

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	91 Sandpine Circle, Columbia, SC 29229	Order ID	7800486	Property ID	31759423
Inspection Date	12/09/2021	Date of Report	12/09/2021		
Loan Number	47246	APN	231120701		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

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

General Conditions

General Conditions		Condition Comments
Owner	ALGERDON E PAGE	From drive by and from photos provided by Clear Prop show that the Subject is in good condition.
R. E. Taxes	\$1,295	
Assessed Value	\$4,640	
Zoning Classification	Residential PDD	
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	Summit HOA	
Association Fees	\$350 / Year (Landscaping,Insurance,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Suburban subdivision area with medium sized homes built within the past 20 years or so with homes that conform.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$167450 High: \$376050	
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	91 Sandpine Circle	401 Dahoon Dr	100 Palmetto Park Cir	198 Palmetto Park Cir
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.20 ¹	0.32 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$174,900	\$189,900	\$199,000
List Price \$	--	\$174,900	\$189,900	\$195,000
Original List Date		11/26/2021	11/05/2021	07/16/2021
DOM · Cumulative DOM	-- · --	13 · 13	34 · 34	146 · 146
Age (# of years)	19	18	15	14
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	2 Stories Traditional	1 Story Ranch/Rambler	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,633	1,401	1,576	1,626
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	8	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.3 acres	0.10 acres	0.25 acres	0.15 acres
Other	--	--	--	--

* Listing 1 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: Well maintained and cozy ONE STORY 3bd/2b Ranch Cottage in Chapelwood. Neutral color throughout the open floor plan. Great room joins FDR area with elevated ceilings. The kitchen is spacious with plenty of cabinet spaces. Private Owner's Suite with raised ceiling and His and Her walk-ins PLUS double vanities. Low maintenance backyard is easily manageable and features a covered porch and wood privacy fence. Corner lot with sidewalks, this home offers some additional space on one side unlike other homes in neighborhood . Smooth Luxury Vinyl Plank throughout the home. Garage has epoxy flooring. Front yard maintenance included with HOA dues and Summit amenities are included.

Listing 2 MLS Comments: 3 BR/2.5 Bath Charleston Style Home. All Bedrooms are located upstairs and have been freshly painted. New carpet installed on stairs and hallway upstairs. New HVAC unit installed in 2020. Corner Lot.

Listing 3 MLS Comments: With LVP flooring and an open living space flowing into the kitchen, it will be great for entertaining. The kitchen features leather granite countertops with a large dining room in the back. Upstairs is the master with a large walk-in closet to store all of your belongings, and a private bath to match! The other two bedrooms, across the hall, share a jack & jill bathroom with their own closets. This home has a parking pad in the back right behind the spacious deck.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	91 Sandpine Circle	301 Sandpine Cir	113 Pine Bluff Rd	106 Sandpine Rd
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	Public Records	MLS	MLS
Miles to Subj.	--	0.03 ¹	0.06 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$133,000	\$169,000	\$177,900
List Price \$	--	\$133,000	\$169,000	\$177,900
Sale Price \$	--	\$133,000	\$154,000	\$190,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	08/25/2021	04/30/2021	03/11/2021
DOM · Cumulative DOM	-- · --	0 · 0	50 · 50	28 · 28
Age (# of years)	19	19	18	19
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	2 Stories Traditional	2 Stories Traditional	2 Stories Split Level	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,633	1,544	1,657	1,990
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	4 · 2 · 1
Total Room #	8	7	7	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.3 acres	.189 acres	.17 acres	.28 acres
Other	--	--	--	--
Net Adjustment	--	+\$2,500	+\$2,500	-\$8,925
Adjusted Price	--	\$135,500	\$156,500	\$181,075

* 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: Inferior half bath \$2,500. MLS Comments: Four bedroom home on corner lot with fully fenced back yard. Front porch, patio in rear. Open floor plan. Master suite has vaulted ceilings, private bath with double sink and makeup vanity.
- Sold 2** Adjustments: Inferior half bath -\$2,500. MLS Comments: This charming home located in Hidden Pines Subdivision is move in Ready. Fresh paint, an updated master bath, two car garage, and a lovely backyard that is perfect for entertaining.
- Sold 3** Adjustments: Superior GLA -\$8,925. MLS Comments: 4 bed/2.5 bath home on a large fenced in corner lot. This home has been updated with brand new carpet, new vinyl flooring downstairs, new kitchen countertops, freshly painted throughout and a roof that is less than 5 years old and all you need to do is MOVE IN! The formal living and formal dining room are open to one another for easy entertainment. The kitchen with stainless steel appliances and large pantry overlooks the eat-in area and the great room with an awesome electric fireplace. Upstairs you'll find the spacious master with a separate vanity area, large walk-in closet and master bathroom along with three additional large bedrooms and a full bath. The backyard offers a privacy fence and plenty of space.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Jun 2, 2017 Sold for \$116,000 Apr 20, 2017 Listed for \$125,000			
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	\$139,000	\$139,000
Sales Price	\$135,500	\$135,500
30 Day Price	\$132,000	--
Comments Regarding Pricing Strategy		
<p>Focused on same complex comps, GLA and condition. Therefore with adjustments, utilizing S1 for final value and L1 for bracketed listing price. Please Note: Current comps drive the market. Therefore, this report super cedes any prior report completed.</p>		

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 401 Dahoon Dr
Columbia, SC 29229



Front

L2 100 Palmetto Park Cir
Columbia, SC 29229



Front

L3 198 Palmetto Park Cir
Columbia, SC 29229



Front

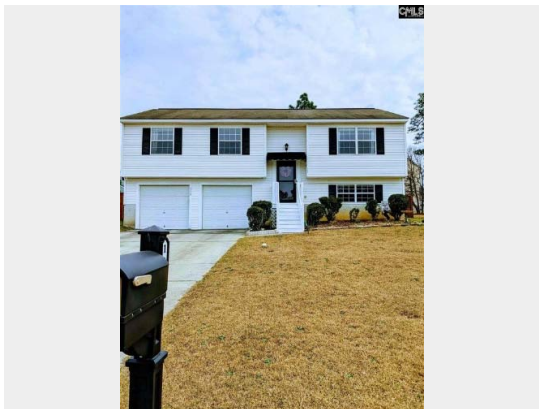
Sales Photos

S1 301 Sandpine Cir
Columbia, SC 29229



Front

S2 113 Pine Bluff Rd
Columbia, SC 29229




Front

S3 106 Sandpine Rd
Columbia, SC 29229



Front

ClearMaps Addendum

Address  91 Sandpine Circle, Columbia, SC 29229

Loan Number 47246

Suggested List \$139,000

Suggested Repaired \$139,000

Sale \$135,500

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	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	4.21 miles	Date Signed	12/09/2021

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.