

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>	117 Pebble Creek Road, Columbia, SC 29223	<b>Order ID</b>	7480100	<b>Property ID</b>	30762889
<b>Inspection Date</b>	08/03/2021	<b>Date of Report</b>	08/04/2021		
<b>Loan Number</b>	45820	<b>APN</b>	227120103		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	0803BPO_Citi	<b>Tracking ID 1</b>	0803BPO_Citi		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	NOWAMAGBE A OMOIGUI	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$5,420	From drive by, the Subject appears to be in average and maintained.	
<b>Assessed Value</b>	\$416,600		
<b>Zoning Classification</b>	Residential RS-LD		
<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>	Wildewood HOA		
<b>Association Fees</b>	\$85 / Month (Landscaping, Insurance, Tennis, Greenbelt)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Improving	Wildewood Subdivision property with large higher end homes that conform. House backs up to lake front.	
<b>Sales Prices in this Neighborhood</b>	Low: \$121600 High: \$704000		
<b>Market for this type of property</b>	Increased 7 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	117 Pebble Creek Road	107 Leaning Tree Rd	315 Mallet Hill Rd	324 Trentwood Dr
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29223	29223	29223	29223
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.21 <sup>1</sup>	0.63 <sup>1</sup>	0.86 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$629,900	\$389,900	\$499,000
<b>List Price \$</b>	--	\$629,900	\$389,900	\$499,000
<b>Original List Date</b>		05/28/2021	07/01/2021	07/30/2021
<b>DOM · Cumulative DOM</b>	-- · --	68 · 68	34 · 34	5 · 5
<b>Age (# of years)</b>	41	15	21	27
<b>Condition</b>	Average	Good	Good	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Waterfront	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Water	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Contemporary	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,732	3,827	3,568	3,721
<b>Bdrm · Bths · ½ Bths</b>	4 · 4	4 · 3 · 1	4 · 3	4 · 3 · 1
<b>Total Room #</b>	10	10	9	10
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<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>	.93 acres	0.40 acres	0.37 acres	.75 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: Wildewood with lots of space, 3 car garage, open floor plan, and many bonus features situated on a large level lot. The main floor features a grand 2 story entry way that opens to the Great Room with fireplace. Beautiful architecture and vaulted ceilings throughout that are accented by thick custom moldings and real maple hardwood floors that flow around the main floor. The master suite is on the main and boasts a custom boxed ceilings.

**Listing 2** MLS Comments: Wildewood. There is a bonus room off the kitchen that could be used as a second kitchen, office or playroom. Floor coverings needed in several of the bedrooms - reflected in price. Sprinkler system, side load garage and large patio. Carpet is scheduled to be installed in the bedrooms and hallway on August 16.

**Listing 3** MLS Comments: This 3721 square foot single family home has 4 bedrooms and 4.0 bathrooms. This home is located at 324 Trentwood Dr, Columbia, SC 29223.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	117 Pebble Creek Road	112 Pebble Creek Rd	204 Leaning Tree Rd	225 Pebble Creek Rd
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29223	29223	29223	29223
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.07 <sup>1</sup>	0.24 <sup>1</sup>	0.28 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$364,000	\$449,900	\$515,000
<b>List Price \$</b>	--	\$364,000	\$449,900	\$490,000
<b>Sale Price \$</b>	--	\$364,000	\$435,000	\$470,000
<b>Type of Financing</b>	--	Standard	Standard	Standard
<b>Date of Sale</b>	--	12/18/2020	09/11/2020	09/25/2020
<b>DOM · Cumulative DOM</b>	-- · --	37 · 37	72 · 72	146 · 146
<b>Age (# of years)</b>	41	42	36	43
<b>Condition</b>	Average	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Waterfront	Neutral ; Residential	Neutral ; Residential	Neutral ; Waterfront
<b>View</b>	Neutral ; Water	Neutral ; Residential	Neutral ; Residential	Neutral ; Water
<b>Style/Design</b>	2 Stories Contemporary	2 Stories Traditional	2 Stories Traditional	2 Stories Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,732	3,555	3,600	3,849
<b>Bdrm · Bths · ½ Bths</b>	4 · 4	4 · 3 · 1	4 · 3	4 · 3 · 2
<b>Total Room #</b>	10	10	9	11
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<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>	.93 acres	0.63 acres	.75 acres	1.37 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$14,425	+\$18,300	-\$12,925
<b>Adjusted Price</b>	--	\$378,425	\$453,300	\$457,075

