

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	155 Eagle Point Drive, Chapin, SC 29036	Order ID	7568471	Property ID	31002782
Inspection Date	09/09/2021	Date of Report	09/09/2021		
Loan Number	46258	APN	00110102012		
Borrower Name	Catamount Properties 2018 LLC	County	Lexington		

Tracking IDs					
Order Tracking ID	0908BPO	Tracking ID 1	0908BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	DONALD F SHEALY	Condition Comments	
R. E. Taxes	\$4,128	Subject appeared at time of inspection to be in average overall condition. No repairs requiring immediate attention noticed from roadside. I assumed the interior is in similar condition as the exterior for this report	
Assessed Value	\$163,990		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Leasehold		
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	Rural	Neighborhood Comments	
Local Economy	Stable	The subject's neighborhood is comprised primarily of properties reflecting similar quality, maintenance, design and appeal, and marketability to the subject property if the subject does not suffer from deferred maintenance. Availability for this neighborhood, of most public services combined with average access to employment, shopping, and schools give it a similar appeal to the market as other nearby neighborhoods. No unfavorable factor was observed which would adversely affect marketability.	
Sales Prices in this Neighborhood	Low: \$115,000 High: \$2,150,000		
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	155 Eagle Point Drive	114 Candar Ct	140 Pacific Ave	132 Eagle Pointe Dr
City, State	Chapin, SC	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.41 ¹	1.69 ¹	0.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$185,777	\$219,900	\$230,000
List Price \$	--	\$185,777	\$219,900	\$230,000
Original List Date		08/02/2021	07/21/2021	07/26/2021
DOM · Cumulative DOM	-- · --	4 · 38	10 · 50	15 · 45
Age (# of years)	19	20	12	18
Condition	Average	Average	Good	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 traditional	1 Story ranch	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,814	1,518	1,700	2,142
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	.24 acres	.22 acres	.25 acres	.23 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.

Current Listings - Cont.

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

- Listing 1** Public Remarks This low maintenance 3BR/2BA stand alone home is conveniently located on a cul de sac and on one of the largest lots in this patio home community. This one level home has it all with gleaming hardwood floors and ceramic tile throughout its open floor plan. You are going to love the feeling of space with the vaulted ceiling in the living room. The owners' retreat also boasts hardwood floors, a cathedral ceiling, a walk-in closet, double vanity and walk-in shower! Kitchens make a home and this one is open and bright with white cabinets, a smooth top range and a pantry for your Costco finds. There is even room for that rolling island you always wanted. When you add a fence backyard, attached 2 car garage with opener,
- Listing 2** Public Remarks Well maintained and move in ready, this home is in a very convenient location in Chapin. Open floor plan with new flooring on the main level. Kitchen has an island a bar top overlooking the large living room. Master suite features his/her walk-in closets and private bath with a double vanity. Fenced in backyard and patio offers privacy and room for entertaining! Roof was replaced in 2015 and HVAC is less than 1 year old. This home is within walking distance of Crooked Creek Park and is located just seconds from Chapin Middle and Intermediate Schools and offers quick access to I-26
- Listing 3** Public Remarks Fantastic three bedroom two and a half bathroom home in the Eagle Pointe community of Chapin. You will love the open layout of the main living space which allows for an easy flow when entertaining. The spacious living features a cozy fireplace and flows into the formal dining room; this is a great flex space for a playroom as it is also open to the kitchen! The kitchen boasts tons of counter space, tiled floors, stainless steel appliances and ample cabinet storage. An eat-in dining area off of the kitchen showcases a modern light fixture and leads to the backyard where you will find a patio and fully fenced yard. Relax on the patio and watch the kids and pets run free! Kick off the dirty shoes in your full size laundry/mud room while entering in from the garage. A convenient half bathroom is tucked away from guests on the main level.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	155 Eagle Point Drive	239 Eagle Pointe Dr	225 Eagle Point Dr	305 Eagle Pointe Dr
City, State	Chapin, SC	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.26 ¹	0.18 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$185,000	\$180,000	\$199,000
List Price \$	--	\$185,000	\$180,000	\$199,000
Sale Price \$	--	\$186,100	\$200,100	\$220,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	03/30/2021	08/31/2021	05/28/2021
DOM · Cumulative DOM	-- · --	2 · 32	2 · 56	2 · 46
Age (# of years)	19	11	11	9
Condition	Average	Average	Good	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 traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,814	1,756	1,652	1,914
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	7	8	6	7
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	.24 acres	.26 acres	.24 acres	.25 acres
Other	--	--	--	--
Net Adjustment	--	+\$1,500	-\$5,000	-\$5,000
Adjusted Price	--	\$187,600	\$195,100	\$215,000

