

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	203 Chapelwood Drive, Columbia, SC 29229	Order ID	7480100	Property ID	30762884
Inspection Date	08/03/2021	Date of Report	08/03/2021		
Loan Number	45819	APN	231121137		
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	QUITMAN M WRIGHT	Condition Comments	
R. E. Taxes	\$766	From drive by, the Subject appears to be in average condition as well as what the ClearProp photos show.	
Assessed Value	\$102,100		
Zoning Classification	Residential PDD		
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	
Local Economy	Stable	Small subdivision with smaller type homes, mostly two story homes that conform and are maintained.	
Sales Prices in this Neighborhood	Low: \$163300 High: \$360000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	203 Chapelwood Drive	600 Thornhill Dr	427 Kingston Trace Rd	310 Sandpine Rd
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.30 ¹	0.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$185,000	\$195,000	\$139,900
List Price \$	--	\$185,000	\$195,000	\$139,900
Original List Date		07/22/2021	06/22/2021	07/21/2021
DOM · Cumulative DOM	-- · --	12 · 12	42 · 42	13 · 13
Age (# of years)	18	16	18	19
Condition	Average	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	2 Stories Traditional	1 Story Traditional	1.5 Stories Split Level
# Units	1	1	1	1
Living Sq. Feet	1,650	1,744	1,845	1,670
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	7	8	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.10 acres	.20 acres	.10 acres	.20 acres
Other	--	--	--	--

* Listing 1 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: This 1744 square foot single family home has 3 bedrooms and 2.5 bathrooms. This home is located at 600 Thornhill Dr, Columbia, SC 29229.

Listing 2 MLS Comments: 3 bedroom home with split bedroom floor plan located on quiet street. Large family room with vaulted ceiling, spacious eat-in kitchen, smooth top range and laundry area. Private master bedroom with walk in closet; Spacious upstairs bonus room and private office downstairs; fenced private backyard with patio; two car garage; Freshly painted, new carpet, new kitchen and bathroom flooring.

Listing 3 MLS Comments: Recently Reduced, below market value, hurry won't last! Includes security system, deck, fenced yard and more.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	203 Chapelwood Drive	111 Donau Dr	415 Dahoon Dr	427 Dahoon Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.07 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$165,000	\$173,000	\$165,000
List Price \$	--	\$165,000	\$173,000	\$165,000
Sale Price \$	--	\$156,000	\$188,000	\$178,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	04/30/2021	07/19/2021	07/28/2021
DOM · Cumulative DOM	-- · --	35 · 35	45 · 45	76 · 76
Age (# of years)	18	18	17	17
Condition	Average	Good	Average	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	2 Stories Traditional	1 Story Ranch/Rambler	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,650	1,522	1,660	1,618
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 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.10 acres	.10 acres	.15 acres	.10 acres
Other	--	--	--	--
Net Adjustment	--	-\$13,200	\$0	+\$2,500
Adjusted Price	--	\$142,800	\$188,000	\$180,500

* 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: Superior condition -\$10,000, inferior GLA \$3,200. MLS Comments: GARDEN HOME LIVING AT IT'S BEST*FRONT PORCH*LARGE LIVING ROOM W/VAULTED CEILINGS*OVERSIZED EAT-IN KITCHEN*3 BEDROOMS PLUS FROG*MASTER BR W/DBL VANITY & GARDEN TUB*REFRIGERATOR STAYS*FENCED YARD*SPRINKLER SYSTEM*2 CAR GARAGE W/OPENER
- Sold 2** Adjustments: 0 MLS Comments: 3 spacious bedrooms and 2 full bathrooms. Large, open, eat-in kitchen with tons of cabinet space. Living room has high, cathedral ceiling and nice, neutral paint. Master bedroom is large enough for king sized bed, bathroom with double vanity and updated fixtures. Additional 2 bedrooms share the hall bath. Very big bonus room above garage could be 4th bedroom. Yard is easily maintained. BPO Comment: Very clean, but higher average, not renovated.
- Sold 3** Adjustments: Inferior 1 car garage \$2,500. MLS Comments: This home had the roof replacement and new heating and air unit in 2013. Relax in your backyard on the covered patio. BPO Comment: Very clean, higher average, not fully renovated.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Jun 25, 2019 Listed for \$139,900			
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	\$185,000	\$185,000
Sales Price	\$182,000	\$182,000
30 Day Price	\$179,000	--
Comments Regarding Pricing Strategy		
<p>Focused search on same complex and bracketed characteristics. With adjustments, utilizing S2 for final value and L1 for bracketed listing price. An interior should be done.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The price is based on the subject being in average condition. Comps are similar in characteristics, located within 0.35 miles and the sold comps closed within the last 3 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.
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Subject Photos



Front



Address Verification



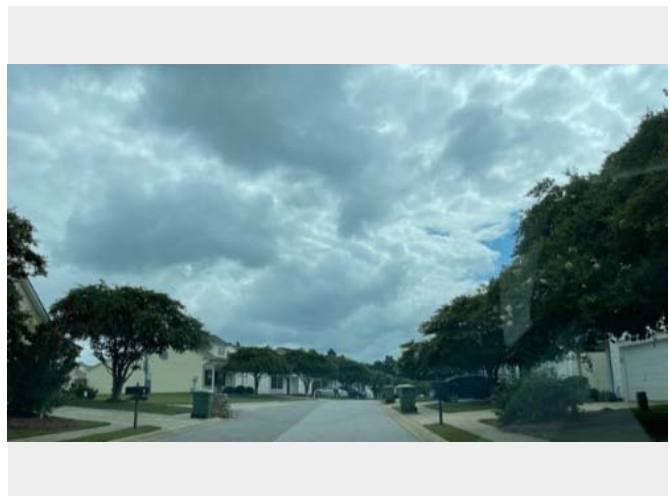
Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 600 Thornhill Dr
Columbia, SC 29229



