

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	321 Whispering Glen Court, West Columbia, SC 29170	Order ID	7800486	Property ID	31759425
Inspection Date	12/08/2021	Date of Report	12/08/2021		
Loan Number	47229	APN	00564202012		
Borrower Name	Catamount Properties 2018 LLC	County	Lexington		

Tracking IDs					
Order Tracking ID	1207BPO	Tracking ID 1	1207BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	WESLEY D WELCH	Condition Comments Subject appeared at time of inspection to be in average overall condition. No repairs requiring immediate attention noticed from roadside. I assumed the interior is in similar condition as the exterior for this report.
R. E. Taxes	\$2,811	
Assessed Value	\$5,254	
Zoning Classification	Residential RD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (lock box)	
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 The subject's neighborhood is comprised primarily of properties reflecting similar quality, maintenance, design and appeal, and marketability to the subject property if the subject does not suffer from deferred maintenance. Availability for this neighborhood, of most public services combined with average access to employment, shopping, and schools give it a similar appeal to the market as other nearby neighborhoods. No unfavorable factor was observed which would adversely affect marketability.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$71,000 High: \$445,000	
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	321 Whispering Glen Court	501 Castlerock Ct	153 Darby Way	108 Savanna Woods Cir
City, State	West Columbia, SC	West Columbia, SC	West Columbia, SC	West Columbia, SC
Zip Code	29170	29170	29170	29170
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.33 ¹	0.17 ¹	2.73 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$169,900	\$174,900	\$140,000
List Price \$	--	\$169,900	\$174,900	\$140,000
Original List Date		12/05/2021	12/03/2021	12/07/2021
DOM · Cumulative DOM	-- · --	3 · 3	5 · 5	1 · 1
Age (# of years)	29	25	29	35
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	1 Story ranch	1 Story ranch	2 Stories traditional	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,391	1,204	1,440	1,302
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	.23 acres	.19 acres	.16 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.

Current Listings - Cont.

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

- Listing 1** This 3 bed 2 bath home in Stonewood Subdivision has been lovingly maintained and updated! This home has a large family room that splits the floor plan. On one side of the home you have 2 nice sized guest rooms that share a hall bath. The spacious primary bedroom has a walk-in closet and ensuite bathroom. You have a galley style kitchen that includes an eat in dining space and your separate laundry closet. Step out onto the shaded screened in porch and enjoy your private fully fenced backyard that includes a shed with a carport for storage. This home also has a spacious corner cul-de-sac lot with a double driveway!
- Listing 2** Public Remarks Welcome to your new home that is located in a wonderful well established neighborhood of Darby Place. Conveniently located less than 1 Mile from the I-26 / Augusta Road Interchange and close to shopping and dining. Home has been painted and all carpets and floors have been replaced. This home is ready for you to move in. The covered back deck is ideal for grilling and relaxing.
- Listing 3** Public Remarks 3Br/2Ba Home in a great location, being sold AS-IS, zoned Lex 1 schools. This home features many updates such as light fixtures, kitchen cabinets and backsplash, new kitchen sink and renovated hall bath. Although the home needs some TLC there has been a jumpstart on updates. Backyard is fully fenced and has a large workshop equipped with electricity.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	321 Whispering Glen Court	170 Idlewood Cir	325 Whispering Glen Ct	240 Stonewood Ct
City, State	West Columbia, SC	West Columbia, SC	West Columbia, SC	West Columbia, SC
Zip Code	29170	29170	29170	29170
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.75 ¹	0.02 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$120,000	\$160,000	\$180,000
List Price \$	--	\$120,000	\$160,000	\$180,000
Sale Price \$	--	\$120,000	\$165,000	\$178,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	07/20/2021	11/01/2021	11/09/2021
DOM · Cumulative DOM	-- · --	43 · 119	3 · 55	25 · 57
Age (# of years)	29	49	28	29
Condition	Average	Average	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	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,391	1,560	1,392	1,218
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	.2 acres	.26 acres	.2 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$10,000	-\$5,000
Adjusted Price	--	\$120,000	\$155,000	\$173,000

