

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>	3077 River Bend Drive, Fort Mill, SC 29708	<b>Order ID</b>	8427962	<b>Property ID</b>	33291191
<b>Inspection Date</b>	09/15/2022	<b>Date of Report</b>	09/15/2022		
<b>Loan Number</b>	46978	<b>APN</b>	6440401028		
<b>Borrower Name</b>	Champery Rental REO LLC	<b>County</b>	York		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	09.14.22 CS Update	<b>Tracking ID 1</b>	09.14.22 CS Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	Champion Rental REO LLC	The exterior is brick and vinyl. The exterior appears to be average. The roof appears to be average with no patching or missing shingles. The lawn is maintained. The square footage is taken from the tax card.. The tax card is attached. It was determined to be occupied by a yard ornament and a play swing set on the property.
<b>R. E. Taxes</b>	\$9,470	
<b>Assessed Value</b>	\$323,725	
<b>Zoning Classification</b>	sfd	
<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>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	This is a planned community within another community. This area is located on a peninsula of a large made made lake. The neighborhood has walking trails, beaches, playgrounds, parks, ball fields. Most is paid for thru the taxes. The homes are all built by one builder at about the same time. There were several different floor plans to choose from. The neighborhood opens up on to a busy secondary roadway. There have been very few REO's in this area. The supply is low and the demand is high. In searching for comps I went out 1 mile and back 180 days. The main criteria was map grid and square foot..
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$400,000 High: \$775,000	
<b>Market for this type of property</b>	Increased 11 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Neighborhood Comments

This is a planned community within another community. This area is located on a peninsula of a large man-made lake. The neighborhood has walking trails, beaches, playgrounds, parks, ball fields. Most is paid for thru the taxes. The homes are all built by one builder at about the same time. There were several different floor plans to choose from. The neighborhood opens up on to a busy secondary roadway. There have been very few REO's in this area. The supply is low and the demand is high. In searching for comps I went out 1 mile and back 180 days. The main criteria was map grid and square footage. The comps used are the best available at this time.

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	3077 River Bend Drive	123 Shoreline Parkway	2318 Pine Run	503 Blue Field Ln.
<b>City, State</b>	Fort Mill, SC	Fort Mill, SC	Fort Mill, SC	Fort Mill, SC
<b>Zip Code</b>	29708	29708	29708	29708
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.30 <sup>1</sup>	0.14 <sup>1</sup>	0.75 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$519,000	\$575,000	\$485,000
<b>List Price \$</b>	--	\$519,000	\$575,000	\$485,000
<b>Original List Date</b>		07/14/2022	08/18/2022	08/05/2022
<b>DOM · Cumulative DOM</b>	-- · --	48 · 63	17 · 28	12 · 41
<b>Age (# of years)</b>	20	21	21	26
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories traditional	2 Stories bungalow	2 Stories traditional	2 Stories traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,878	2,881	2,702	2,488
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	4 · 2 · 1	4 · 2 · 1	5 · 3 · 1
<b>Total Room #</b>	9	9	9	10
<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>	.20 acres	.22 acres	.32 acres	.35 acres
<b>Other</b>	--	--	--	screen porch

\* Listing 1 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** The exterior is fiber cement. The flooring is carpeting, prefinished wood, and ceramic tile. Surround sound. The primary bath has double sinks, jetted tub, and separate shower. Vaulted ceilings. There is a deck in the back.
- Listing 2** The exterior is brick and fiber cement. The flooring is carpeting, ceramic tile, vinyl, and hardwood. There is a fireplace in the great room. Tray ceiling. The primary bath has double sinks, soaking tub, and separate shower. The kitchen has granite counter tops. There is a deck, pergola, fire pit, and fencing in the back.
- Listing 3** The exterior is vinyl. The flooring is carpeting, ceramic tile, and hardwood. There is a fireplace in the living room. Tray ceilings. The kitchen has granite counter tops. Primary bath has double sinks, garden tub, and separate shower. There is a screen porch and deck in the back.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	3077 River Bend Drive	7308 Cascading Pines Dr.	7538 Thorn Creek Ln.	7337 Cascading Pines Dr.
<b>City, State</b>	Fort Mill, SC	Tega Cay, SC	Fort Mill, SC	Fort Mill, SC
<b>Zip Code</b>	29708	29708	29708	29708
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.50 <sup>1</sup>	0.44 <sup>1</sup>	0.52 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$535,000	\$550,000	\$495,000
<b>List Price \$</b>	--	\$535,000	\$550,000	\$495,000
<b>Sale Price \$</b>	--	\$510,000	\$535,000	\$520,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	09/02/2022	09/02/2022	05/03/2022
<b>DOM · Cumulative DOM</b>	-- · --	6 · 29	7 · 50	1 · 35
<b>Age (# of years)</b>	20	16	18	18
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories traditional	2 Stories bungalow	2 Stories bungalow	2 Stories traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,878	2,759	2,503	2,672
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	9	8	8	9
<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>	.20 acres	.19 acres	.16 acres	.24 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$12,275	+\$10,125	+\$4,900
<b>Adjusted Price</b>	--	\$497,725	\$545,125	\$524,900

