

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	142 Greenmill Road, Columbia, SC 29223	Order ID	7568471	Property ID	31002781
Inspection Date	09/09/2021	Date of Report	09/09/2021		
Loan Number	46260	APN	226120508		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

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

General Conditions

Owner	SCOTT ERA M	Condition Comments From drive by, the Subject appears to be in maintained average condition and conforms with the surrounding homes.
R. E. Taxes	\$802	
Assessed Value	\$134,500	
Zoning Classification	Residential RG-1	
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 two story homes that have been built within the past 25 years that conform PLEASE NOTE: The condition of comps for this Subject are mostly in a good condition driven marketplace. Homes are well maintained, fixed up and placed for sale for return of investment. There are no average comps other than a higher average comp, L3.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$120600 High: \$635538	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	142 Greenmill Road	316 Mallet Hill Rd	34 Sweetoak Ct	312 White Birch Cir
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.60 ¹	0.19 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$282,500	\$200,000	\$274,000
List Price \$	--	\$274,900	\$200,000	\$274,900
Original List Date		08/19/2021	07/04/2021	08/14/2021
DOM · Cumulative DOM	-- · --	21 · 21	67 · 67	26 · 26
Age (# of years)	22	18	17	24
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 Traditional	2 Stories Traditional	2 Stories Split Level	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	2,018	2,050	1,925	1,955
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	3 · 2
Total Room #	9	8	9	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	.18 acres	.20 acres	.25 acres	.25 acres
Other	--	--	--	--

* Listing 2 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: Built in 2003, it has an open floor plan & nice upgrades including high ceilings, moldings, hardwoods throughout main level. Spacious Family Room with fireplace opens to the Dining Room. The Breakfast Bar in Kitchen adds to the open feel. Stainless appliances (gas range), pantry & beautiful cabinetry in Kitchen. The Master Suite has a walkin closet & private bathroom with 2 separate vanities, whirlpool tub & separate shower. 2 additional Bedrooms share a hall Bath. All new carpeting upstairs. Gorgeous, brick walled, backyard offers exceptional privacy.
- Listing 2** MLS Comments: 4bd/2.5bth home is coming with real hard-wood floors through out the main level and a well maintained beautiful carpet on the second level. The main living area offers high ceiling, right next to it is the dining area which comes with a half bath. The master is on the main level with carpet floor, a spacious walk-in closet, a private bathroom with a beautiful garden tub. The kitchen comes with a spacious counter tops which over looks the dining room and living area as well as access to a cozy sunroom that allows you to enjoy every weather around the year. Second level comes with 3 additional bedroom. The dish washer and garbage disposal were replaced in 2014, a new HVAC was replaced in 2016. The foundation and piers repaired in September 2020. Limited lifetime warranty will be attached and transferable to new owner.
- Listing 3** MLS Comments: One level patio style home. Nice Entry leads to Family Room with Fireplace that opens to a Formal Dining Room. Sunny Kitchen features a Breakfast area, great counter space, pantry & painted cabinets. Master Bedroom has spacious walk-in Closet & private Bath with separate shower, whirlpool tub & double vanities as well as a separate water closet. 2 additional Bedrooms share a hall Bath with tub/shower. Family Room has French Doors that open to a patio overlooking the private backyard surrounded by tall brick/stucco walls with lovely wrought iron gate access from the side. New roof & HVAC. BPO Comment: Higher average, the kitchen is dated but clean.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	142 Greenmill Road	329 White Birch Cir	187 Sweetoak Dr	117 Deerwood Run Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.47 ¹	0.21 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$235,000	\$185,000	\$162,000
List Price \$	--	\$235,000	\$185,000	\$162,000
Sale Price \$	--	\$248,000	\$190,000	\$155,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	06/24/2021	01/05/2021	02/26/2021
DOM · Cumulative DOM	-- · --	41 · 41	60 · 60	85 · 85
Age (# of years)	22	26	16	30
Condition	Average	Good	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 Traditional	2 Stories Traditional	2 Stories Cape Cod
# Units	1	1	1	1
Living Sq. Feet	2,018	1,994	1,850	1,764
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	4 · 2 · 1	3 · 2 · 1
Total Room #	9	7	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.18 acres	0.15 acres	.20 acres	.25 acres
Other	--	--	--	--
Net Adjustment	--	-\$7,500	-\$5,800	-\$6,150
Adjusted Price	--	\$240,500	\$184,200	\$148,850

