

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	324 Eastfair Drive, Columbia, SC 29209	Order ID	7480100	Property ID	30762883
Inspection Date	08/03/2021	Date of Report	08/03/2021		
Loan Number	45814	APN	191041108		
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	CLARISSA M FITZPATRICK	Condition Comments Small subdivision area with smaller sized homes, mostly two story that conform in condition. From drive by, the Subject appears to be in average condition.
R. E. Taxes	\$1,035	
Assessed Value	\$130,900	
Zoning Classification	Residential RM-HD	
Property Type	SFR	
Occupancy	Occupied	
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 Small subdivision area with smaller sized homes, mostly two story that conform in condition.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$75600 High: \$204000	
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	324 Eastfair Drive	21 Eason Ct	1527 Burnside Ave	26 Routhland Ct
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29209	29209	29209	29209
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.14 ¹	0.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$194,900	\$129,000	\$185,000
List Price \$	--	\$194,900	\$125,000	\$185,000
Original List Date		07/28/2021	06/30/2021	07/13/2021
DOM · Cumulative DOM	-- · --	6 · 6	34 · 34	21 · 21
Age (# of years)	7	21	67	3
Condition	Average	Average	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	2 Stories Historical	2 Stories Traditional	1 Story Ranch/Rambler	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,547	1,476	1,601	1,536
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	7	8	7	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.20 acres	.25 acres	.20 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: This 1476 square foot single family home has 3 bedrooms and 2.5 bathrooms.

Listing 2 MLS Comments: This 1601 square foot single family home has 3 bedrooms and 2.0 bathrooms. This home is located at 1527 Burnside Ave, Columbia, SC 29209.

Listing 3 MLS Comments: The Bartow is a cozy three bedroom, two-and-one-half bath open floor plan. Stone accents on the exterior of the home give it a great craftsman-style curb appeal! Walk in to an eat-in area, a spacious kitchen, and large living area. The nicely appointed kitchen includes granite, lots of counter space, stainless appliances, pantry, space for seating under counter-top, and beautiful, upgraded dark cabinets. The large owners suite features a large walk-in closet and a spa-like master with a double vanity and a glass enclosed 5-foot shower. Along with the master, you will also find the two secondary bedrooms and laundry closet upstairs.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	324 Eastfair Drive	13 Eason Ct	104 Gayle Pond Trce	7445 Patricia Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29209	29209	29209	29209
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.12 ¹	0.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$155,000	\$156,000	\$95,000
List Price \$	--	\$155,000	\$156,000	\$95,000
Sale Price \$	--	\$162,000	\$156,000	\$96,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	09/10/2020	09/15/2020	12/09/2020
DOM · Cumulative DOM	-- · --	37 · 37	47 · 47	49 · 49
Age (# of years)	7	9	20	58
Condition	Average	Good	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 Historical	2 Stories Traditional	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,547	1,696	1,540	1,565
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	7	8	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.06 acres	.05 acres	.34 acres
Other	--	--	--	--
Net Adjustment	--	-\$16,225	-\$12,500	-\$2,500
Adjusted Price	--	\$145,775	\$143,500	\$93,500

* 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, superior GLA -\$3,725, superior half bath -\$2,500. MLS Comments: Eastfair gives you a total of three bedrooms and two and a half baths. Sacrificing nothing, this home gives you ample space for entertaining including a separate eating area, living room, and guest bathroom on the main floor. Upstairs you can retreat to your master suite which includes a walk in closet, dual vanity master bath, and garden tub. ALL of the carpet in this home was replaced within the last month and has only been walked on for a few days. The second floor also features the laundry room which makes the laundry a much easier task. The screen porch and fenced in yard make this home even more stunning.
- Sold 2** Adjustments: Superior condition -\$10,000, Superior one car -\$2,500. MLS Comments: This well maintained, open floor plan home features new kitchen appliances and vinyl plank flooring. A new roof was installed in early 2020 as well as a new hot water heater that was also installed in early 2020. The fully fenced in back yard features a fire pit as well as a place for your own personal vegetable garden. Attached 2 car garage with new garage door opener and good sized driveway allow for plenty of parking.
- Sold 3** Adjustments: Superior 1 car -\$2,500. MLS Comments: 3 bedroom/ 2 bath brick home on nice .34 lot. Home has hardwoods throughout which some are under carpet. Home is sold AS IS with all furniture and appliances left in the home. There are antiques, collectors items, and all rooms furnished.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No history.			
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	\$147,500	\$147,500
Sales Price	\$145,000	\$145,000
30 Day Price	\$139,000	--
Comments Regarding Pricing Strategy		
Focused search on same complex, age, same characteristics and making appropriate adjustments. With adjustments, utilizing S1 for final value due to same complex, and L3 for bracketed listing price. An interior should be done.		

