

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	1160 Coatesdale Road, Columbia, SC 29209	Order ID	7480100	Property ID	30762887
Inspection Date	08/03/2021	Date of Report	08/03/2021		
Loan Number	45768	APN	163020711		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	0803BPO_Citi	Tracking ID 1	0803BPO_Citi		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	LAUREN GOLDEN	Condition Comments	
R. E. Taxes	\$1,303	From drive by and photos provided from the recently withdrawn listing photos show good condition.	
Assessed Value	\$165,000		
Zoning Classification	Residential RS-2		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
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	Improving	Smaller subdivision with recently built homes that tend to be well maintained and conform.	
Sales Prices in this Neighborhood	Low: \$174910 High: \$564200		
Market for this type of property	Increased 6 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1160 Coatesdale Road	916 Wordsworth Dr	1116 Rockwood Rd	1027 Veterans Rd
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29209	29209	29209	29209
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.43 ¹	0.39 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$160,000	\$224,999	\$200,000
List Price \$	--	\$160,000	\$224,999	\$189,900
Original List Date		06/24/2021	07/02/2021	04/23/2021
DOM · Cumulative DOM	-- · --	40 · 40	32 · 32	102 · 102
Age (# of years)	31	58	18	56
Condition	Good	Good	Good	Excellent
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	2 Stories Traditional	1 Story Ranch/Rambler	2 Stories Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,524	1,590	1,644	1,686
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	7	7	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 1 Car	Attached 1 Car	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.31 acres	.25 acres	0.24 acres	.25 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.

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

Listing 1 MLS Comments: Cute all brick ranch with hardwood floors throughout. Huge fenced in yard. As Is.

Listing 2 MLS Comments: 3 bedrooms, 2.5 baths, spacious living and dining areas, tons of natural light! Sliding glass door from kitchen to large deck overlooking your private, fenced backyard. All bedrooms upstairs. Very spacious master bedroom with large bathroom: double vanity, garden tub, stand up shower, and separate toilet room. Other 2 bedrooms share the hall bath.

Listing 3 MLS Comments: Hardwoods throughout the home. Huge fenced in backyard with 2 storage buildings. All appliances to remain with acceptable offer.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1160 Coatesdale Road	1014 Henry Curtis St	1276 Rockwood Rd	6911 Shelley Rd
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29209	29209	29209	29209
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.23 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$259,900	\$190,000	\$225,000
List Price \$	--	\$259,900	\$190,000	\$225,000
Sale Price \$	--	\$253,000	\$190,000	\$225,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	05/20/2021	12/07/2020	06/01/2021
DOM · Cumulative DOM	-- · --	36 · 36	47 · 47	70 · 70
Age (# of years)	31	54	21	51
Condition	Good	Average	Good	Average
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	2 Stories Traditional	1 Story Ranch/Rambler	2 Stories Traditional	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,524	1,674	1,644	1,670
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	7	7	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 2 Car(s)	Attached 1 Car	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Spa - Yes	--
Lot Size	.31 acres	.30 acres	.25 acres	.35 acres
Other	--	--	--	--
Net Adjustment	--	-\$13,750	-\$2,000	+\$6,350
Adjusted Price	--	\$239,250	\$188,000	\$231,350

* Sold 2 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: Inferior condition \$10,000, superior GLA -\$3,750. MLS Comments: One story BRICK home situated on LEVEL fenced backyard. Zoned for well rated schools. Sold AS-IS, inspections courtesy. Sq ft per tax records, buyer to verify accuracy.
- Sold 2** Adjustments: Superior GLA -\$3,000, inferior 1 car space \$2,500, superior spa -\$1,500. MLS Comments: 3 bedroom 2 1/2 bath completely updated home with a HUGE fenced back yard with private pond access for fishing. No carpet anywhere and new wood floors throughout the entire home, new fresh paint on every square inch of the interior, and newer big ticket items like the dual system HVAC and roof are some of the perks to this established home. Cozy living room with fireplace and lots of natural light will fit your furniture well! Updated kitchen has granite countertops and tiled floor with French doors that go out onto the most wonderful covered screen porch hosting a steamy hot hot tub that is perfect for these cooler fall nights. Completely wooded back yard gives privacy and will not be developed. The property extends well past the fence line and to the pond! Upstairs you will find the good sized master suite with private updated bathroom. Lots of storage in this house with all walk in closets. Bedrooms 2 and 3 share a hall bath that has also been upgraded
- Sold 3** Adjustments: Inferior condition \$10,000, superior GLA -\$3,650. MLS Comments: 6911 Shelley Rd, Columbia, SC is a single family home that contains 1,670 sq ft and was built in 1963. It contains 3 bedrooms and 2 bathrooms.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				See below.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
07/01/2021	\$197,000	07/20/2021	\$197,000	Withdrawn	07/20/2021	\$197,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$195,000	\$195,000
Sales Price	\$190,000	\$190,000
30 Day Price	\$185,000	--
Comments Regarding Pricing Strategy		
<p>Focused search on closest proximity as well as similar condition. The Subject is in basic good condition per Clear Prop photos and search similar comps. With adjustments, utilizing S2 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.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 916 Wordsworth Dr
Columbia, SC 29209



