

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>	264 Southbank Drive, Aiken, SC 29803	<b>Order ID</b>	7800486	<b>Property ID</b>	31759421
<b>Inspection Date</b>	12/10/2021	<b>Date of Report</b>	12/11/2021		
<b>Loan Number</b>	47250	<b>APN</b>	122-10-15-019		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Aiken		

### Tracking IDs

<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>	ARMOUR CHARLES M EST JR	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,935	brick front, vinyl siding, attached unit. Easy access to commerce, worship, education, employment, recreation. No adverse items noticed	
<b>Assessed Value</b>	\$120,877		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	townhome		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(Saw no indication that property was not secured. Recently foreclosed.)			
<b>Ownership Type</b>	Leasehold		
<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>	Mallard Lake		
<b>Association Fees</b>	\$250 / Year (Landscaping)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	some attached units, some freestanding houses thru neighborhood. Easy access to commerce, worship, education, employment, recreation. No adverse items noticed	
<b>Sales Prices in this Neighborhood</b>	Low: \$158,000 High: \$300,000		
<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>	264 Southbank Drive	2 Birkdale Court W	2138 Bonneville Circle	3 Bluff Pointe
<b>City, State</b>	Aiken, SC	Aiken, SC	Aiken, SC	Aiken, SC
<b>Zip Code</b>	29803	29803	29801	29803
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	2.41 <sup>1</sup>	5.57 <sup>1</sup>	1.40 <sup>1</sup>
<b>Property Type</b>	Other	Other	Other	Other
<b>Original List Price \$</b>	\$	\$181,900	\$220,000	\$157,000
<b>List Price \$</b>	--	\$181,900	\$220,000	\$157,000
<b>Original List Date</b>		11/04/2021	12/04/2021	12/02/2021
<b>DOM · Cumulative DOM</b>	-- · --	37 · 37	7 · 7	9 · 9
<b>Age (# of years)</b>	18	37	3	31
<b>Condition</b>	Average	Average	Average	Average
<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 townhome	1 Story townhome	1 Story townhome	1 Story townhome
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,489	1,578	1,600	1,247
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 1 · 1	3 · 2	2 · 2
<b>Total Room #</b>	6	6	8	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	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>	.23 acres	.05 acres	.09 acres	.05 acres
<b>Other</b>	fence	fence	fence	fence,new roof