* 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** Adjustment is for parking. Public Remarks Public remarks-Welcome home to the highly desirable Eagle Pointe Subdivision. This community has great location, amazing schools, and a community pool! The home offers a lot, but here's a list of a few things that make this a great house; Nice open kitchen with island and granite counter tops. Formal dining room, that could also be used as an office space. Master bathroom has separate shower/tub combo, with double vanity. Plenty of space to enjoy the huge fenced in yard, and large shed. Close to Crooked Creek, and Melvin Parks. And, close to Chapin Elementary, and Chapin Intermediate.
- Sold 2** Adjustment is for condition. Public Remarks Welcome to the fabulous Eagle Pointe! This neighborhood (with community pool!) is just minutes from public access to Lake Murray, 20 minutes to Harbison, and near plenty of Chapin shopping and dining. 225 Eagle Pointe is a 3 bedroom 2.5 bath home with a 2 car garage. It has a LARGE lot that goes beyond the fence line, and a very large side yard as well. Upon entering the home, you'll come into a foyer that enters an oversized living room. The kitchen has granite, stainless appliances, and opens up to a large back porch overlooking your fenced yard. Upstairs you'll find two spacious bedrooms that share a full bath, and a large master bedroom with a dual sink bathroom.
- Sold 3** Adjustment is for condition. Public Remarks You're going to love building your nest in this craftsman style home! Eagle Pointe has a beautiful community pool with parking, lots of friendly neighbors, and walking distance from Melvin Park. Around the corner is Epting Camp Landing and down on Wessinger Rd is public access to Lake Murray. This home has an elegant bath for guests. Hardwood floors throughout common area. Large Main ensuite downstairs, 3 br 1 full bath upstairs that has separate sink from commode and shower. Plenty of closet and storage space including a large pantry. Privacy wood fence along the back yard with a large patio and a covered porch

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No MLS history is available for the subject in the last 36 months.			
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	\$190,000	\$190,000
Sales Price	\$187,900	\$187,900
30 Day Price	\$177,900	--
Comments Regarding Pricing Strategy		
I searched for FMV comps with a GLA of 1600-2075sf. Due to a rural market area I expanded the search to 5 miles to find similar sized and aged comps. Homes in the area are a mix of styles, ages and sizes. All comps used are from the same market area as the subject. Comps used are the most similar to the subject in style, age and size found at time of the report. All comps used are similar to the subject in utility and market appeal.		

