

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	18 Laws Lane, Piedmont, SC 29673	Order ID	7863815	Property ID	31902104
Inspection Date	01/05/2022	Date of Report	01/07/2022		
Loan Number	47573	APN	0602050100900		
Borrower Name	Catamount Properties 2018 LLC	County	Greenville		

Tracking IDs					
Order Tracking ID	01.04.22_BPO	Tracking ID 1	01.04.22_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	JAMIE N JOLLY	The home appeared to be in average to good condition for the age of the home at the time of the inspection with no notable repairs. The home appears to conform to the homes in the area.
R. E. Taxes	\$1,747	
Assessed Value	\$5,020	
Zoning Classification	Residential NZ	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(assumed that doors are locked.)	
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		Neighborhood Comments
Location Type	Suburban	The homes in the neighborhood appeared to be in average to good condition for their age from the street view at the time of inspection.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$175,000 High: \$296,990	
Market for this type of property	Increased 4 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	18 Laws Lane	35 Laws Lane	115 Wellwood Way	101 Wellwood Way
City, State	Piedmont, SC	Piedmont, SC	Piedmont, SC	Piedmont, SC
Zip Code	29673	29673	29673	29673
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	1.09 ¹	1.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$190,000	\$229,990	\$242,990
List Price \$	--	\$190,000	\$232,990	\$248,990
Original List Date		11/30/2021	10/26/2021	10/26/2021
DOM · Cumulative DOM	-- · --	2 · 38	71 · 73	71 · 73
Age (# of years)	18	20	0	0
Condition	Average	Average	Excellent	Excellent
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 craftsman	1 Story craftsman
# Units	1	1	1	1
Living Sq. Feet	1,248	1,440	1,100	1,300
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 2	3 · 2
Total Room #	6	6	6	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	0.22 acres	0.26 acres	0.19 acres	0.15 acres
Other	fence,patio,porch	patio,porch	patio	patio

* 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** Welcome home to this 3 BR, 2 BA home on .26-acre lot! Convenient location close to the Southern Connector, Greenville, and Anderson! Large open living room with cathedral ceiling, open eat-in kitchen with abundant counter space / cabinets, and a large kitchen pantry. Refrigerator included. Enjoy the large nicely maintained yard with a backyard fire pit overlooking woods. Neighborhood has no HOA, fees, or restrictions. Home qualifies for USDA 100% financing. Home has a solar panel system at \$118 per month lease with Duke Energy buy-back program (meaning) Duke pays homeowner monthly for any power unused by owner. Buyer also receives a guaranteed transfer of solar system to their name; one-time transfer fee of \$250.
- Listing 2** You want to keep your independence. You're looking for a new home that offers the right amount of space without the shared walls or high floors of apartment living. The Aruba is for you. Enough space for entertaining without having too much house to furnish. The kitchen opens to the great room creating a relaxed open area to gather with friends. We've included a flexible room in this two bedroom, two bath design. If you like to cook and entertain, you'll have an informal dining room right off the kitchen. If you'd rather have a private office or reading room, skip the dining room and give yourself a study. The simple approach to keeping your independence is one reason so many people will choose the Aruba.
- Listing 3** You like to entertain and you enjoy your independence. We all need "me" time. The Grand Bahama offers the right amount of space to do both. The kitchen island and dining open to the great room to give you plenty of options for hosting your guests. Gather in the great room for movie night or to watch your favorite sports team. Feel free to host guests overnight too. You don't have to sacrifice a family room to have a third bedroom it's included. Or, turn it into a private space for yourself. In the morning, make a big breakfast in the open, eat-in kitchen. The Grand Bahama is for those who enjoy their independence and their friends and family.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	18 Laws Lane	34 Condon Street	15 Condon Street	137 Poplarville Drive
City, State	Piedmont, SC	Piedmont, SC	Piedmont, SC	Piedmont, SC
Zip Code	29673	29673	29673	29673
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.08 ¹	8.40 ²
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$175,000	\$224,900	\$231,990
List Price \$	--	\$175,000	\$224,900	\$237,990
Sale Price \$	--	\$175,000	\$209,900	\$237,990
Type of Financing	--	Cash	Va	Fha
Date of Sale	--	08/19/2021	11/23/2021	09/15/2021
DOM · Cumulative DOM	-- · --	1 · --	61 · 61	14 · 168
Age (# of years)	18	17	16	0
Condition	Average	Average	Average	Excellent
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	1.5 Stories traditional	2 Stories traditional	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,248	1,550	1,599	1,343
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	6	8	7	6
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	0.22 acres	0.51 acres	0.22 acres	0.16 acres
Other	fence,patio,porch	patio	fence,patio	patio
Net Adjustment	--	-\$12,044	-\$12,975	-\$26,675
Adjusted Price	--	\$162,956	\$196,925	\$211,315

