

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	3915 W Buchanan Dr # 16, Columbia, SC 29206	Order ID	7781514	Property ID	31719221
Inspection Date	12/02/2021	Date of Report	12/07/2021		
Loan Number	47033	APN	139840208		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	1130BPO	Tracking ID 1	CAT		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	Unknown	From drive by, the Subject's building appears to be in good condition and well maintained.
R. E. Taxes	\$0	
Assessed Value	\$0	
Zoning Classification	Condo	
Property Type	Condo	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	3915 Buchannan HOA	
Association Fees	\$200 / Month (Landscaping,Insurance,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Urban	Mixed use neighborhood, single family, condo and rentals along with some commercial.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$70,000 High: \$300,000	
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	3915 W Buchanan Dr # 16	5516 Lakeshore Drive 410	1718 Madison Road 402	198 Carlyle Circle
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29206	29206	29204	29206
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.01 ¹	0.58 ¹	0.86 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$120,000	\$175,000	\$225,000
List Price \$	--	\$120,000	\$175,000	\$225,000
Original List Date		09/24/2021	10/19/2021	06/30/2021
DOM · Cumulative DOM	-- · --	40 · 74	14 · 49	150 · 160
Age (# of years)	35	53	58	33
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	2	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	1 Story Traditional	1 Story Contemporary	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,378	1,100	1,478	1,240
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	2 · 2	2 · 2 · 1
Total Room #	7	6	6	7
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	--	--	--	--

* Listing 3 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.

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

Listing 1 MLS Comments: Easy living in this beautifully renovated Lakeshore condominium. Fresh paint, new flooring, new light and plumbing fixtures, move-in ready! Two generous size bedrooms and 2 baths.

Listing 2 MLS Comments: Lovely top floor Condo in quiet building complex. Community pool.

Listing 3 MLS Comments: This condo/townhome is perfect. Adorable community called "The Laureate" in a friendly, personable, neighborhood located in the heart of Forest Acres. This one boasts hardwoods, tile, granite, and smooth ceilings. It features full baths for each of the bedrooms, double-sided fireplace from living room and from dining/kitchen, wired for surround sound, covered back deck with personal yard space perfect for entertaining or relaxing.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3915 W Buchanan Dr # 16	308 Percival Road 1902	3935 W Buchanan Drive	5225 Clemson Avenue 236
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29206	29206	29206	29206
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.25 ¹	0.04 ¹	0.71 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$73,000	\$185,000	\$229,000
List Price \$	--	\$74,900	\$185,000	\$229,000
Sale Price \$	--	\$73,000	\$180,000	\$209,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	10/14/2021	10/20/2021	10/27/2021
DOM · Cumulative DOM	-- · --	120 · 133	25 · 27	60 · 72
Age (# of years)	35	48	35	57
Condition	Good	Average	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	1 Story Contemporary	2 Stories Townhouse	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,378	1,433	1,431	1,405
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	7	8	7	7
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	--	--	--	--
Net Adjustment	--	+\$2,500	\$0	\$0
Adjusted Price	--	\$75,500	\$180,000	\$209,000

* 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: Inferior condition \$5,000, superior half bath -\$2,500. MLS Comments: This condo has new carpet, new paint and a new key for you or your tenants.
- Sold 2** Adjustments: 0 MLS Comments: There are no agent comments other than photos provided which show good condition.
- Sold 3** Adjustments: 0 MLS Comments: Features good size rooms throughout with spectacular views from every window, including a breath-taking view of the large pool from private balcony, giving it a "resort" feel. Galley kitchen with eat-in. Master bedroom with full bath and his & hers closets. Fresh PAINT and new CARPET throughout. One-car covered parking with additional parking for your guest.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No history.			
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	\$178,000	--
Comments Regarding Pricing Strategy		
Focused on closest proximity and same complex comps. Going with S2 due to similar condition and characteristics, same street and L3 for bracketed listing price.		

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.
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Subject Photos



