

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	25 Laws Lane, Piedmont, SC 29673	Order ID	8644873	Property ID	33975347
Inspection Date	03/07/2023	Date of Report	03/08/2023		
Loan Number	47575	APN	0602050102700		
Borrower Name	Catamount Properties 2018 LLC	County	Greenville		

Tracking IDs

Order Tracking ID	03.06.23 BPO Citi-CS Update	Tracking ID 1	03.06.23 BPO Citi-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments The repair amount above is due to the dumpster being in the driveway and assuming that there are repairs needed.
R. E. Taxes	\$610	
Assessed Value	\$3,700	
Zoning Classification	Residential NZ	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$5,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$5,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments 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: \$127750 High: \$487500	
Market for this type of property	Increased 27 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	25 Laws Lane	51 Burbank Ct	422 Old Georgia Rd	301 Musgrove Dr
City, State	Piedmont, SC	Piedmont, SC	Pelzer, SC	Piedmont, SC
Zip Code	29673	29673	29669	29673
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	4.66 ¹	4.01 ¹	4.70 ²
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$193,000	\$218,900	\$235,000
List Price \$	--	\$174,000	\$218,900	\$243,200
Original List Date		07/29/2022	02/03/2023	02/17/2023
DOM · Cumulative DOM	-- · --	108 · 222	33 · 33	6 · 19
Age (# of years)	21	65	78	1
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/Rambler	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,008	1,118	1,151	1,300
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	2 · 1	3 · 2
Total Room #	6	5	5	6
Garage (Style/Stalls)	Attached 1 Car	None	Carport 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	0.26 acres	0.39 acres	4.11 acres	0.33 acres
Other	none	--	--	--

* 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** Come see this charming 3 bedroom, 1 bathroom home now on the market! Enjoy preparing meals in this impressive kitchen equipped with ample cabinets and generous counter space. Discover a bright interior with neutral tile floors and plush carpet in all the right places. Bedrooms offer plush carpet and plenty of natural light. Lush green landscape surrounds this beautiful house. Don't miss this incredible opportunity.
- Listing 2** Completely redone 2 bedroom 1 bath with 4.11 acres. 2 wells and 2 septic's on the property. Freshly painted, well insulated, new flooring, and fixtures. 2 car carport attached to the house. Storage building outback for added storage. Has a big covered front porch. Ready to be moved in.
- Listing 3** This home is a beautiful 3 Bedroom 2 bath. The master bedroom offers a tray ceiling with ceiling fan, walk in closet. The master bath has double sinks, with a separate tub and shower. The kitchen offers 42" showcase cabinets and Black Appliances. The dining room offers fancy trim with crown molding. Other upgrades throughout the house include: rounded corners, arched doorways.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	25 Laws Lane	5 Manhattan Boulevard	105 Katrina Ct	14 Elmsford Ct
City, State	Piedmont, SC	Piedmont, SC	Piedmont, SC	Piedmont, SC
Zip Code	29673	29673	29673	29673
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	3.21 ¹	4.61 ¹	0.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$215,000	\$209,900	\$220,000
List Price \$	--	\$215,000	\$209,900	\$220,000
Sale Price \$	--	\$215,000	\$219,900	\$225,000
Type of Financing	--	Cash	Fha	Fha
Date of Sale	--	10/20/2022	09/16/2022	01/20/2023
DOM · Cumulative DOM	-- · --	3 · 15	3 · 78	4 · 35
Age (# of years)	21	15	6	16
Condition	Average	Average	Average	Average
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/Rambler	1 Story ranch	2 Stories traditional	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,008	1,200	1,255	1,328
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.26 acres	0.40 acres	0.07 acres	0.49 acres
Other	none	--	--	--
Net Adjustment	--	-\$15,749	-\$9,712	-\$9,609
Adjusted Price	--	\$199,251	\$210,188	\$215,391

* 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** MOVE IN READY! Freshly painted in Alabaster and Evergreen fog. Close to I-85, 7th Inning Splash Park, and Lakeside Park. Only 10 minutes to Lockheed Martin, Donaldson Center and 15 minutes to downtown Greenville. NO HOA. You'll enjoy open concept living with vaulted ceilings and beautiful flooring. NO CARPET. The kitchen features new quartz countertops, new appliances, stainless steel sink, pulls and faucet. The owner's suite features a spacious, walk-in closet and GARDEN TUB. The back yard offers secluded privacy and an open-air patio perfect for grilling. Forge a trail through your wooded side yard! So many features for an amazing price!
- Sold 2** This sweet 3 bed 2.5 bath house is ready for its new family. Just 15 minutes from downtown and no HOA what could be better? This home has been well cared for and has only had one owner. You walk in to the living room and just around the corner you will find the kitchen with a nice dining space. Upstairs you will find three bedrooms. The master bedroom features multiple closets and a private bathroom. The laundry is upstairs so you don't have to worry about taking the laundry up and down the stairs. Step outside on the back patio to hang out with your friends. Get your showing scheduled today!
- Sold 3** FRESHLY UPDATED AND VERY CLEAN; This Ranch on Cul-de-Sac features a split bedroom floor plan along with open living space. From the covered front porch enter into the large living room with vaulted ceiling, large front double windows, and ceiling fan. Large Kitchen with vaulted ceiling and ample cabinet and countertop space, features dishwasher, disposal, microwave above smooth top range, and a refrigerator. Dining room features vaulted ceiling as well with chandelier and sliding glass door leading out to the grilling patio. Spacious master with ceiling fan, walk-in closet and master bath. Laundry/mud room between living room and 2 car garage. On other side of home are two ample sized bedrooms, each with large windows. The 2nd full bath is located between the two bedrooms for convenience. Freshly painted throughout and New vinyl flooring throughout.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				listed below			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
06/18/2022	\$199,900	--	--	Withdrawn	07/14/2022	\$199,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$210,000	\$215,000
Sales Price	\$205,000	\$210,000
30 Day Price	\$200,000	--
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.