* Sold 2 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** This 3-bedroom 2 full bath home plus bonus, features a large living room and spacious kitchen, great for entertaining. All three bedrooms are on the main level along with a walk-in laundry room and 2 full baths. Upstairs is a large bonus room that could be a 4th bedroom. This home has no HOA and is in the USDA eligibility area. All adjustments are an estimate for: age -100, gla -7550, garage -2500, lot -1894
- Sold 2** Welcome Home to this 3bd 2.5ba traditional home! Entering the front door you have a tall foyer perfect to greet guests! Enjoy the spacious livingroom with new laminate hardwood floors! Kitchen boasts of cabinet space along with beautiful upgrades like the custom back splash and winefridge! "Split Floor Plan" upstairs allows for maximum privacy. Master Suite is of great size with full master bath, vanity with dual sinks and a big walk-in closet. Walking into the fenced back yard is like a dream with nice size patio with pergola over head which is a perfect space to cook out, sit and star gaze. Solar Panels are installed which are working with Duke energy and are transferable. Short car ride to I-85! Updates include New garage door, new molding in living room, new lights and recessed lighting in kitchen, new ceiling fans in bedrooms and new laminate hardwoods in living room!! All adjustments are an estimate for: age -200, gla -8775, bath -1500, garage -2500
- Sold 3** Welcome to Cambridge Walk! This beautiful swim community is centrally located between Simpsonville and Mauldin, and just minutes from Hwy25, I-85, and I-385 making your commute easier than ever! Plus, you will never be too far from home with Home is Connected. Your new home is built with an industry leading suite of smart home products that keep you connected with the people and place you value most! Cambridge Walk offers the best of both worlds with its quaint small-town charm yet big city convenience, with easy access to all of the desired locations for shopping, dining, parks, golf, hospitals, and more! This active community is perfect for all lifestyles, and why Cambridge Walk is a perfect place to call home! The Macon is an open floor plan, ranch home with 3 bedrooms and 2 bath, 9 ft. ceilings with large two car garage. The kitchen has granite counters, stainless steel appliances, large pantry and plenty of cabinets for storage. Dining area opens to the family room with gas fireplace. This is an incredible value with all the benefits of new construction and a 10 yr. Home Warranty! USDA 100% financing available! All adjustments are an estimate for: age -1800, condition -20000, gla -2375, garage -2500

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The home was not located in the mls.			
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	\$205,000	\$205,000
Sales Price	\$200,000	\$200,000
30 Day Price	\$190,000	--
Comments Regarding Pricing Strategy		
The home was priced based on the comps, condition, exterior viewing, and the local area. All information was pulled or obtained by using the tax records, mls, a supplied appraisal by the lender or by estimation. All information is considered accurate by extraordinary assumptions.		

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.
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Subject Photos