\* 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** The exterior is brick and hardboard siding. The flooring is carpeting, ceramic tile, and hardwood. There is a fireplace in the great room. The kitchen has granite counter tops. Tray ceilings. The primary bath has double sinks, garden tub, and separate shower. There is a deck and patio in the back. Adjustments: seller's concessions -15,000, age -2,000, square footage 2,975, bedroom 1,000, bath 750.
- Sold 2** The exterior is cedar shake and fiber cement. The flooring is carpeting, ceramic tile, vinyl, and hardwood. There is a fireplace in the great room. The primary bath has double sinks, garden tub, and separate shower. The kitchen has granite counter tops. There is a deck and fencing in the back. Adjustments: age -1,000, square footage 9,375, bedroom 1,000, bath 750.
- Sold 3** The exterior is cedar shake, fiber cement, and stone. The flooring is carpeting, ceramic tile, vinyl, and hardwood. The primary bath has double sinks, garden tub, and separate shower. The kitchen has granite counter tops. There is a deck in the back. Adjustments: age -1,000, bath 750, square footage 5,150.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Sold to the present owner on 2/2/2022 for \$440,000.			
<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>
08/12/2022	\$550,000	--	--	Pending/Contract	08/13/2022	\$550,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$519,900	\$519,900
<b>Sales Price</b>	\$519,900	\$519,900
<b>30 Day Price</b>	\$519,900	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Absorption rate is 2.74 months compared to 1.86 months last year at this time. The average days on market is 7 compared to 2 last year at this time. The median price in town is \$487,000 compared to \$455,000 last year at this time. The list to sale ratio is 100% compared to 102.6% last year at this time. Price per square foot is \$215 compared to \$189 last year at this time. Inventory of homes is 261 compared to 230 last year at this time. Sold units are 95 compared to 123 last year at this time. This is not an appraisal and cannot be used to obtain a loan.</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