* 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** Public Remarks***BACK ON MARKET due to buyer financing falling through*** Incredible investment opportunity! This 3bed/2bath home in cute West Columbia neighborhood is priced well below the comps! Sold as is, needs some TLC. Good bones and lots of potential! Minutes away from downtown Columbia/USC, shopping, and interstates.
- Sold 2** Adjustment is for condition. Public Remarks Located in sought after Fox Glen community. This adorable home sits in the cul de-sac of Whispering Glen Court. Screened in front porch. Enter into the LR and DR combo with engineered hardwood floors, that can stand up to kids, pets, and entertaining. Follow the hardwoods into a kitchen where all appliances stay. Then, into laundry/mud room. all heated space_ Back into LR you see a split BR floor plan. master suite with durable Berber carpet, his and hers closets, tiled floor in bath and separate shower. Back into the LR you see hardwood hallway into shared bath.
- Sold 3** Adjustment is for condition(-\$10000) and parking(-\$5000). Public Remarks This West Columbia cul-de-sac home has one story.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No MLS history is available for the subject in the last 36 months.			
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	\$144,500	\$144,500
Sales Price	\$140,000	\$140,000
30 Day Price	\$130,000	--
Comments Regarding Pricing Strategy		
I searched for FMV comps with a GLA of 1175-1599sf. I expanded the search to 3 miles to find 1 sold and 1 active comp in similar condition as the subject. Homes in the area are a mix of styles, ages and sizes. All comps used are from the same market area as the subject. Comps used are the most similar to the subject in style, age and size found at time of the report. All comps used are similar to the subject in utility and market appeal.		

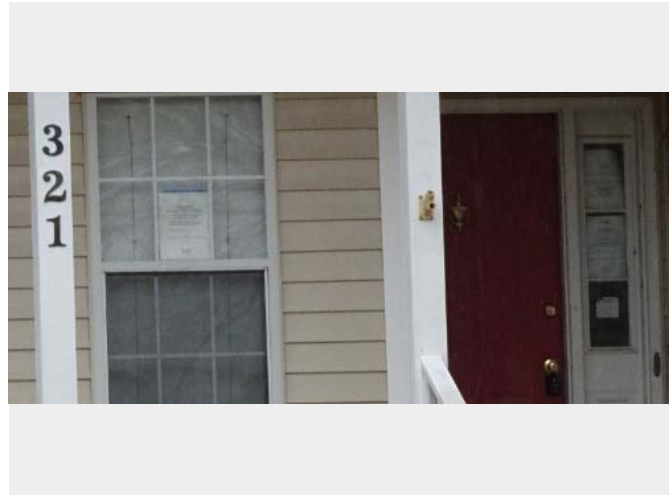
Clear Capital Quality Assurance Comments Addendum