\* 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** Easy-Care Lifestyle Houndslake Villa. Hard-to-find price point that is ideal for you to make your own personal upgrades. Freestanding villa has been well-maintained & an excellent floorplan. You will love the sunroom & the quaint fenced patio area. Splendid livings areas that offer lovely natural lighting. Well-planned kitchen w/wood cabinetry, good counter space, SS appliances, pantry & a dining area. One level living on level lot. Primary suite w/lovely bath with custom low maintenance walk-in shower & thoughtful handicap grab bars. Guest bedroom w/access to a half bath. Handy laundry room. Here you can live your life, enjoy the benefits of homeownership & have more time to do what you love since the yard work is done for you. HOA is \$140 monthly. Established community; country club membership is at your option where you can enjoy golf, tennis, swimming, dining & social activities. Convenience to Downtown & Southside Aiken or easy drive to N. Augusta & Georgia. A splendid Aiken HOME
- Listing 2** Step up to homeowner in 2022! Take the next steps today in Trolley Run. Conveniently located to shops and dining you will find this spacious townhouse in Vancouver Station. Save money but enjoy easy living in this energy efficient smart home that can be controlled by voice or smart device. Southern style covered front porch to enjoy cooler weather. Inside relax in your 3 bedroom, 2 full baths with additional flex room that could be used for office, nursery or craft room. Large laundry area that leads out to the 1-car garage. This home also comes with a Westinghouse Water Filtration system and speaker system. Townhouse has been well maintained and offers pristine carpets. Stainless steel appliances, spacious cabinets and granite counter tops in kitchen that opens up to living and dining rooms. Plenty of room to live comfortable while you enjoy family and friends. Sliding glass doors lead out to your private fenced back yard. Don't miss out on your chance to own this smart home!
- Listing 3** Beautiful 2 bedroom 2 bath villa in highly sought after Bluff Pointe. This villa is one of the few with cathedral ceilings, an oversized deck, and an open floor plan. It also boasts a new roof, new paint, and updated appliances and 2 inch blinds convey! Easy to show, great location, convenient to Aiken and Augusta.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	264 Southbank Drive	340 Southbank Drive	1126 Carriage Drive	1242 Carriage Drive
<b>City, State</b>	Aiken, SC	Aiken, SC	Aiken, SC	Aiken, SC
<b>Zip Code</b>	29803	29803	29803	29803
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.32 <sup>1</sup>	0.50 <sup>1</sup>	0.55 <sup>1</sup>
<b>Property Type</b>	Other	Other	Other	Other
<b>Original List Price \$</b>	--	\$159,900	\$177,900	\$239,000
<b>List Price \$</b>	--	\$159,900	\$177,900	\$229,000
<b>Sale Price \$</b>	--	\$158,500	\$190,000	\$225,000
<b>Type of Financing</b>	--	Cash	Conventional	Cash
<b>Date of Sale</b>	--	10/05/2021	12/10/2021	11/23/2021
<b>DOM · Cumulative DOM</b>	-- · --	32 · 31	50 · 49	76 · 75
<b>Age (# of years)</b>	18	18	19	19
<b>Condition</b>	Average	Average	Average	Average
<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 townhome	1 Story townhome	1 Story townhome	1 Story townhome
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,489	1,215	1,229	1,579
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 2	2 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
<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>	.23 acres	.13 acres	.11 acres	.1 acres
<b>Other</b>	fence	fenced backyard	porch	porch
<b>Net Adjustment</b>	--	\$0	\$0	\$0
<b>Adjusted Price</b>	--	\$158,500	\$190,000	\$225,000

\* 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** 2 Bed/ 2 Bath w/ new roof in 2018, new HW heater in 2018, striking kitchen design with luminous granite counters & cabinetry, serving bar arrangement, updated light and plumbing fixtures, counter depth refrigerator and breakfast area. Pretty moldings, plant shelf, fireplace in great room and tall windows; plus, home offers the appeal of easy care one level living. Bathrooms have granite counter top vanity and tile flooring. Desirable larger lot with privacy fencing, wooded buffer in rear plus room to expand parking if needed. Nice natural light, soaring ceilings in great room-dining area, tile. Relaxing patio w/court yard privacy fencing. Property extends behind fencing for more expansion if desired. Gutter system, new driveway, MOVE-In Ready. Established community of Mallard Lake with green space, aesthetic ponds. Lot goes beyond rear fence. Convenience to shopping, recreational activities, schools, downtown Aiken and Southside.
- Sold 2** Laurel Oak Townhouse-your search is over. Sought-after one level looked-for floor plan. High ceilings, no steps, well sized living areas, wonderful kitchen with lots of great cabinetry, granite counter space with tile back splash and walk in pantry. Grand sized screen porch for outdoor enjoyment and dining al fresco overlooking a lovely rear yard. Primary suite with tray ceiling, private bath with separate shower, tub and double bowl vanity and walk-in closet. Nicely sized laundry room. Handicap feature/ ramp in garage. This desirable property offers the best of both worlds; Southside and Downtown Aiken access. An easy care, affordable and comfortable lifestyle is waiting for you to put your own personality in this popular home and community. Don't delay to make this your Aiken HOME.
- Sold 3** Stunning Laurel Oaks property! Perfect for living Your Best Life Aiken! Welcomed by beautiful blooming front landscape, ivy covered brick entrance and lovely natural light throughout! This home has been completely remodeled with granite kitchen, new SS appliances, and farmhouse sink! There are hardwood floors throughout, large owner's bedroom with tray ceiling, en-suite bathroom with separate tub and shower, and huge walk-in-closet! Split floor plan has the owner's suite away from the two guest rooms. Extensive all-year blooming landscaping and patio make your fenced backyard delightful! New roof and newer HVAC system. This one is better than new with every luxury update!! Plus just a short walk to Odell Weeks tennis courts, paved walking path & center for crafts, yoga & more. 5 minutes to downtown and Southside retail too! Live your BEST LIFE AIKEN.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				no listing history per tax records & multiple listing service			
<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>	\$179,900	\$179,900
<b>Sales Price</b>	\$176,000	\$176,000
<b>30 Day Price</b>	\$169,900	--
<b>Comments Regarding Pricing Strategy</b>		
pricing based on most similar comps, strong buyer pool, no adverse items impacting subject.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Address Verification