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

Listing Photos

L1 114 Candar Ct
Chapin, SC 29036



Front

L2 140 Pacific Ave
Chapin, SC 29036



Front

L3 132 Eagle Pointe Dr
Chapin, SC 29036



Front

Sales Photos

S1 239 Eagle Pointe Dr
Chapin, SC 29036



Front

S2 225 Eagle Point dr
Chapin, SC 29036



Front

S3 305 Eagle Pointe Dr
Chapin, SC 29036



Front

ClearMaps Addendum

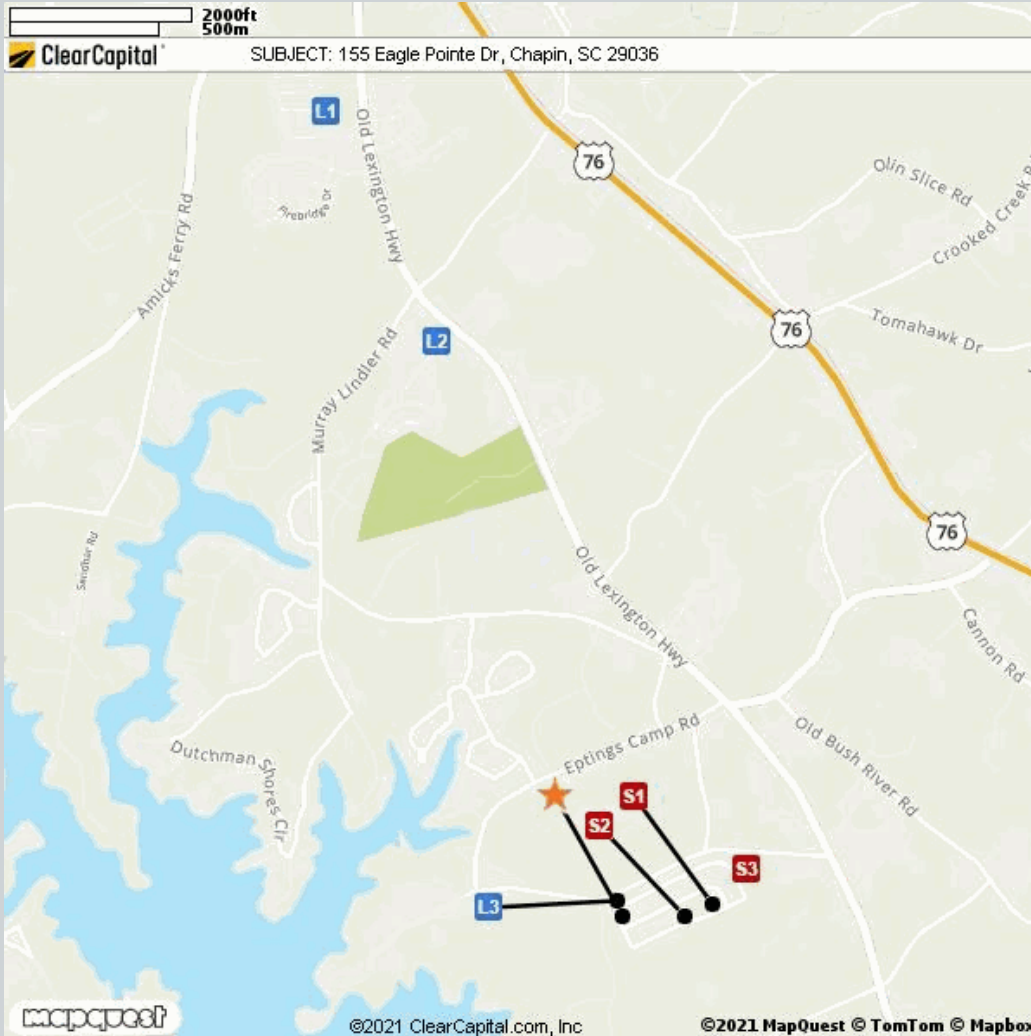
Address ★ 155 Eagle Point Drive, Chapin, SC 29036

Loan Number 46258

Suggested List \$190,000

Suggested Repaired \$190,000

Sale \$187,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	155 Eagle Point Drive, Chapin, SC 29036	--	Parcel Match
L1 Listing 1	114 Candar Ct, Chapin, SC 29036	2.41 Miles ¹	Parcel Match
L2 Listing 2	140 Pacific Ave, Chapin, SC 29036	1.69 Miles ¹	Parcel Match
L3 Listing 3	132 Eagle Pointe Dr, Chapin, SC 29036	0.05 Miles ¹	Parcel Match
S1 Sold 1	239 Eagle Pointe Dr, Chapin, SC 29036	0.26 Miles ¹	Parcel Match
S2 Sold 2	225 Eagle Point Dr, Chapin, SC 29036	0.18 Miles ¹	Parcel Match
S3 Sold 3	305 Eagle Pointe Dr, Chapin, SC 29036	0.33 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 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

Broker Name	Michael Baker	Company/Brokerage	Southern Connections Realty
License No	63690	Address	132 Pear Court Lexington SC 29073
License Expiration	06/30/2023	License State	SC
Phone	8034137878	Email	bposc@att.net
Broker Distance to Subject	14.13 miles	Date Signed	09/09/2021

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.