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



Side



Side



Street



Street

Listing Photos

L1 501 Castlerock Ct
West Columbia, SC 29170



Front

L2 153 Darby Way
West Columbia, SC 29170



Front

L3 108 Savanna Woods Cir
West Columbia, SC 29170



Front

Sales Photos

S1 170 Idlewood Cir
West Columbia, SC 29170



Front

S2 325 Whispering Glen Ct
West Columbia, SC 29170



Front

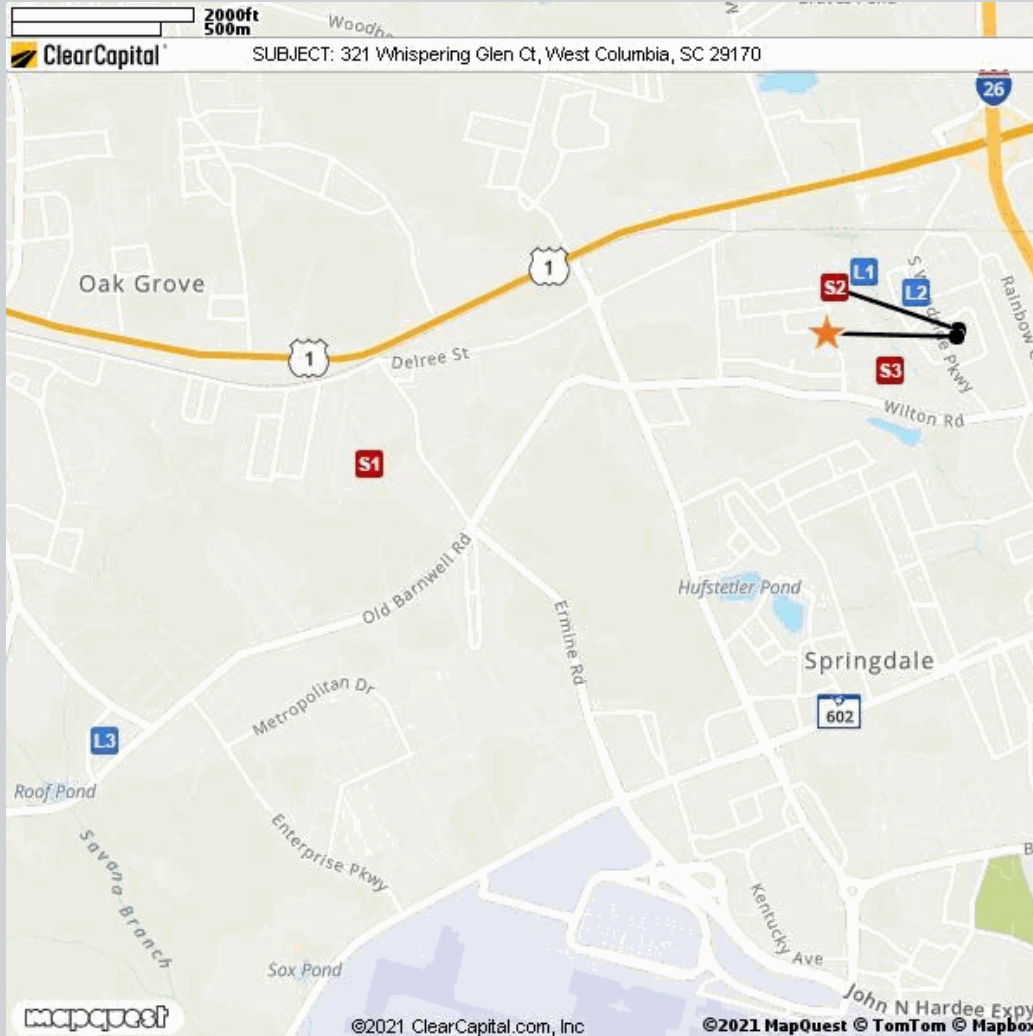
S3 240 Stonewood Ct
West Columbia, SC 29170



Front

ClearMaps Addendum

Address ★ 321 Whispering Glen Court, West Columbia, SC 29170
Loan Number 47229 **Suggested List** \$144,500 **Suggested Repaired** \$144,500 **Sale** \$140,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	321 Whispering Glen Court, West Columbia, SC 29170	--	Parcel Match
L1 Listing 1	501 Castlerock Ct, West Columbia, SC 29170	0.33 Miles ¹	Parcel Match
L2 Listing 2	153 Darby Way, West Columbia, SC 29170	0.17 Miles ¹	Parcel Match
L3 Listing 3	108 Savanna Woods Cir, West Columbia, SC 29170	2.73 Miles ¹	Parcel Match
S1 Sold 1	170 Idlewood Cir, West Columbia, SC 29170	1.75 Miles ¹	Parcel Match
S2 Sold 2	325 Whispering Glen Ct, West Columbia, SC 29170	0.02 Miles ¹	Parcel Match
S3 Sold 3	240 Stonewood Ct, West Columbia, SC 29170	0.26 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	Michael Baker	Company/Brokerage	Southern Connections Realty
License No	63690	Address	132 Pear Court Lexington SC 29073
License Expiration	06/30/2023	License State	SC
Phone	8034137878	Email	bposc@att.net
Broker Distance to Subject	2.63 miles	Date Signed	12/08/2021

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.