\* Sold 3 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, Inferior GLA \$4,425, inferior waterfront \$20,000. MLS Comments: Lush private landscaping on over a half acre to replenish your soul! Tradition with a flair- just add you! Embracing the heart of the home this remodeled kitchen with double ovens, gas cooktop, designer pantry, drawer organizers, double corner cupboards and lots and lots of natural light shouts Santa make this mine! Hang your stockings from real stone 2 story fireplace in vaulted family room! 3 1/2 exceptionally remodeled baths! Roof less than a year old, complete copper gutters, well for irrigation,. Freshly painted inside and out.
- Sold 2** Adjustments: Superior condition -\$10,000, inferior GLA \$3,300, inferior bath \$5,000, inferior waterfront \$20,000. MLS Comments: Incredible updates & open floor plan gives this lovely WildeWood home a much newer feel! Outstanding curb appeal with its wrap around tile porch. The Foyer is flanked by Formal Living Rm(Office).
- Sold 3** Adjustments: Superior condition -\$10,000, superior GLA -\$2,925, inferior bath \$5,000, superior 2 half baths -\$5,000. MLS Comments: water front views framed by cathedral ceilings and floor to ceiling windows throughout this home. Contemporary home wraps around 1.22 acre lot with approx. 300 ft of waterfront. Each room has windows that give big views and privacy at the same time. Great room with a wall of windows facing water and a gorgeous statement masonry fireplace fitted with natural gas logs. Formal living and dining rooms with large windows, and open flow. Loft with built in bookcases. Large kitchen with island, double ovens, refrigerator and eat-in area with floor to ceiling views of water. 4 Bedrooms, 3 full baths, 2 half baths. Huge Master with fresh paint opens onto deck, wall of windows with lake views. Master bedroom and bedroom 4 each with private baths. Hardwoods in common living spaces, new carpet 2020 in bedrooms. Marble tile entry, wet Bar off Great room, dramatic custom lighting in Great room, Kitchen, and baths. Extras throughout that delight! Encapsulated crawl space for completely dry storage, lake fed irrigation for lush yard with landscape lighting. New HVAC master side of home 2018, gutters installed over back deck, deck replaced, fencing installed. Two water heaters and one is brand new! New sprinkler pump. Refrigerator, washer convey with house.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Nov 27, 1995 Sold for \$324,000			
<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>	0						
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$465,000	\$465,000
<b>Sales Price</b>	\$457,000	\$457,000
<b>30 Day Price</b>	\$445,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Focused search on closest proximity, same street, same architecture and waterfront. With adjustments, utilizing S3 for final value due to same style, waterfront and same street. In Wildewood, the values have gone up between 5% and 10% over the past 9 months or so. Also, the market is good condition driven for this specific area, could not find average comps. On the outside, the house appears to be in good condition, but with out and interior, cannot determine. Definitely, an interior should be done.</p>		