Front

L2 427 Kingston Trace Rd
Columbia, SC 29229



Front

L3 310 Sandpine Rd
Columbia, SC 29229



Front

Sales Photos

S1 111 Donau Dr
Columbia, SC 29229



Front

S2 415 Dahoon Dr
Columbia, SC 29229



Front

S3 427 Dahoon Dr
Columbia, SC 29229



Front

ClearMaps Addendum

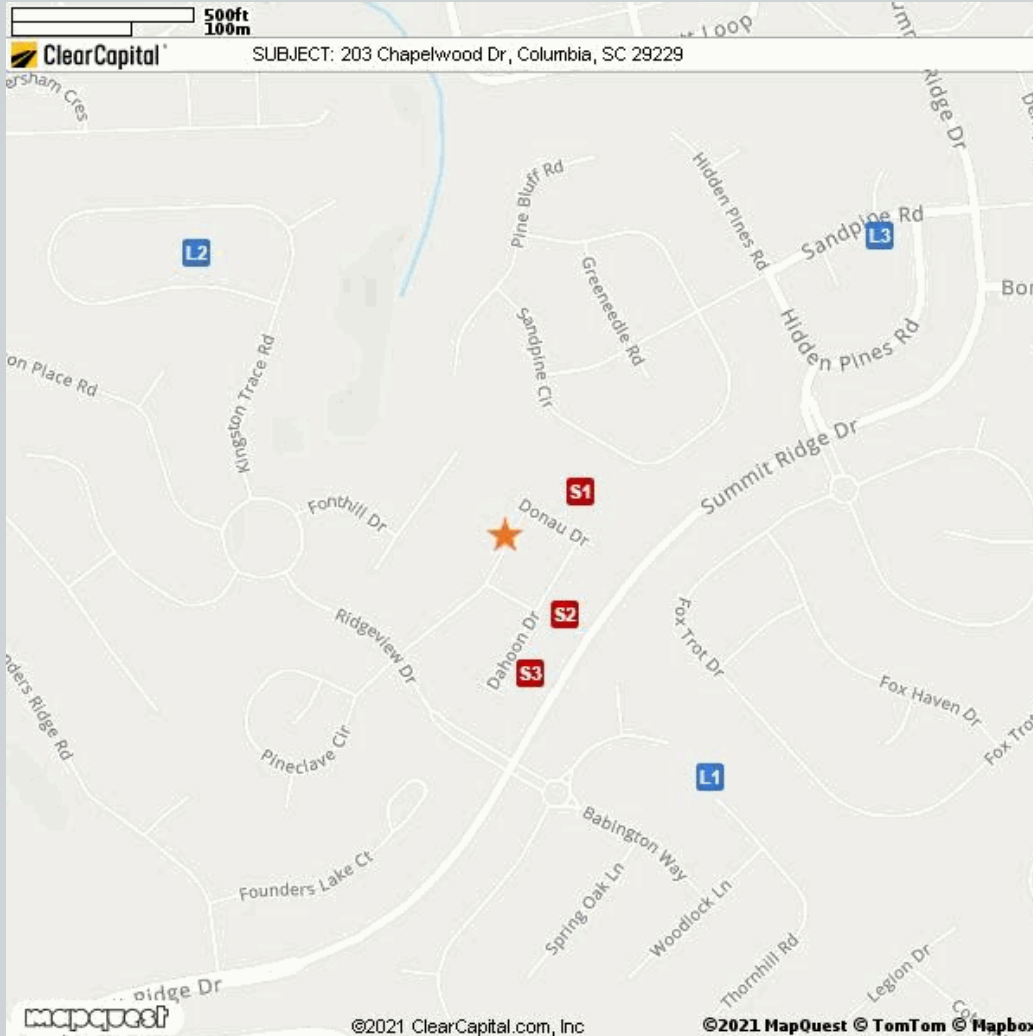
Address ★ 203 Chapelwood Drive, Columbia, SC 29229

Loan Number 45819

Suggested List \$185,000

Suggested Repaired \$185,000

Sale \$182,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	203 Chapelwood Drive, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	600 Thornhill Dr, Columbia, SC 29229	0.23 Miles ¹	Parcel Match
L2 Listing 2	427 Kingston Trace Rd, Columbia, SC 29229	0.30 Miles ¹	Parcel Match
L3 Listing 3	310 Sandpine Rd, Columbia, SC 29229	0.35 Miles ¹	Parcel Match
S1 Sold 1	111 Donau Dr, Columbia, SC 29229	0.07 Miles ¹	Parcel Match
S2 Sold 2	415 Dahoon Dr, Columbia, SC 29229	0.07 Miles ¹	Parcel Match
S3 Sold 3	427 Dahoon Dr, Columbia, SC 29229	0.10 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	4.03 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.