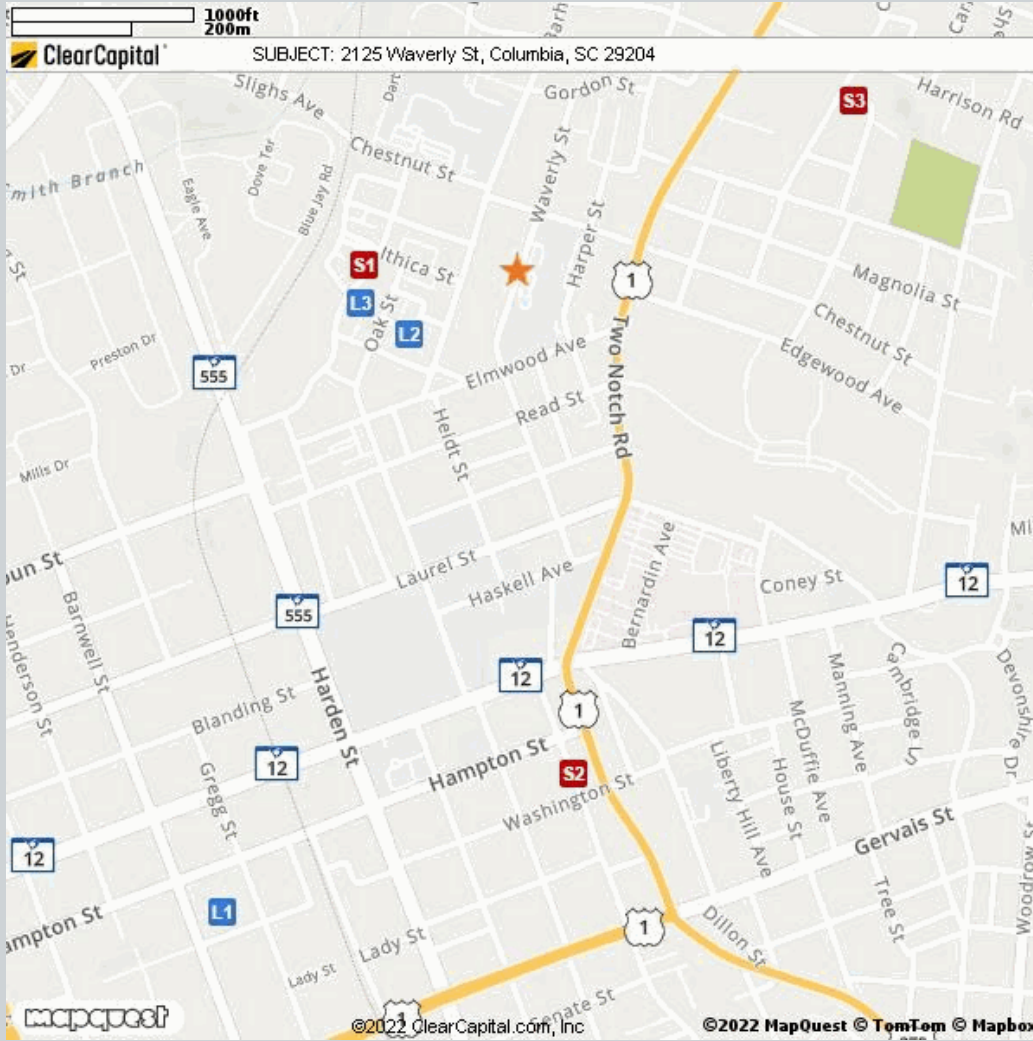
**Address** ★ 2125 Waverly Street, Columbia, SC 29204

**Loan Number** 45503

**Suggested List** \$203,000

**Suggested Repaired** \$203,000

**Sale** \$202,500



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2125 Waverly Street, Columbia, SC 29204	--	Parcel Match
L1 Listing 1	1406 Barnwell Street, Columbia, SC 29201	0.99 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2309 Matthews St, Columbia, SC 29204	0.17 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2144 Walker Solomon Way, Columbia, SC 29204	0.22 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2155 Walker Solomon Way, Columbia, SC 29204	0.21 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2327 Washington St, Columbia, SC 29204	0.71 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2350 Center St, Columbia, SC 29204	0.55 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> 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.

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 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.

### Report Instructions - cont.

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

<b>Broker Name</b>	James Otis	<b>Company/Brokerage</b>	Asset Realty Inc
<b>License No</b>	114034	<b>Address</b>	412 Oak Brook Drive Columbia SC 29223
<b>License Expiration</b>	06/30/2023	<b>License State</b>	SC
<b>Phone</b>	3233605374	<b>Email</b>	jamesbobbyotis@icloud.com
<b>Broker Distance to Subject</b>	10.14 miles	<b>Date Signed</b>	01/08/2022

*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:**

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