Subject Photos



Front



Front



Address Verification



Address Verification



Side



Side

Subject Photos



Side



Side



Side



Street



Street

Listing Photos

L1 51 Burbank Ct
Piedmont, SC 29673



Front

L2 422 Old Georgia Rd
Pelzer, SC 29669



Front

L3 301 Musgrove Dr
Piedmont, SC 29673



Front

Sales Photos

S1 5 Manhattan Boulevard
Piedmont, SC 29673



Front

S2 105 Katrina Ct
Piedmont, SC 29673



Front

S3 14 Elmsford Ct
Piedmont, SC 29673



Front

ClearMaps Addendum

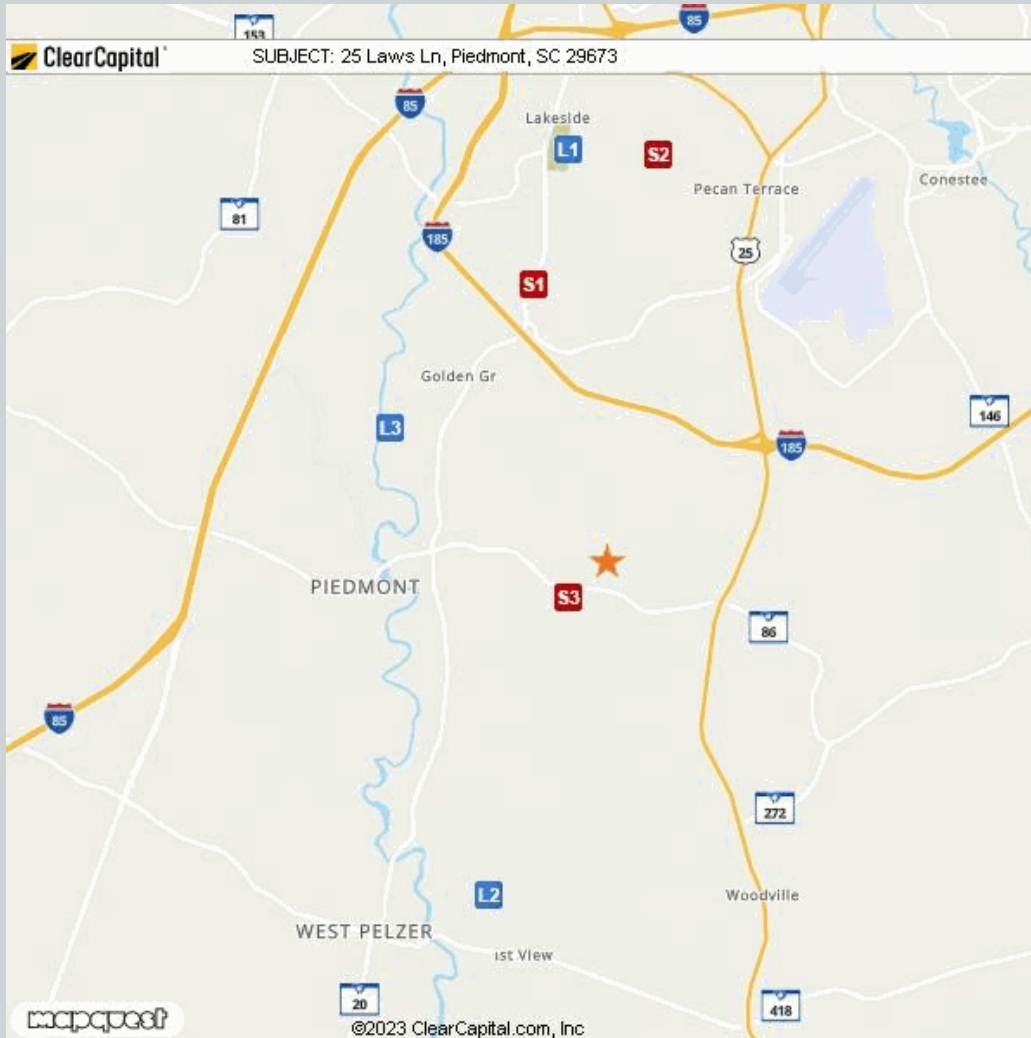
Address ★ 25 Laws Lane, Piedmont, SC 29673

Loan Number 47575

Suggested List \$210,000

Suggested Repaired \$215,000

Sale \$205,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	25 Laws Lane, Piedmont, SC 29673	--	Parcel Match
L1 Listing 1	51 Burbank Ct, Piedmont, SC 29673	4.66 Miles ¹	Parcel Match
L2 Listing 2	422 Old Georgia Rd, Pelzer, SC 29669	4.01 Miles ¹	Parcel Match
L3 Listing 3	301 Musgrove Dr, Piedmont, SC 29673	4.70 Miles ²	Unknown Street Address
S1 Sold 1	5 Manhattan Boulevard, Piedmont, SC 29673	3.21 Miles ¹	Parcel Match
S2 Sold 2	105 Katrina Ct, Piedmont, SC 29673	4.61 Miles ¹	Parcel Match
S3 Sold 3	14 Elmsford Ct, Piedmont, SC 29673	0.61 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.

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	06/30/2024	License State	SC
Phone	8646313099	Email	jthompson8405@gmail.com
Broker Distance to Subject	11.97 miles	Date Signed	03/08/2023

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.