

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>	225 Stagone Lane, Lexington, SC 29073	<b>Order ID</b>	7800486	<b>Property ID</b>	31759420
<b>Inspection Date</b>	12/08/2021	<b>Date of Report</b>	12/09/2021		
<b>Loan Number</b>	47242	<b>APN</b>	00764101198		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Lexington		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	1207BPO	<b>Tracking ID 1</b>	1207BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	SINGLETON,LAUREN A	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$3,323	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.	
<b>Assessed Value</b>	\$6,993		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes (front door)		
<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

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	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.	
<b>Sales Prices in this Neighborhood</b>	Low: \$85,000 High: \$550,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	225 Stagone Lane	210 Walnut Creek Cir	201 Halle Hills Place	221 Halle Hills Place
<b>City, State</b>	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
<b>Zip Code</b>	29073	29073	29073	29073
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	2.57 <sup>1</sup>	2.03 <sup>1</sup>	2.06 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$128,000	\$149,900	\$155,000
<b>List Price \$</b>	--	\$128,000	\$149,900	\$155,000
<b>Original List Date</b>		11/29/2021	11/01/2021	11/29/2021
<b>DOM · Cumulative DOM</b>	-- · --	7 · 10	3 · 38	2 · 10
<b>Age (# of years)</b>	11	36	21	22
<b>Condition</b>	Average	Average	Good	Good
<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>	1 Story ranch	2 Stories traditional	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,080	931	1,088	1,155
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 1 · 1	3 · 2	3 · 2
<b>Total Room #</b>	6	5	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	None	None	None
<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>	0.15 acres	.08 acres	.2 acres	.17 acres
<b>Other</b>	--	--	--	--

\* 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** Public Remarks Adorable and spacious 2-story, move-in ready home. Eat-in kitchen with bay window, open to cozy den. Refrigerator is included. Half bath downstairs. Upstairs is 2 bedrooms, bathroom and laundry closet with stackable washer & dryer. You will love the inviting front porch, and especially the private screened back porch that backs up to woods! A storage room is accessible from the outside as well as a storage shed.
- Listing 2** Public Remarks MUST SEE!!! 2 CAR DRIVE - FRONT PORCH, GUTTERS FRONT & BACK - WELL KEPT - DECK OUT BACK
- Listing 3** Public Remarks Spacious 3 bedrooms 2 bath home with an open concept. Luxury premium vinyl flooring thru out with ceramic tile in the both baths and double vanity in the master bath. Freshly painted thru out the entire home. Rear deck for outdoor entertaining with a huge fenced back yard.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	225 Stagone Lane	125 Tylers Trail	206 Blazer Dr	213 Covey Ln
<b>City, State</b>	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
<b>Zip Code</b>	29073	29073	29073	29073
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.98 <sup>1</sup>	0.24 <sup>1</sup>	0.51 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$130,000	\$155,000	\$155,000
<b>List Price \$</b>	--	\$130,000	\$155,000	\$155,000
<b>Sale Price \$</b>	--	\$117,000	\$155,000	\$155,000
<b>Type of Financing</b>	--	Conv	Conv	Conv
<b>Date of Sale</b>	--	08/20/2021	07/14/2021	08/20/2021
<b>DOM · Cumulative DOM</b>	-- · --	18 · 31	4 · 27	1 · 37
<b>Age (# of years)</b>	11	20	13	17
<b>Condition</b>	Average	Average	Good	Good
<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>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,080	1,254	1,120	1,119
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	None	Attached 1 Car	Attached 1 Car
<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>	0.15 acres	.14 acres	.12 acres	.16 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$2,500	-\$7,500	-\$7,500
<b>Adjusted Price</b>	--	\$119,500	\$147,500	\$147,500

\* Sold 1 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** Adjustment is for parking. Public Remarks LEXINGTON BARGAIN HUNTERS... HERE IT IS!! You won't find a better priced single family home today! 3 BR, 2 baths, spacious eating kitchen, front and back porch at the end of a cul-de-sac. Needs cosmetic work. Structurally sound. Zoned for Lexington 1 schools.
- Sold 2** Adjustment is for condition. Public Remarks Home located in sought after Lex 1 Schools. Home has backyard backing to woods for privacy, large family room with eat in Kitchen. All Appliances stay except washer and Dryer. Close to all Schools. Home has a 1 car Garage with a separate entrance in the back
- Sold 3** Adjustment is for condition. Public Remarks Welcome to 213 Covey Lane! This 3 bed 2 bath single family home is perfect for first time home buyers or those looking to downsize. This charming home is located on a cul-de-sac, tucked away in the Lexington Hills subdivision. 213 Covey Lane offers an eat in kitchen, spacious living area, large fenced in back yard and a 2018 HVAC system.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No MLS history is available for the subject in the last 36 months.			
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$130,000	\$130,000
<b>Sales Price</b>	\$128,000	\$128,000
<b>30 Day Price</b>	\$118,000	--
<b>Comments Regarding Pricing Strategy</b>		
I searched for FMV comps with a GLA of 800-1299sf. 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** 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