### Clear Capital Quality Assurance Comments Addendum

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



### Subject Photos



Front



Front



Address Verification



Side



Side



Street



### Subject Photos



Street



Other

## Listing Photos

**L1** 107 Leaning Tree Rd  
Columbia, SC 29223



Front

**L2** 315 Mallet Hill Rd  
Columbia, SC 29223



Front

**L3** 324 Trentwood Dr  
Columbia, SC 29223



Front

## Sales Photos

**S1** 112 Pebble Creek Rd  
Columbia, SC 29223



Front

**S2** 204 Leaning Tree Rd  
Columbia, SC 29223



Front

**S3** 225 Pebble Creek Rd  
Columbia, SC 29223



Front



### ClearMaps Addendum

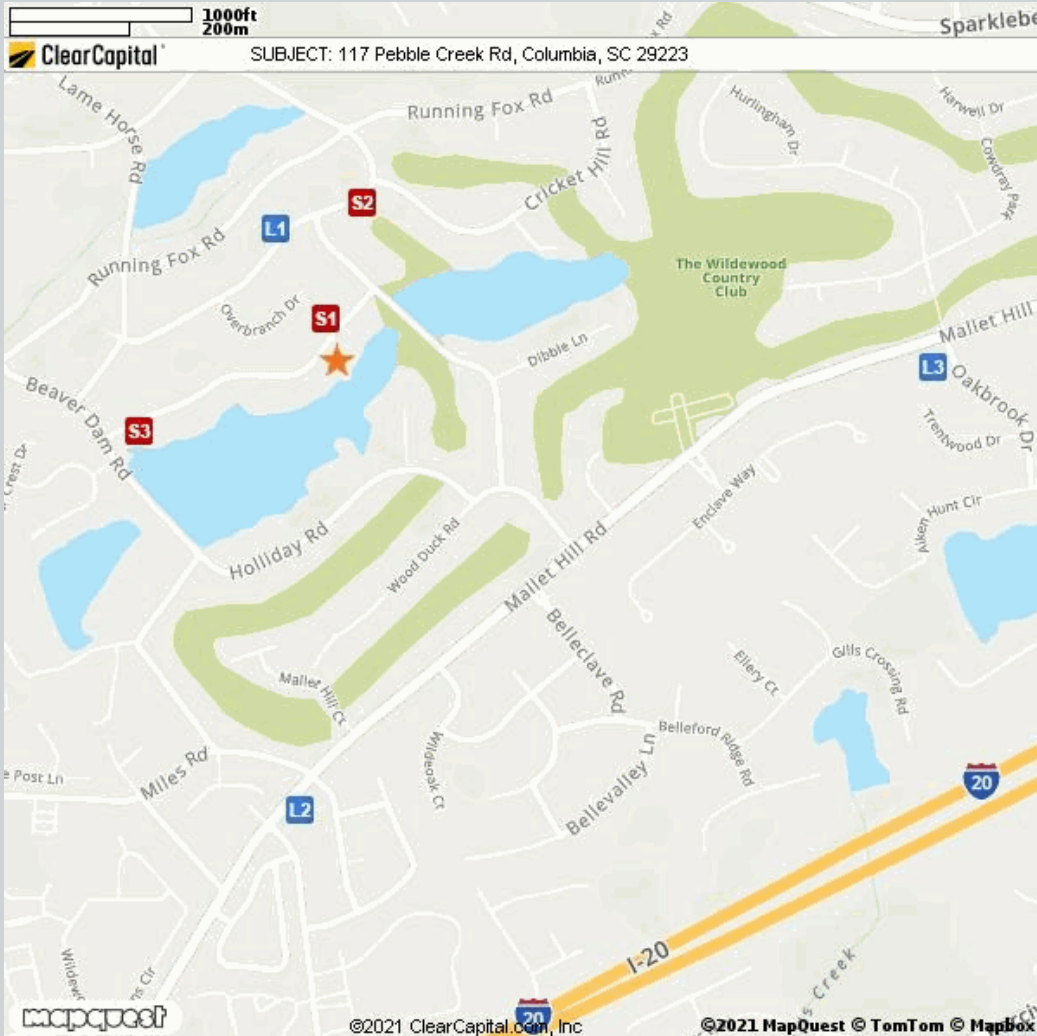
**Address** ★ 117 Pebble Creek Road, Columbia, SC 29223

**Loan Number** 45820

**Suggested List** \$465,000

**Suggested Repaired** \$465,000

**Sale** \$457,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	117 Pebble Creek Road, Columbia, SC 29223	--	Parcel Match
L1 Listing 1	107 Leaning Tree Rd, Columbia, SC 29223	0.21 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	315 Mallet Hill Rd, Columbia, SC 29223	0.63 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	324 Trentwood Dr, Columbia, SC 29223	0.86 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	112 Pebble Creek Rd, Columbia, SC 29223	0.07 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	204 Leaning Tree Rd, Columbia, SC 29223	0.24 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	225 Pebble Creek Rd, Columbia, SC 29223	0.28 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.

\*\*\* 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

<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>	0.69 miles	<b>Date Signed</b>	08/04/2021

*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.