

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 | 205 High Bluff Lane, Irmo, SC 29063 | Order ID | 7800486 | Property ID | 31759428 |
| Inspection Date | 12/08/2021 | Date of Report | 12/08/2021 | | |
| Loan Number | 47248 | APN | 035150312 | | |
| 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

| | | | |
|---------------------------------------|-------------------|--|--|
| Owner | ROGER RIEMANN | Condition Comments | |
| R. E. Taxes | \$4,899 | 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. | |
| Assessed Value | \$10,540 | | |
| Zoning Classification | Residential RS-LD | | |
| Property Type | SFR | | |
| Occupancy | Vacant | | |
| Secure? | Yes (front door) | | |
| 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 | Rural | Neighborhood Comments | |
| Local Economy | 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. | |
| Sales Prices in this Neighborhood | Low: \$153,000 High: \$385,000 | | |
| 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 | 205 High Bluff Lane | 308 High Bluff Ln | 132 Stonemont Dr | 15 Fallbrook Ct |
| City, State | Irmo, SC | Irmo, SC | Irmo, SC | Irmo, SC |
| Zip Code | 29063 | 29063 | 29063 | 29063 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.14 ¹ | 1.99 ¹ | 0.90 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$225,000 | \$289,900 | \$240,000 |
| List Price \$ | -- | \$225,000 | \$289,900 | \$240,000 |
| Original List Date | | 10/28/2021 | 11/02/2021 | 12/03/2021 |
| DOM · Cumulative DOM | -- · -- | 1 · 41 | 3 · 36 | 3 · 5 |
| Age (# of years) | 21 | 21 | 11 | 25 |
| 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 | 2 Stories traditional | 2 Stories traditional | 2 Stories traditional | 1.5 Stories traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,969 | 1,972 | 2,142 | 1,770 |
| Bdrm · Bths · ½ Bths | 4 · 3 | 4 · 2 · 1 | 4 · 2 · 1 | 3 · 2 · 1 |
| Total Room # | 7 | 7 | 8 | 7 |
| 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 | .39 acres | .35 acres | .33 acres | .4 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** Public Remarks Beautiful 4 Bedrooms 2 1/2 Baths Master Downstairs With Upgrades Shower Separate Garden Tub Tile Floors Walk in Closet Double Vanity. All New Toilet Bowls Throughout the Home. Hardwood Flooring in Foyer and Dining Room Laminate flooring in Kitchen and Eat-In Area Has High Ceiling all Stainless Steel Appliances New Faucet Upgrade and Lighting. Dining Room Is Being Used For the Plants Has Picture Window. Family Room Has Fire Place and 9ft Ceiling Which Leads to oversize Deck Back Yard With Beautiful Shrubbery and Wood Fence Lots of Privacy. Washer Dryer on Main Level Also Half Bath. Upstairs Has Two Bedrooms and Room Over the Garage With Private Closet That Makes the Fourth Bedroom.
- Listing 2** Public Remarks BEAUTIFUL TWO STORY HOME NESTLED IN STONEMONT NEIGHBORHOOD, ZONED FOR AWARD WINNING LEX/RICHLAND 5 SCHOOLS! This 4 bedroom/ 2.5 bath home is full of amazing features! Natural light spills throughout the flowing layout as you move with ease from one room to the next. The large great room offers beautiful flooring, large windows, cozy fireplace and open access to the kitchen! The spacious and bright eat-in kitchen boasts granite countertops, stainless steel appliances and tons of counter and cabinet space making cooking a breeze! The owner's suite offers stunning tray ceilings, walk-in closet and spa-like ensuite with double vanity! Each additional bedroom features ample closet space and access to lovely shared full bath.
- Listing 3** Public Remarks Looking for a beautiful all brick home in Irmo? Then you won't want to miss 15 Falbrook Court! Located in the popular Ridgecreek subdivision, just minutes from shopping and dining, transit on area interstates, and recreation on Lake Murray, this 3 bedroom, 2.5 bathroom, 1,770 sq. ft. home is move in ready and waiting for you! Boasting: charming curb appeal; a two-car side entry garage; hardwood floors throughout the main living areas and master bedroom; a spacious great room with crown molding, recessed lighting, access to the back deck, and cozy gas log fireplace; a stately formal dining room with crown molding and wainscoting