Front



Front



Address Verification



Address Verification



Side



Side

Subject Photos



Side



Street

Listing Photos

L1 35 Laws Lane
Piedmont, SC 29673



Front

L2 115 Wellwood Way
Piedmont, SC 29673



Front

L3 101 Wellwood Way
Piedmont, SC 29673



Front

Sales Photos

S1 34 Condon Street
Piedmont, SC 29673



Front

S2 15 Condon Street
Piedmont, SC 29673



Front

S3 137 Poplarville Drive
Piedmont, SC 29673



Front

ClearMaps Addendum

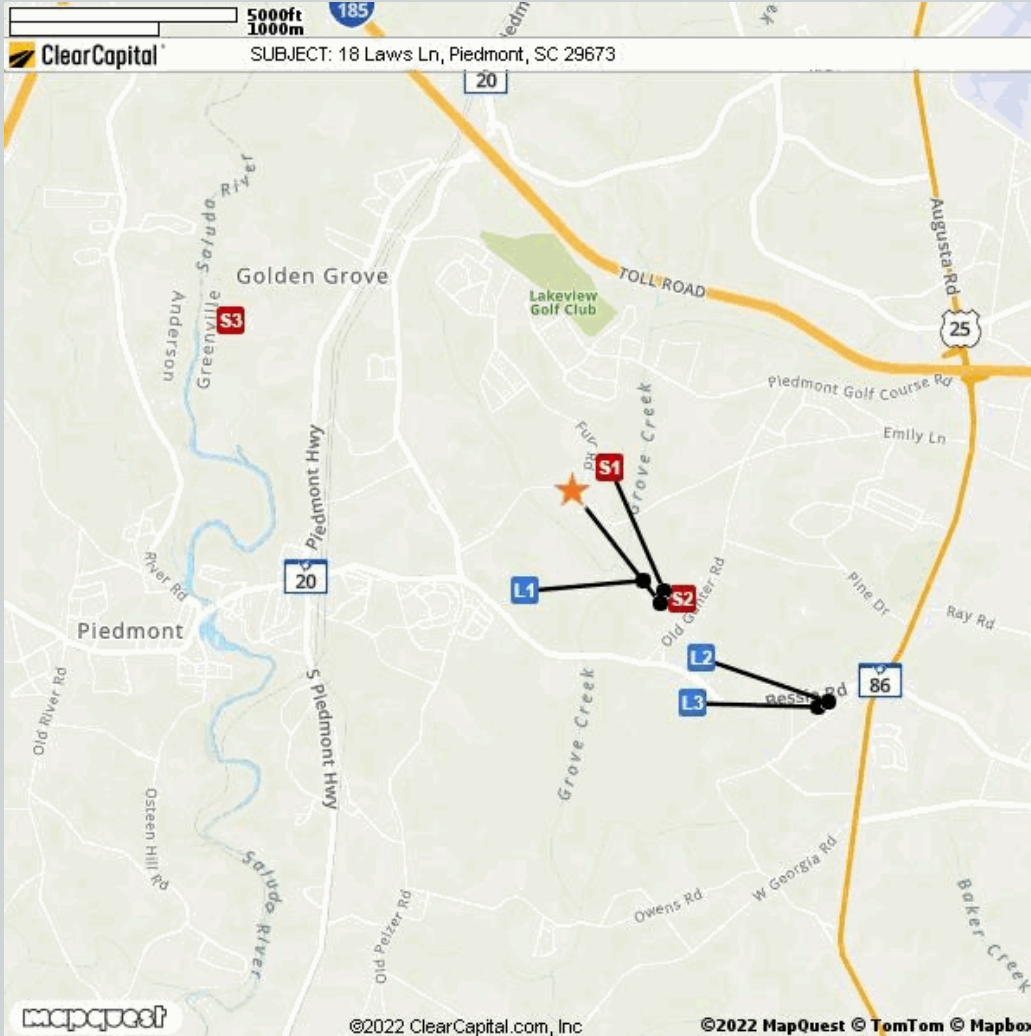
Address ★ 18 Laws Lane, Piedmont, SC 29673

Loan Number 47573

Suggested List \$205,000

Suggested Repaired \$205,000

Sale \$200,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	18 Laws Lane, Piedmont, SC 29673	--	Parcel Match
L1 Listing 1	35 Laws Lane, Piedmont, SC 29673	0.16 Miles ¹	Parcel Match
L2 Listing 2	115 Wellwood Way, Piedmont, SC 29673	1.09 Miles ¹	Parcel Match
L3 Listing 3	101 Wellwood Way, Piedmont, SC 29673	1.06 Miles ¹	Parcel Match
S1 Sold 1	34 Condon Street, Piedmont, SC 29673	0.07 Miles ¹	Parcel Match
S2 Sold 2	15 Condon Street, Piedmont, SC 29673	0.08 Miles ¹	Parcel Match
S3 Sold 3	137 Poplarville Drive, Piedmont, SC 29673	8.40 Miles ²	Unknown Street Address

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.

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 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.

Report Instructions - cont.

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	Jeffrey Thompson	Company/Brokerage	Upstate Realty & Associates
License No	79692	Address	201 Misty Meadow Dr Greenville SC 29615
License Expiration	06/30/2022	License State	SC
Phone	8646313099	Email	jthompson8405@gmail.com
Broker Distance to Subject	11.96 miles	Date Signed	01/06/2022

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.