Address Verification



Side



Side



Street



Street

### Subject Photos



Other



Other

## Listing Photos

**L1** 123 Shoreline Parkway  
Fort Mill, SC 29708



Front

**L2** 2318 Pine Run  
Fort Mill, SC 29708



Front

**L3** 503 Blue Field Ln.  
Fort Mill, SC 29708



Front

## Sales Photos

**S1** 7308 Cascading Pines Dr.  
Tega Cay, SC 29708



Front



Front

**S3** 7337 Cascading Pines Dr.  
Fort Mill, SC 29708



Front

### ClearMaps Addendum

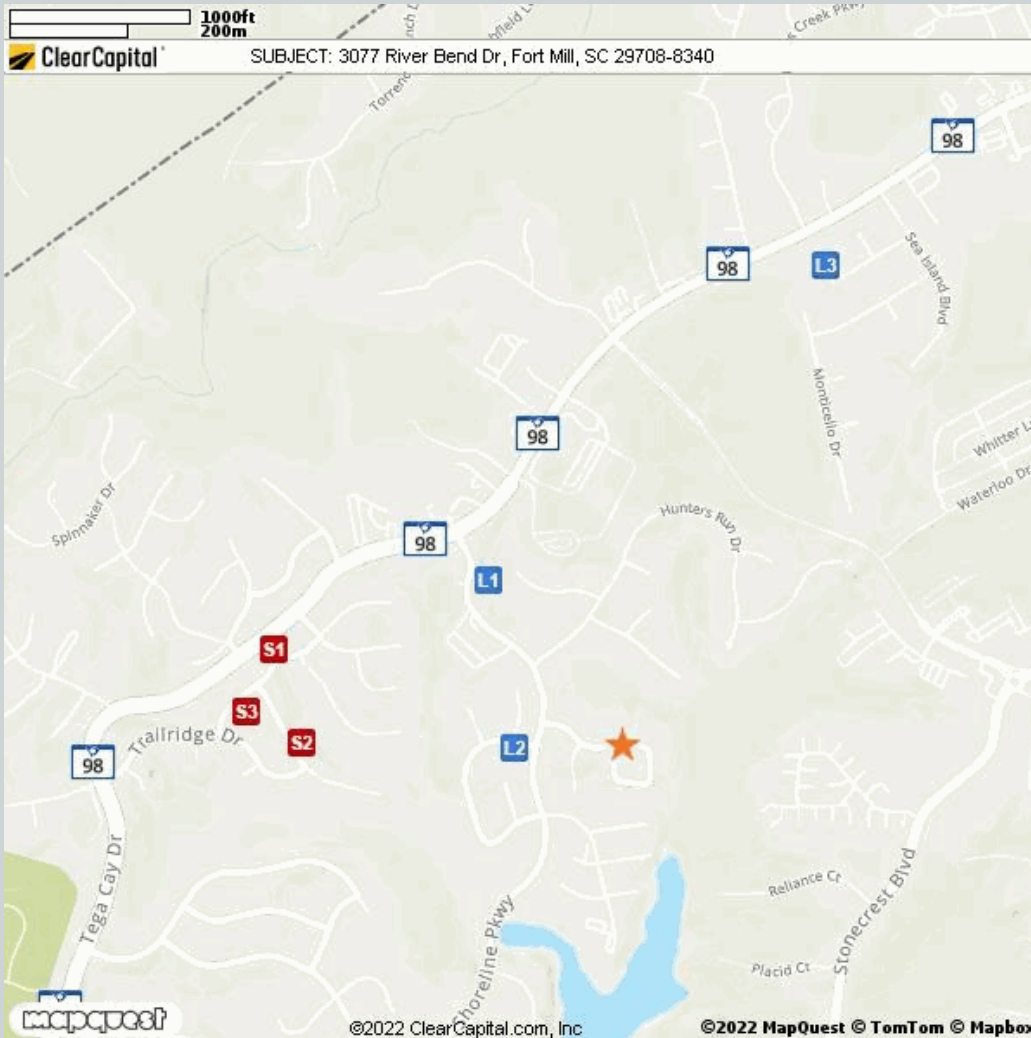
**Address** ★ 3077 River Bend Drive, Fort Mill, SC 29708

**Loan Number** 46978

**Suggested List** \$519,900

**Suggested Repaired** \$519,900

**Sale** \$519,900



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3077 River Bend Drive, Fort Mill, SC 29708	--	Parcel Match
L1 Listing 1	123 Shoreline Parkway, Fort Mill, SC 29708	0.30 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2318 Pine Run, Fort Mill, SC 29708	0.14 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	503 Blue Field Ln., Fort Mill, SC 29708	0.75 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	7308 Cascading Pines Dr., Fort Mill, SC 29708	0.50 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	7538 Thorn Creek Ln., Fort Mill, SC 29708	0.44 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	7337 Cascading Pines Dr., Fort Mill, SC 29708	0.52 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.

### Report Instructions - cont.

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.

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

<b>Broker Name</b>	Janet Bullock	<b>Company/Brokerage</b>	Five Star Realty, Inc.
<b>License No</b>	4695	<b>Address</b>	1729 Celanese Rd. Rock Hill SC 29732
<b>License Expiration</b>	06/30/2023	<b>License State</b>	SC
<b>Phone</b>	8033678445	<b>Email</b>	janetbullock@comporium.net
<b>Broker Distance to Subject</b>	4.87 miles	<b>Date Signed</b>	09/15/2022

*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.**