Recent Sales

| | Subject | Sold 1 * | Sold 2 | Sold 3 |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 205 High Bluff Lane | 308 Glen Rose Cir | 101 High Bluff Ln | 124 Misty Glen Cir |
| City, State | Irmo, SC | Irmo, SC | Irmo, SC | Irmo, SC |
| Zip Code | 29063 | 29063 | 29063 | 29063 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 1.77 ¹ | 0.19 ¹ | 1.59 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$207,000 | \$230,000 | \$232,900 |
| List Price \$ | -- | \$207,000 | \$230,000 | \$232,900 |
| Sale Price \$ | -- | \$205,500 | \$240,000 | \$240,000 |
| Type of Financing | -- | Conv | Conv | Conv |
| Date of Sale | -- | 09/10/2021 | 09/20/2021 | 11/16/2021 |
| DOM · Cumulative DOM | -- · -- | 5 · 41 | 2 · 49 | 2 · 67 |
| Age (# of years) | 21 | 24 | 22 | 22 |
| 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 | 2 Stories traditional | 2 Stories traditional | 2 Stories traditional | 2 Stories traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,969 | 1,925 | 2,032 | 2,150 |
| Bdrm · Bths · ½ Bths | 4 · 3 | 4 · 2 · 1 | 4 · 2 · 1 | 4 · 2 · 1 |
| Total Room # | 7 | 7 | 7 | 7 |
| 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 | .39 acres | .33 acres | .29 acres | .28 acres |
| Other | -- | -- | -- | -- |
| Net Adjustment | -- | \$0 | -\$10,000 | -\$10,000 |
| Adjusted Price | -- | \$205,500 | \$230,000 | \$230,000 |

* 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 Great family home located in Irmo's Misty Glen Subdivision home has 4 bedrooms 2.5 baths .Open Living Room Fireplace ,Dining Room. Kitchen eat-in nook ,pantry. The first floor has a Large Master Bedroom & Private Bath , walk in closet . Newer Roof, Large fenced in back yard with brick patio , shed. Award winning Lex-Richland 5 schools. Lake Murray Boat Ramp less than 10 minutes away.
- Sold 2** Adjustment is for condition. Public Remarks Here's your opportunity in live in sought-after St. Johns Place neighborhood with community pool. This home has a charming wrap-around front porch and the wooded areas beside and behind the home provide lots of privacy and serenity. There is Luxury Vinyl Plank throughout the main level of the home for durability and easy upkeep. Gas Fireplace in Living Room. Elegant Dining Room with chair rail and wainscoting. Kitchen has granite countertops, decorative backsplash, stainlesssteel appliances...all kitchen appliances stay including the refrigerator. The eat-in kitchen area is currently being used as a cozy reading nook/homework area.
- Sold 3** Adjustment is for condition. Public Remarks Beautiful home in great location and neighborhood situated on a large lot is up for grabs!! This 4 bed 2.5 home boast all formals with mainly laminate HDWDs on main level! Large eat-in kitchen features moveable island with pantry and plenty of workspace and opens right up to the great room with FP along with a formal dining room and living room which could be an office or second den. Upstairs you will find the owners retreat that has vaulted ceilings, walk-in closet and a spacious bath with dual vanities and 5ft shower along with 3 more additional guest suites up that are all generous in size!! Relax on the huge deck overlooking fenced backyard!! Award winning LEX/RICH 5 schools with easy access to I-26

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 | \$228,500 | \$228,500 |
| Sales Price | \$225,000 | \$225,000 |
| 30 Day Price | \$215,000 | -- |
| Comments Regarding Pricing Strategy | | |
| I searched for FMV comps with a GLA of 1700-2225sf. I expanded the search to 2 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. | | |

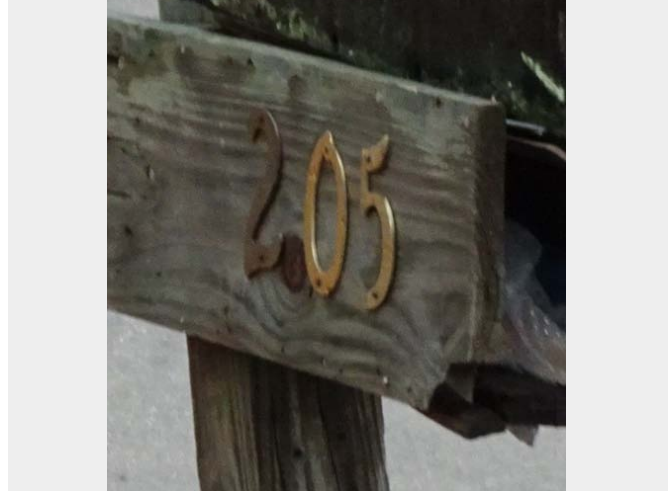
Clear Capital Quality Assurance Comments Addendum