* 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 half bath \$2,500. MLS Comments: There are no agent comments or descriptions other than photos. Photos show good condition.
- Sold 2** Adjustments: Superior condition -\$10,000, inferior GLA \$4,200. MLS Comments: 4 bedroom, 2.5 bath on the neighborhood pond! Nice screened in porch to enjoy your mornings over looking the water! Open concept floor plan with master suite on the main floor! Hardwood floors with a lovely bar sitting area in addition to dining table space. 2 additional bedrooms upstairs PLUS the FROG bonus room with closet.
- Sold 3** Adjustments: Superior condition -\$10,000, inferior GLA \$6,350, superior 1 car space -\$2,500. MLS Comments: Fresh paint, updated Master bath. Beautiful, large living room with vaulted ceilings and Gas fireplace just in time for winter. Eat in kitchen with beautiful picture window. Fenced in backyard with a nice sized deck for outdoor entertaining in the warmer months.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Sep 3, 2015 Sold for \$130,000			
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	\$189,000	\$189,000
Sales Price	\$185,000	\$185,000
30 Day Price	\$182,500	--
Comments Regarding Pricing Strategy		
PLEASE NOTE: The condition of comps for this Subject are mostly in a good condition driven marketplace. Homes are well maintained, fixed up and placed for sale for return of investment. There are no average comps other than a higher average comp, L3. Therefore, with adjustments, utilizing S2 for final value and L2 for bracketed listing price. The house could very well have been updated, but without an interior, cannot determine.		

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.

