

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	2112 Winding Trail Road, Graniteville, SC 29829	Order ID	7648674	Property ID	31356602
Inspection Date	10/08/2021	Date of Report	10/09/2021		
Loan Number	46613	APN	0490007012		
Borrower Name	Catamount Properties 2018 LLC	County	Aiken		

Tracking IDs					
Order Tracking ID	1007BPO	Tracking ID 1	1007BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	JUSTIN O SIMPKINS	Condition Comments	
R. E. Taxes	\$551	From drive by, the Subject appears to be in good condition which conforms with the surrounding homes in this subdivision. From comp research, especially in the Subject's complex, where are of the comps are from, the average condition is "good" and very well maintained. So deferring to "good" condition for the Subject.	
Assessed Value	\$4,950		
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	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Slow	Subdivision of medium sized homes, traditional in style, both one story and two story homes built within the past 12 years, that appear to be in good condition and well maintained.	
Sales Prices in this Neighborhood	Low: \$99830 High: \$302600		
Market for this type of property	Decreased 4 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2112 Winding Trail Road	4121 Stone Pass Dr	4063 Stone Pass Dr	2081 Winding Trail Rd
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.32 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$170,000	\$197,900	\$204,900
List Price \$	--	\$170,000	\$197,900	\$204,900
Original List Date		09/06/2021	08/10/2021	10/06/2021
DOM · Cumulative DOM	-- · --	33 · 33	60 · 60	3 · 3
Age (# of years)	11	12	11	12
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	1 Story Ranch/Rambler	1 Story Ranch/Rambler	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,471	1,320	1,360	1,907
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	8	7	8	8
Garage (Style/Stalls)	None	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.21 acres	0.20 acres	.20 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: 3 bedroom 2 bath home with 1 car garage! Open floor plan! Living room with upgraded laminate wood flooring & ceiling fan already installed! Kitchen with breakfast bar and room for an island. Dining room overlooking fenced backyard! Laundry room with all appliances including washer dryer to stay! Owners suite with nice walk in closet & private full bath! Spacious spare bedrooms.
- Listing 2** MLS Comments: Open floor plan with many upgrades! New luxury vinyl commercial grade wood flooring. Lots of fresh interior paint! New heat/air in 2021. Living room with nice ceiling fan! Kitchen with newer countertops, sink, garbage disposal & awesome appliances including built in microwave & nice stove! Breakfast bar! Pantry! Plus large eating area. Powder room! Huge laundry room with extra pantry space! New carpet upstairs. Owners suite with ceiling fan, walk in closet & private bathroom with tile added above the tub/shower enclosure! Spare bedrooms with ceiling fans
- Listing 3** MLS Comments: This 3 bed 2.5 bath 1907 sq ft two story home is in the popular Sage Creek Subdivision. Step inside to a spacious Living and Kitchen area. Walk upstairs which features a huge Owners' Suite complete with walk in closet. The other two bedrooms are spacious and share a full bathroom. Large Backyard with a privacy fence.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2112 Winding Trail Road	2119 Winding Trail Rd	2185 Winding Trail Rd	6015 Village West Ln
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.12 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$189,000	\$175,000	\$150,000
List Price \$	--	\$189,000	\$175,000	\$150,000
Sale Price \$	--	\$180,000	\$175,000	\$150,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	03/05/2021	02/25/2021	06/03/2021
DOM · Cumulative DOM	-- · --	66 · 66	40 · 40	40 · 40
Age (# of years)	11	10	10	5
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	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,471	1,471	1,466	1,470
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	3 · 2
Total Room #	8	8	7	7
Garage (Style/Stalls)	None	None	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	.15 acres	0.21 acres	.15 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$2,500	\$0
Adjusted Price	--	\$180,000	\$172,500	\$150,000

* 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** Adjustments: 0 MLS Comments: 4 bedroom 2 bath Open Floor concept with an amazing large fenced in back yard! Large family room perfect for entertaining while preparing dinner in the spacious kitchen with bar top and Stainless steel appliances. Spacious master bedroom with huge walk in closet, large bath with double vanities. There are 3 additional spacious bedrooms rooms with great closet space and tons of natural light. Enjoy the fenced back yard with Covered patio.
- Sold 2** Adjustments: Superior 1 car space -\$2,500. MLS Comments: According to the Graniteville public records, the property at 2185 Winding Trail Rd, Graniteville, SC 29829 has approximately 1,466 square feet, 3 beds and 2 baths with a lot size of 9,148 square feet.
- Sold 3** Adjustments: 0 MLS Comments: his 1, 470 sq. ft. END UNIT townhouse features 3 Bedrooms and 2 full Bathrooms. The large open family room, dining room and kitchen floor plan is perfect for entertaining! Large owners bedroom with walk-in closet and full bathroom. Two guest bedrooms with larger closets and ceiling fans. Features a separate laundry room and attic storage. This townhouse has a huge fenced in back yard.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Aug 23, 2010 Sold for \$119,900 May 29, 2010 Relisted for \$119,900 May 1, 2010 Price Changed to \$119,900 Dec 12, 2009 Listed for \$119,900			
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	\$180,000	\$180,000
30 Day Price	\$175,000	--
Comments Regarding Pricing Strategy		
<p>Focused on same complex. From comp research, especially in the Subject's complex, where are of the comps are from, the average condition is "good" and very well maintained. So deferring to "good" condition for the Subject. With adjustments, going with S1 due to zero adjustments, same characteristics and on the same street. Going with L2 for bracketed listing price.</p>		