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



Address Verification



Side



Side



Street



Street

Listing Photos

L1 308 High Bluff Ln
Irmo, SC 29063



Front

L2 132 Stonemont Dr
Irmo, SC 29063



Front

L3 15 Fallbrook Ct
Irmo, SC 29063



Front

Sales Photos

S1 308 Glen Rose Cir
Irmo, SC 29063



Front

S2 101 High Bluff Ln
Irmo, SC 29063



Front

S3 124 Misty Glen Cir
Irmo, SC 29063



Front

ClearMaps Addendum

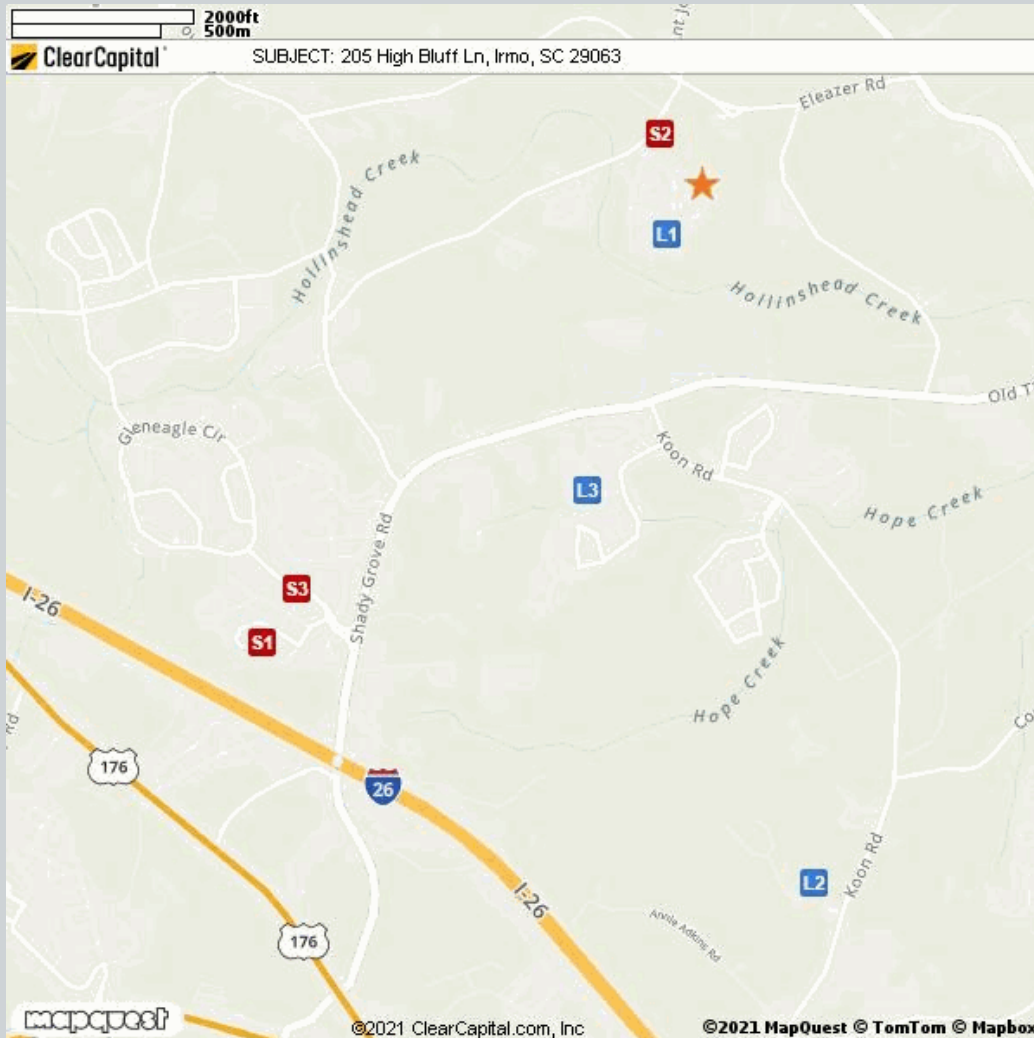
Address ★ 205 High Bluff Lane, Irmo, SC 29063

Loan Number 47248

Suggested List \$228,500

Suggested Repaired \$228,500

Sale \$225,000



Comparable

| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|-------------------------------------|-------------------------|------------------|
| ★ Subject | 205 High Bluff Lane, Irmo, SC 29063 | -- | Parcel Match |
| L1 Listing 1 | 308 High Bluff Ln, Irmo, SC 29063 | 0.14 Miles ¹ | Parcel Match |
| L2 Listing 2 | 132 Stonemont Dr, Irmo, SC 29063 | 1.99 Miles ¹ | Parcel Match |
| L3 Listing 3 | 15 Fallbrook Ct, Irmo, SC 29063 | 0.90 Miles ¹ | Parcel Match |
| S1 Sold 1 | 308 Glen Rose Cir, Irmo, SC 29063 | 1.77 Miles ¹ | Parcel Match |
| S2 Sold 2 | 101 High Bluff Ln, Irmo, SC 29063 | 0.19 Miles ¹ | Parcel Match |
| S3 Sold 3 | 124 Misty Glen Cir, Irmo, SC 29063 | 1.59 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 | 11.66 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.