Front

L2 1116 Rockwood Rd
Columbia, SC 29209



Front

L3 1027 Veterans Rd
Columbia, SC 29209



Front

Sales Photos

S1 1014 Henry Curtis St
Columbia, SC 29209



Front

S2 1276 Rockwood Rd
Columbia, SC 29209



Front

S3 6911 Shelley Rd
Columbia, SC 29209



Front

ClearMaps Addendum

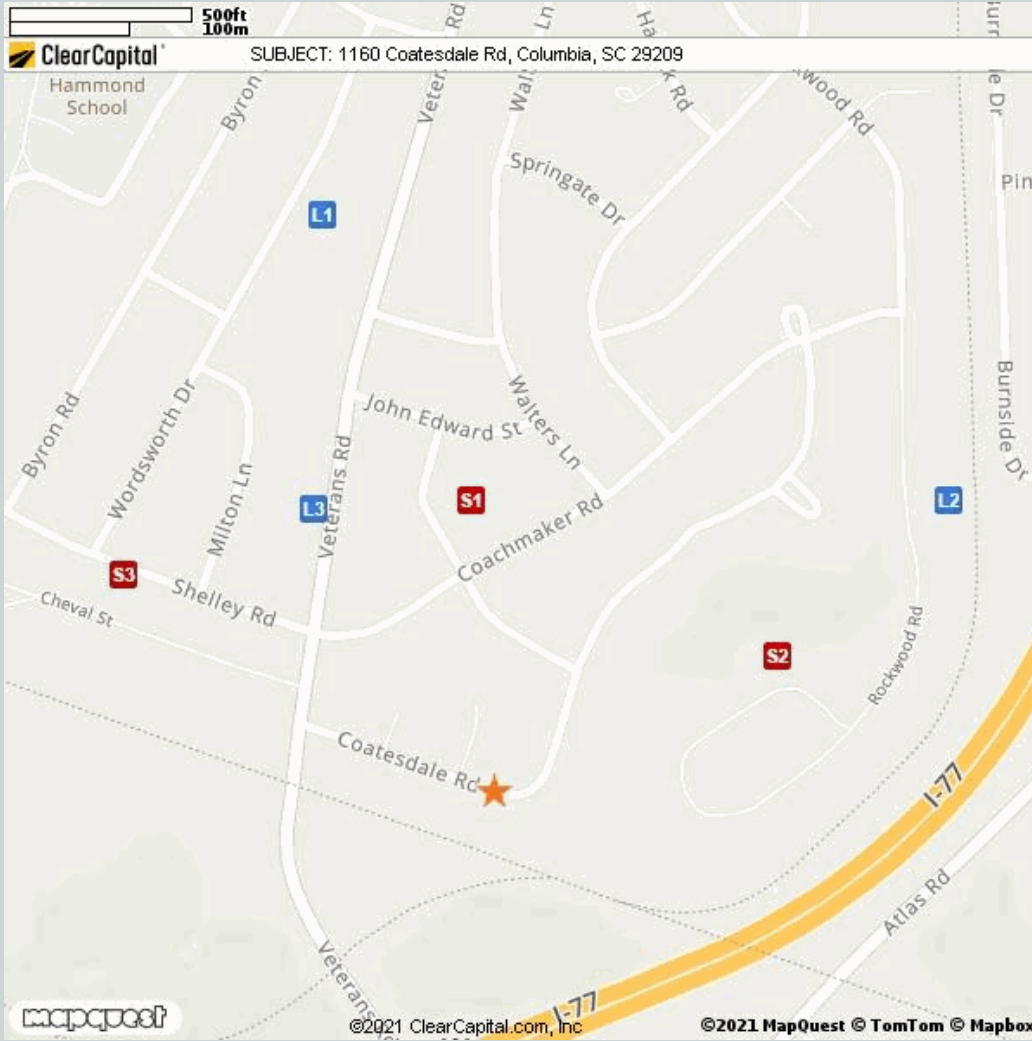
Address ★ 1160 Coatesdale Road, Columbia, SC 29209

Loan Number 45768

Suggested List \$195,000

Suggested Repaired \$195,000

Sale \$190,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1160 Coatesdale Road, Columbia, SC 29209	--	Parcel Match
L1 Listing 1	916 Wordsworth Dr, Columbia, SC 29209	0.43 Miles ¹	Parcel Match
L2 Listing 2	1116 Rockwood Rd, Columbia, SC 29209	0.39 Miles ¹	Parcel Match
L3 Listing 3	1027 Veterans Rd, Columbia, SC 29209	0.24 Miles ¹	Parcel Match
S1 Sold 1	1014 Henry Curtis St, Columbia, SC 29209	0.21 Miles ¹	Parcel Match
S2 Sold 2	1276 Rockwood Rd, Columbia, SC 29209	0.23 Miles ¹	Parcel Match
S3 Sold 3	6911 Shelley Rd, Columbia, SC 29209	0.30 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 photo of each side of the subject
3. One photo of what the subject faces
4. One address verification photo
5. Two street scene photos looking down the street in each direction from the subject
6. Photos of any damages viewable from the exterior inspection
7. 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	11.41 miles	Date Signed	08/03/2021

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.