

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	144 Hearthwood Circle, Irmo, SOUTH CAROLINA 29063	Order ID	8108925	Property ID	32500714
Inspection Date	04/09/2022	Date of Report	04/12/2022		
Loan Number	46565	APN	R02615-06-08		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	BPO_Update_04.06.22	Tracking ID 1	BPO_Update_04.06.22
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIESS 2018 LLC	Condition Comments Subject appears to be in Good condition with no signs of deferred maintenance visible from exterior inspection.
R. E. Taxes	\$2,605	
Assessed Value	\$326,200	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Partially Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments The subject is located in a suburban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$360,000 High: \$655,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	144 Hearthwood Circle	6 Green Shank Ct	206 Popes Ln	930 Corley Mill Rd
City, State	Irmo, SOUTH CAROLINA	Irmo, SC	Lexington, SC	Lexington, SC
Zip Code	29063	29063	29072	29072
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.71 ¹	9.95 ¹	8.59 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$525,000	\$459,900	\$554,000
List Price \$	--	\$525,000	\$459,900	\$554,000
Original List Date		04/01/2022	04/03/2022	04/07/2022
DOM · Cumulative DOM	-- · --	4 · 11	5 · 9	1 · 5
Age (# of years)	15	29	19	35
Condition	Good	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 Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	4,401	5,325	3,125	3,200
Bdrm · Bths · ½ Bths	6 · 3 · 1	5 · 5	5 · 3 · 1	4 · 2 · 1
Total Room #	12	12	11	9
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	0.29 acres	0.27 acres	0.3 acres	2 acres
Other	None	None	None	None

* 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** 2 additional bedrooms with access to a full hall bath. Upstairs, a generously sized loft will be the perfect game room or secondary living space with access to 2 bedrooms with closets for storage and their own private ensuites. The lower level provides you with an entire guest suite with a full kitchen, living area, a full bath, and an extra room that can be used as a 6th bedroom. You will also have access to a 2 car garage and massive laundry room for your convenience.
- Listing 2** All Brick home in quiet cul-de-sac. Highly sought-after neighborhood in Lexington. A few minutes from shopping and from Lake Murray. High end finishes with large crown molding and baseboards, solid hardwood floors, very large fenced in backyard with fire pit. schools', neighborhood.
- Listing 3** 4 bed, 2.5 bath home with first floor master suite, huge eat-in kitchen with all Stainless Steel appliances and granite counters. designed and maintained with open room, soaring ceilings.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	144 Hearthwood Circle	103 Savannah Branch Trl	204 Dutchfork Creek Trl	104 Dutchfork Creek Trl
City, State	Irmo, SOUTH CAROLINA	Irmo, SC	Irmo, SC	Irmo, SC
Zip Code	29063	29063	29063	29063
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.04 ¹	0.75 ¹	0.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$469,900	\$549,900	\$469,999
List Price \$	--	\$469,900	\$549,900	\$469,999
Sale Price \$	--	\$460,000	\$549,500	\$470,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/23/2022	08/30/2021	07/12/2021
DOM · Cumulative DOM	-- · --	98 · 126	49 · 46	133 · 151
Age (# of years)	15	18	15	19
Condition	Good	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 Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	4,401	4,426	4,200	4,033
Bdrm · Bths · ½ Bths	6 · 3 · 1	5 · 3	5 · 4	5 · 4
Total Room #	12	10	11	11
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	0.29 acres	0.26 acres	1.51 acres	0.57 acres
Other	None	None	None	None
Net Adjustment	--	+\$2,700	-\$1,830	+\$6,610
Adjusted Price	--	\$462,700	\$547,670	\$476,610

* Sold 3 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** Creek neighborhood. The main floor features a formal dining room, gas fireplace, high ceilings, heavy molding, gleaming hardwoods, recessed lighting, granite counter-tops and Master suite with an additional bedroom. The home carpet and paint throughout. The master bedroom boasts of a tray ceiling, his and her closets, and separate vanities. 1500/Bed, 1250/bath, -500/gla, 150/lot, 300/age.
- Sold 2** Creek neighborhood. The main floor features a formal dining room, gas fireplace, high ceilings, heavy molding, gleaming hardwoods, recessed lighting, granite counter-tops and Master suite with an additional bedroom. The home carpet and paint throughout. The master bedroom boasts of a tray ceiling, his and her closets, and separate vanities. 1500/Bed, -1250/bath, 4020/gla, -6100/lot.
- Sold 3** 5 bedroom brick home in Irmo! Zoned for award winning Chapin schools! A master bedroom suite on EACH floor! Huge living room and lots of entertaining space! Large yard. 1500/Bed, -1250/bath, 7360/gla, -1400/lot, 400/age.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Karen Yip	Limited Listing activity in neighborhood.					
Listing Agent Name	Yip Premier Real Estate LLC						
Listing Agent Phone	803-388-8798						
# 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
04/05/2022	\$500,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$521,000	\$521,000
Sales Price	\$496,000	\$496,000
30 Day Price	\$471,000	--
Comments Regarding Pricing Strategy		
<p>The subject should be sold in as-is condition. The market conditions is currently Stable. Subject appears to be currently occupied verified from the tax record. There is lack of similar comps available within a mile so it was necessary to extend the search for comps. Subject is Larger GLA home comparing to it's neighborhood. So the comps used for this report are Smaller GLA to the subject. All the necessary adjustments were made. The subject is located in a rural location that has not close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days. Comps used in the report were supporting current market and condition of the subject.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to use
Notes more approximate comps to support a higher price and that area showing + 24.9% increase in the last 12 months.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 6 Green Shank Ct
Irmo, SC 29063