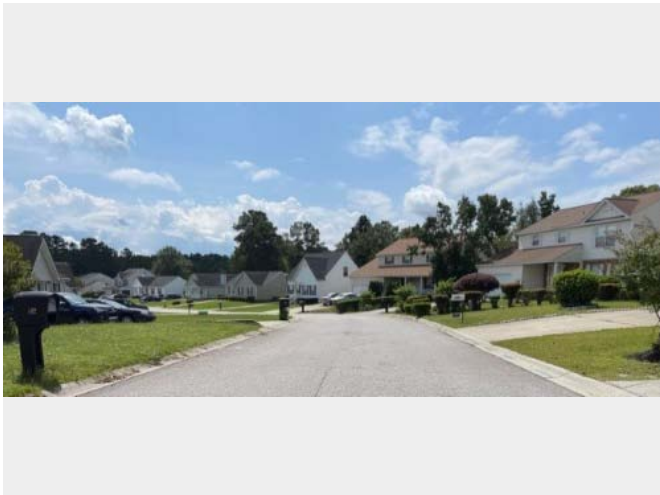
Subject Photos



Front



Address Verification



Street

Listing Photos

L1 316 Mallet Hill Rd
Columbia, SC 29223



Front

L2 34 Sweetoak Ct
Columbia, SC 29223



Front

L3 312 White Birch Cir
Columbia, SC 29223



Front

Sales Photos

S1 329 White Birch Cir
Columbia, SC 29223



Front

S2 187 Sweetoak Dr
Columbia, SC 29223



Front

S3 117 Deerwood Run Dr
Columbia, SC 29223



Front

ClearMaps Addendum

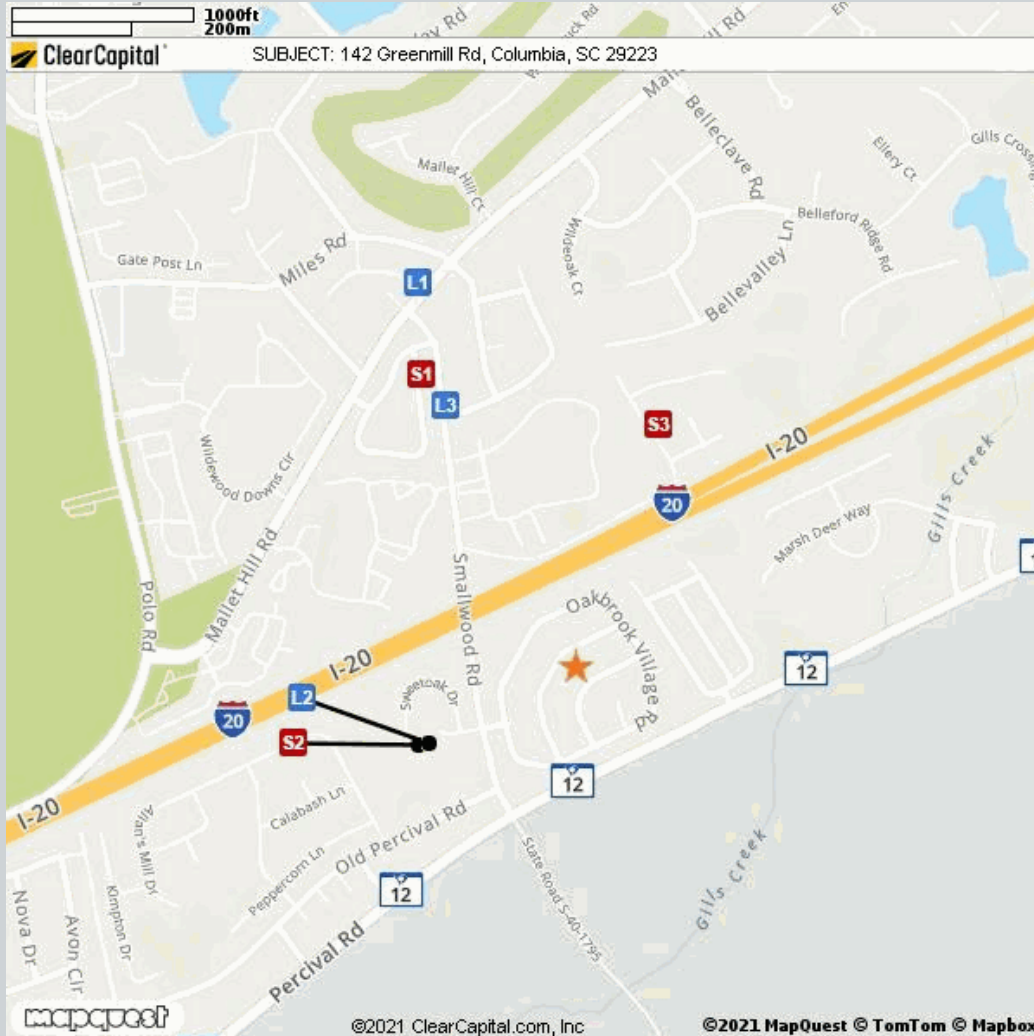
Address ★ 142 Greenmill Road, Columbia, SC 29223

Loan Number 46260

Suggested List \$189,000

Suggested Repaired \$189,000

Sale \$185,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	142 Greenmill Road, Columbia, SC 29223	--	Parcel Match
L1	Listing 1	316 Mallet Hill Rd, Columbia, SC 29223	0.60 Miles ¹	Parcel Match
L2	Listing 2	34 Sweetoak Ct, Columbia, SC 29223	0.19 Miles ¹	Parcel Match
L3	Listing 3	312 White Birch Cir, Columbia, SC 29223	0.42 Miles ¹	Parcel Match
S1	Sold 1	329 White Birch Cir, Columbia, SC 29223	0.47 Miles ¹	Parcel Match
S2	Sold 2	187 Sweetoak Dr, Columbia, SC 29223	0.21 Miles ¹	Parcel Match
S3	Sold 3	117 Deerwood Run Dr, Columbia, SC 29223	0.38 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	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	1.56 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.