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



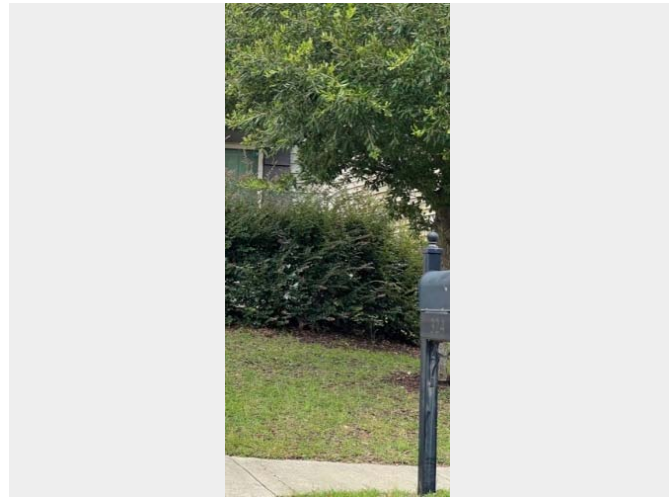
Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 21 Eason Ct
Columbia, SC 29209



Front

L2 1527 Burnside Ave
Columbia, SC 29209



Front

L3 26 Routhland Ct
Columbia, SC 29209



Front

Sales Photos

S1 13 Eason Ct
Columbia, SC 29209



Front

S2 104 Gayle Pond Trce
Columbia, SC 29209



Front

S3 7445 Patricia Dr
Columbia, SC 29209



Front

ClearMaps Addendum

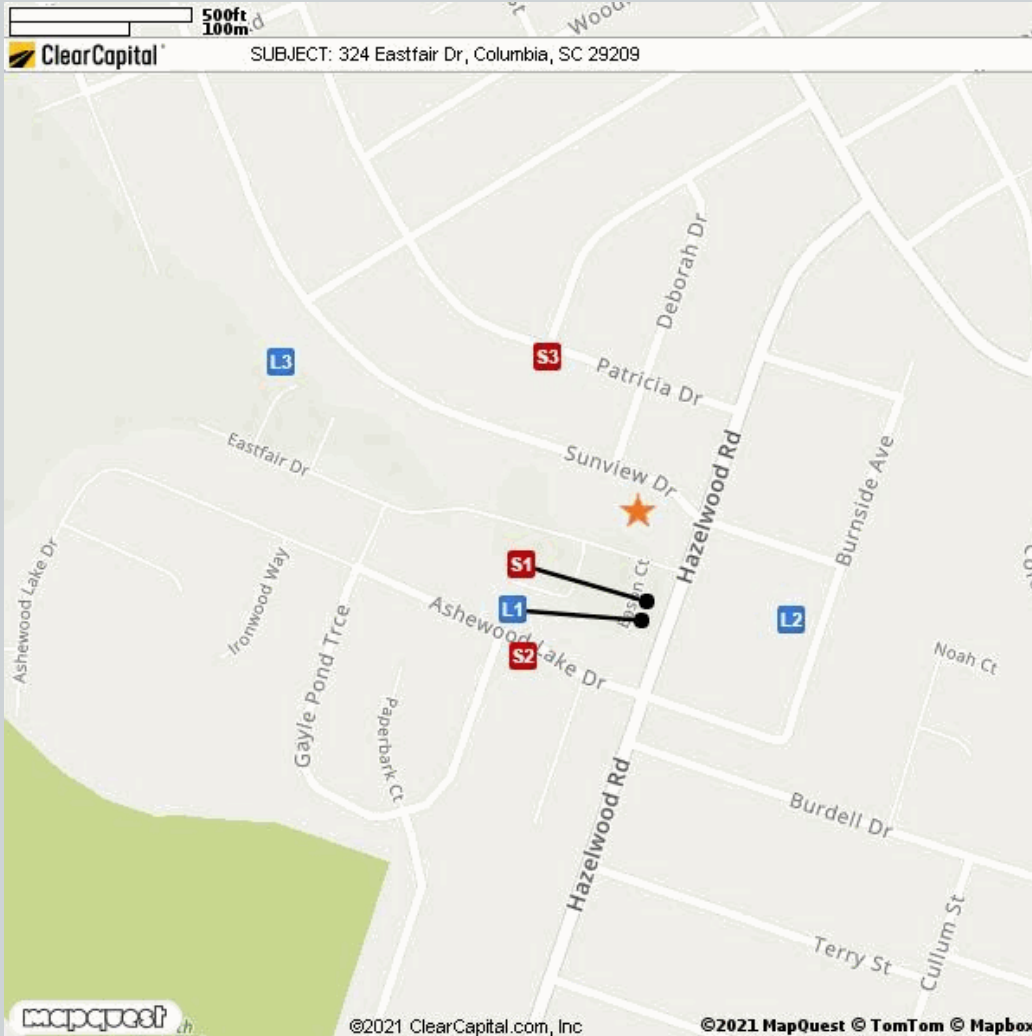
Address ★ 324 Eastfair Drive, Columbia, SC 29209

Loan Number 45814

Suggested List \$147,500

Suggested Repaired \$147,500

Sale \$145,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	324 Eastfair Drive, Columbia, SC 29209	--	Parcel Match
L1 Listing 1	21 Eason Ct, Columbia, SC 29209	0.07 Miles ¹	Parcel Match
L2 Listing 2	1527 Burnside Ave, Columbia, SC 29209	0.14 Miles ¹	Parcel Match
L3 Listing 3	26 Routhland Ct, Columbia, SC 29209	0.27 Miles ¹	Parcel Match
S1 Sold 1	13 Eason Ct, Columbia, SC 29209	0.05 Miles ¹	Parcel Match
S2 Sold 2	104 Gayle Pond Trce, Columbia, SC 29209	0.12 Miles ¹	Parcel Match
S3 Sold 3	7445 Patricia Dr, Columbia, SC 29209	0.13 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	9.98 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.