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 4121 Stone Pass Dr
Graniteville, SC 29829



Front

L2 4063 Stone Pass Dr
Graniteville, SC 29829



Front

L3 2081 Winding Trail Rd
Graniteville, SC 29829



Front

Sales Photos

S1 2119 Winding Trail Rd
Graniteville, SC 29829



Front

S2 2185 Winding Trail Rd
Graniteville, SC 29829



Front

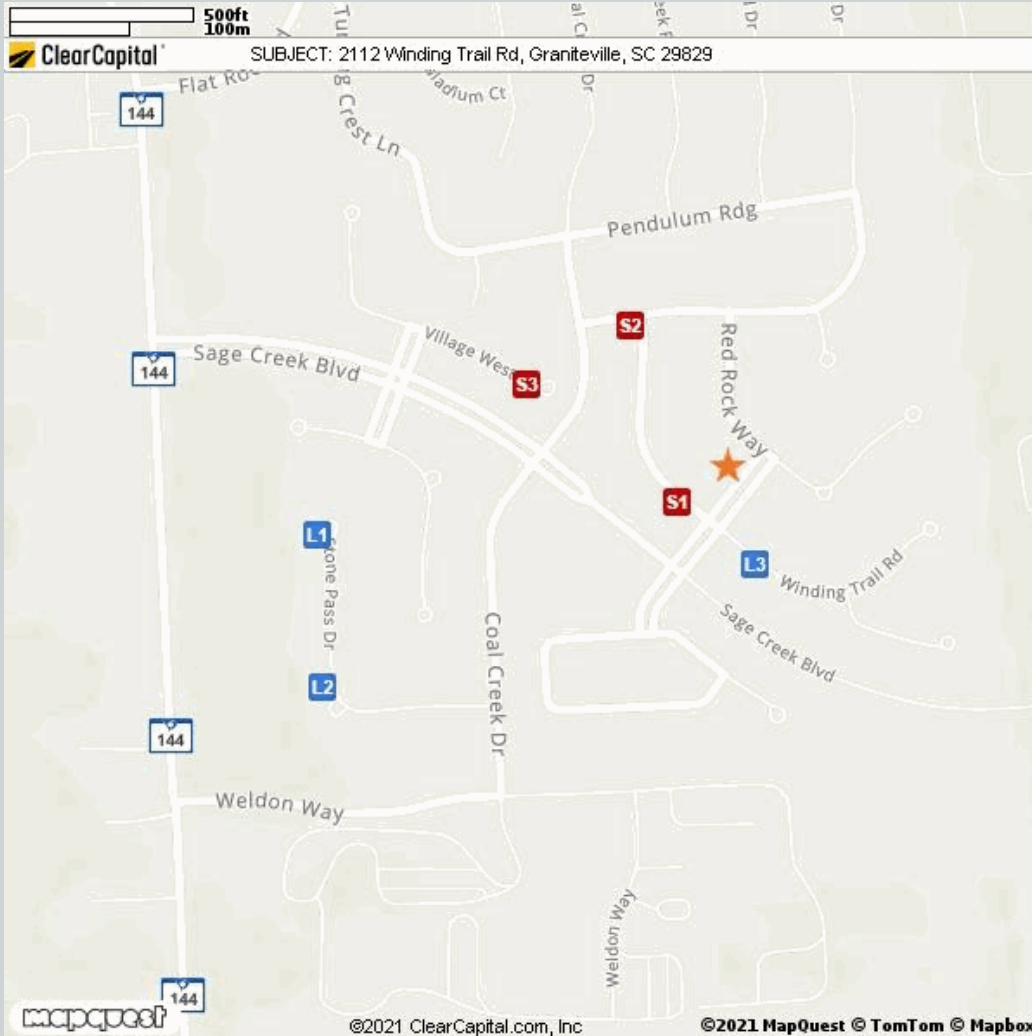
S3 6015 Village West Ln
Graniteville, SC 29829



Front

ClearMaps Addendum

Address ★ 2112 Winding Trail Road, Graniteville, SC 29829
Loan Number 46613 **Suggested List** \$185,000 **Suggested Repaired** \$185,000 **Sale** \$180,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2112 Winding Trail Road, Graniteville, SC 29829	--	Parcel Match
L1 Listing 1	4121 Stone Pass Dr, Graniteville, SC 29829	0.29 Miles ¹	Parcel Match
L2 Listing 2	4063 Stone Pass Dr, Graniteville, SC 29829	0.32 Miles ¹	Parcel Match
L3 Listing 3	2081 Winding Trail Rd, Graniteville, SC 29829	0.07 Miles ¹	Parcel Match
S1 Sold 1	2119 Winding Trail Rd, Graniteville, SC 29829	0.04 Miles ¹	Parcel Match
S2 Sold 2	2185 Winding Trail Rd, Graniteville, SC 29829	0.12 Miles ¹	Parcel Match
S3 Sold 3	6015 Village West Ln, Graniteville, SC 29829	0.15 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	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	65.39 miles	Date Signed	10/09/2021

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.