Front



Front



Address Verification



Address Verification



Street

Listing Photos

L1 5516 Lakeshore Drive 410
Columbia, SC 29206



Front

L2 1718 Madison Road 402
Columbia, SC 29204



Front

L3 198 Carlyle Circle
Columbia, SC 29206



Front

Sales Photos

S1 308 Percival Road 1902
Columbia, SC 29206



Front

S2 3935 W Buchanan Drive
Columbia, SC 29206



Front

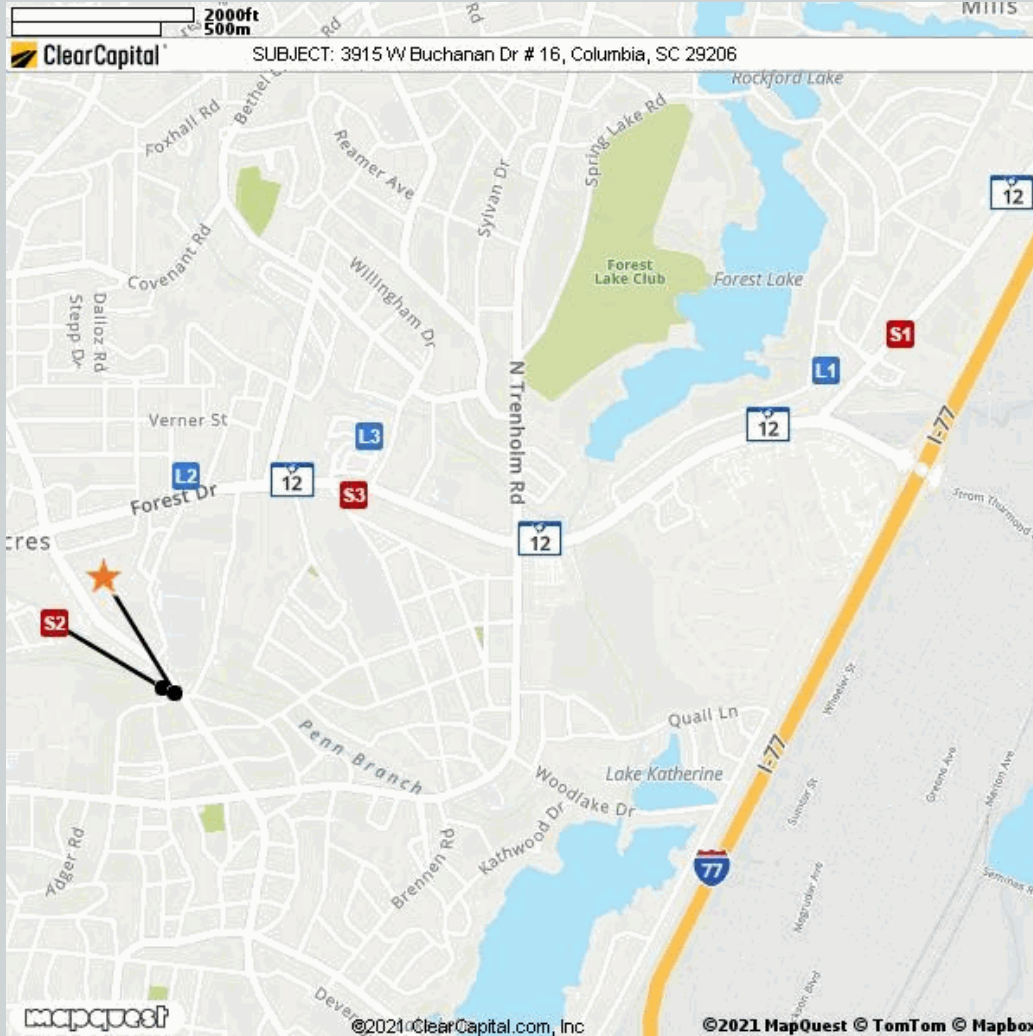
S3 5225 Clemson Avenue 236
Columbia, SC 29206



Front

ClearMaps Addendum

Address ★ 3915 W Buchanan Dr # 16, Columbia, SC 29206
Loan Number 47033 **Suggested List** \$185,000 **Suggested Repaired** \$185,000 **Sale** \$180,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3915 W Buchanan Dr # 16, Columbia, SC 29206	--	Street Centerline Match
L1 Listing 1	5516 Lakeshore Drive 410, Columbia, SC 29206	2.01 Miles ¹	Parcel Match
L2 Listing 2	1718 Madison Road 402, Columbia, SC 29206	0.58 Miles ¹	Street Centerline Match
L3 Listing 3	198 Carlyle Circle, Columbia, SC 29206	0.86 Miles ¹	Parcel Match
S1 Sold 1	308 Percival Road 1902, Columbia, SC 29206	2.25 Miles ¹	Street Centerline Match
S2 Sold 2	3935 W Buchanan Drive, Columbia, SC 29206	0.04 Miles ¹	Parcel Match
S3 Sold 3	5225 Clemson Avenue 236, Columbia, SC 29206	0.71 Miles ¹	Street Centerline 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 personally inspect the property, select comparables, and determine a price for the subject, please do not accept

Report Instructions - cont.

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	8.97 miles	Date Signed	12/07/2021

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.