Front



Address Verification



Side



Street



Street



## Listing Photos

**L1** 210 Walnut Creek Cir  
Lexington, SC 29073



Front

**L2** 201 Halle Hills Place  
Lexington, SC 29073



Front

**L3** 221 Halle Hills Place  
Lexington, SC 29073



Front

## Sales Photos

**S1** 125 Tylers Trail  
Lexington, SC 29073



Front

**S2** 206 Blazer Dr  
Lexington, SC 29073



Front

**S3** 213 Covey Ln  
Lexington, SC 29073



Front

### ClearMaps Addendum

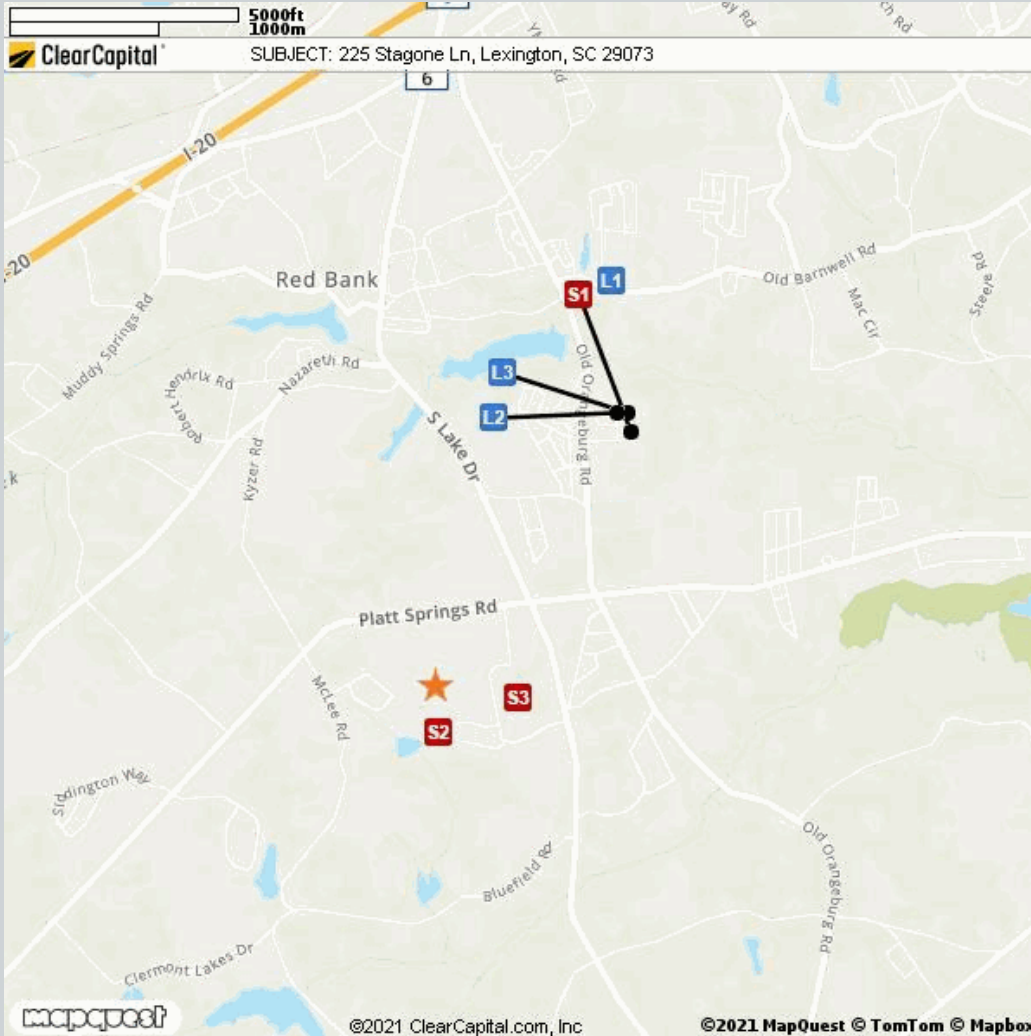
**Address** ★ 225 Stagone Lane, Lexington, SC 29073

**Loan Number** 47242

**Suggested List** \$130,000

**Suggested Repaired** \$130,000

**Sale** \$128,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	225 Stagone Lane, Lexington, SC 29073	--	Parcel Match
L1 Listing 1	210 Walnut Creek Cir, Lexington, SC 29073	2.57 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	201 Halle Hills Place, Lexington, SC 29073	2.03 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	221 Halle Hills Place, Lexington, SC 29073	2.06 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	125 Tylers Trail, Lexington, SC 29073	1.98 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	206 Blazer Dr, Lexington, SC 29073	0.24 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	213 Covey Ln, Lexington, SC 29073	0.51 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.
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

<b>Broker Name</b>	Michael Baker	<b>Company/Brokerage</b>	Southern Connections Realty
<b>License No</b>	63690	<b>Address</b>	132 Pear Court Lexington SC 29073
<b>License Expiration</b>	06/30/2023	<b>License State</b>	SC
<b>Phone</b>	8034137878	<b>Email</b>	bposc@att.net
<b>Broker Distance to Subject</b>	8.54 miles	<b>Date Signed</b>	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.**