Front

L2 206 Popes Ln
Lexington, SC 29072



Front

L3 930 Corley Mill Rd
Lexington, SC 29072



Front

Sales Photos

S1 103 Savannah Branch Trl
Irmo, SC 29063



Front

S2 204 Dutchfork Creek Trl
Irmo, SC 29063



Front

S3 104 Dutchfork Creek Trl
Irmo, SC 29063



Front

ClearMaps Addendum

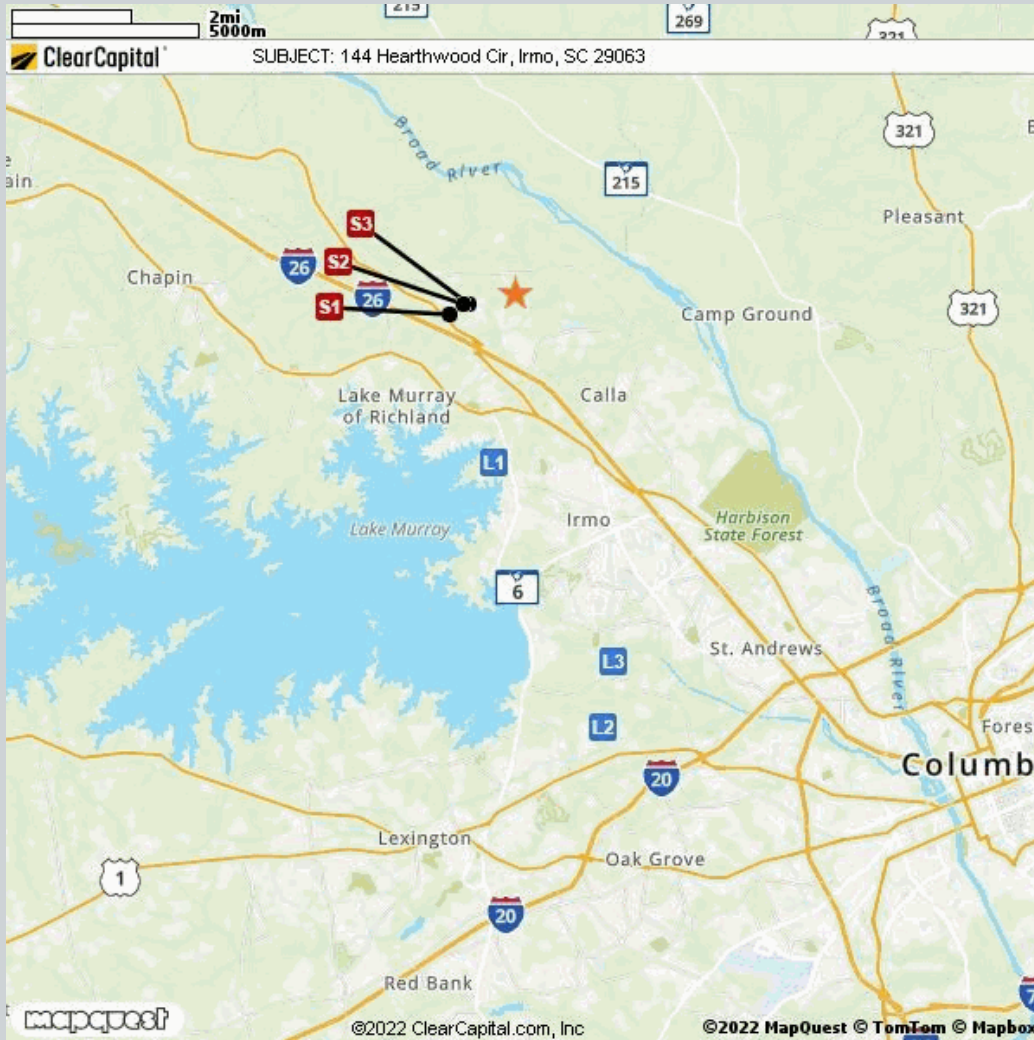
Address ★ 144 Hearthwood Circle, Irmo, SOUTH CAROLINA 29063

Loan Number 46565

Suggested List \$521,000

Suggested Repaired \$521,000

Sale \$496,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	144 Hearthwood Circle, Irmo, South Carolina 29063	--	Parcel Match
L1 Listing 1	6 Green Shank Ct, Irmo, SC 29063	3.71 Miles ¹	Parcel Match
L2 Listing 2	206 Popes Ln, Lexington, SC 29072	9.95 Miles ¹	Parcel Match
L3 Listing 3	930 Corley Mill Rd, Lexington, SC 29072	8.59 Miles ¹	Parcel Match
S1 Sold 1	103 Savannah Branch Trl, Irmo, SC 29063	1.04 Miles ¹	Parcel Match
S2 Sold 2	204 Dutchfork Creek Trl, Irmo, SC 29063	0.75 Miles ¹	Parcel Match
S3 Sold 3	104 Dutchfork Creek Trl, Irmo, SC 29063	0.64 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.

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 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.

Report Instructions - cont.

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	Janet Kaplan	Company/Brokerage	Blue Dot Real Estate South Carolina, LLC
License No	REL.99531 S	Address	1320 Main St Suite 300 Columbia SC 29072
License Expiration	06/30/2022	License State	SC
Phone	7042304051	Email	jkaplanbpo@gmail.com
Broker Distance to Subject	12.21 miles	Date Signed	04/12/2022

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.