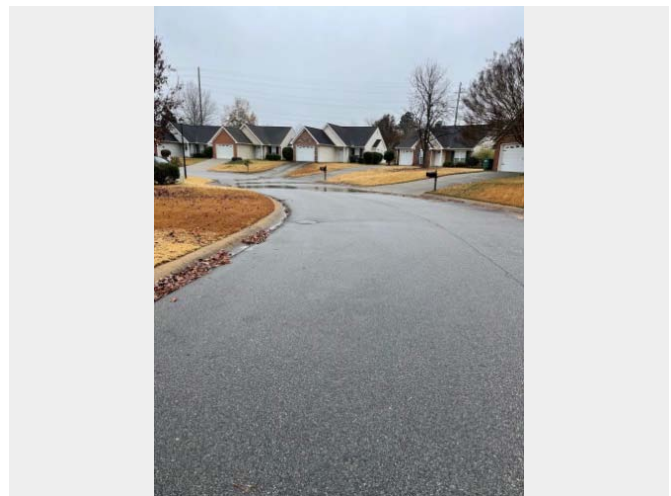
Side



Side



Street

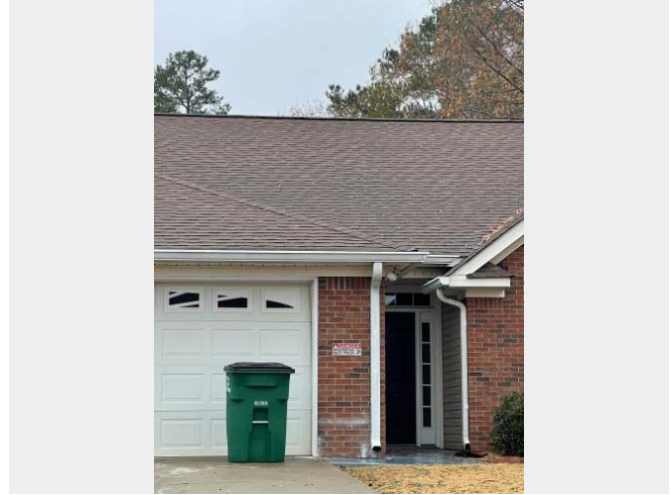


Street

### Subject Photos



Other



Other



## Listing Photos

**L1** 2 Birkdale Court W  
Aiken, SC 29803



Other

**L2** 2138 Bonneville Circle  
Aiken, SC 29801



Other

**L3** 3 Bluff Pointe  
Aiken, SC 29803



Other

## Sales Photos

**S1** 340 Southbank Drive  
Aiken, SC 29803



Other

**S2** 1126 Carriage Drive  
Aiken, SC 29803



Other

**S3** 1242 Carriage Drive  
Aiken, SC 29803



Other

### ClearMaps Addendum

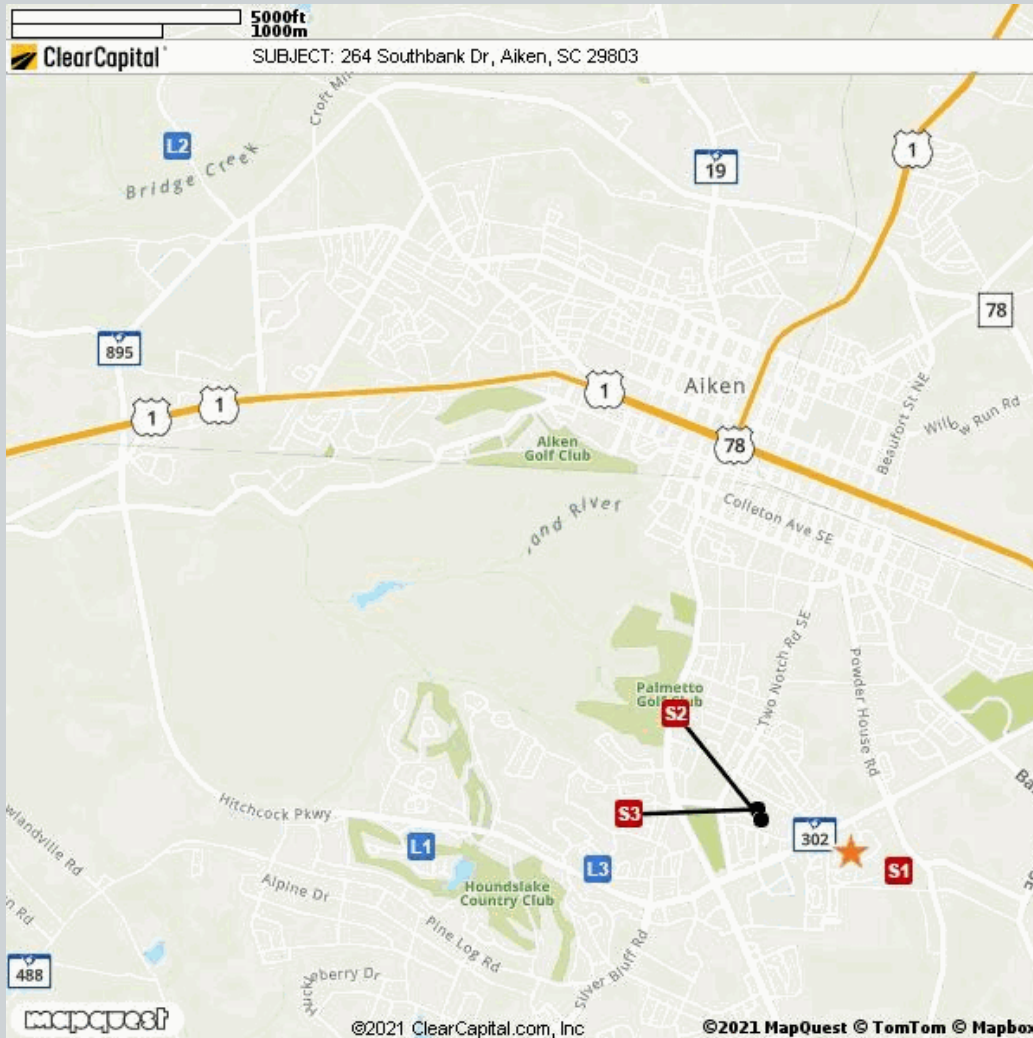
**Address** ★ 264 Southbank Drive, Aiken, SC 29803

**Loan Number** 47250

**Suggested List** \$179,900

**Suggested Repaired** \$179,900

**Sale** \$176,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	264 Southbank Drive, Aiken, SC 29803	--	Parcel Match
L1 Listing 1	2 Birkdale Court W, Aiken, SC 29803	2.41 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2138 Bonneville Circle, Aiken, SC 29803	5.57 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3 Blluff Pointe, Aiken, SC 29803	1.40 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	340 Southbank Drive, Aiken, SC 29803	0.32 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1126 Carriage Drive, Aiken, SC 29803	0.50 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1242 Carriage Drive, Aiken, SC 29803	0.55 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>	Karen Bures	<b>Company/Brokerage</b>	Meybohm Real Estate
<b>License No</b>	27697	<b>Address</b>	1070 Silver Bluff Rd Aiken SC 29803
<b>License Expiration</b>	06/30/2023	<b>License State</b>	SC
<b>Phone</b>	8036441736	<b>Email</b>	KarenSold@aol.com
<b>Broker Distance to Subject</b>	1.92 miles	<b>Date Signed</b>	12/11/2021

*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.**