

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	1032 Keeler Drive, Columbia, SC 29229	Order ID	7867455	Property ID	31910142
Inspection Date	01/09/2022	Date of Report	01/10/2022		
Loan Number	47605	APN	232141025		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	01.05.22_BPO	Tracking ID 1	01.05.22_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	WILLIAM E JOHNSON	Condition Comments	
R. E. Taxes	\$6,159	From drive by, the Lake Carolina Subject appears to be in good condition, maintained very well and conforms with surrounding homes. The attached ClearProp photos show good condition.	
Assessed Value	\$10,530		
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	Lake Carolina HOA		
Association Fees	\$85 / Month (Pool,Landscaping,Insurance,Tennis,Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Slow	Lake Carolina subdivision with medium sized homes, very well maintained, mostly two story traditional that conform.	
Sales Prices in this Neighborhood	Low: \$170000 High: \$373450		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1032 Keeler Drive	100 Palmetto Park Cir	2063 Lake Carolina Dr	230 Whitton Ln
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.31 ¹	0.34 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$189,900	\$199,000	\$245,000
List Price \$	--	\$189,900	\$199,000	\$245,000
Original List Date		11/05/2021	12/02/2021	12/16/2021
DOM · Cumulative DOM	-- · --	66 · 66	39 · 39	25 · 25
Age (# of years)	5	16	15	11
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 Traditional	2 Stories Split Level
# Units	1	1	1	1
Living Sq. Feet	1,730	1,576	1,560	1,920
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	8	8	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 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	.189 acres	0.25 acres	0.15 acres	.139 acres
Other	--	--	--	--

* Listing 2 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: 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 2 MLS Comments: 3 bedrooms complete with a loft, 2.5 baths, recently updated flooring & paint, new water heater, an enclosed patio.

Listing 3 MLS Comments: Modern updates in this 4 bedroom, 2.5 bath home. Features on the main level include storm door entry, private office, a 1/2 bath, a large family room with ceiling fan, large eat-in kitchen with granite counters and bar, built in microwave, smooth top stove, and refrigerator. Garage enters directly into the kitchen for easy putting away of groceries. Make your way up the staircase, located in the rear of the home, not the front door, to 4 spacious bedrooms, one currently transformed into a HUGE walk in closet, a hall bath with granite counters, laundry room with custom shelving, and master bath with separate garden tub and shower, and granite top double vanity.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1032 Keeler Drive	176 Palmetto Park Cir	168 Palmetto Park Cir	1972 Lake Carolina Dr # D
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	MLS	MLS	Public Records
Miles to Subj.	--	0.12 ¹	0.11 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$150,000	\$175,000	\$195,000
List Price \$	--	\$150,000	\$175,000	\$195,000
Sale Price \$	--	\$155,000	\$180,000	\$195,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	04/08/2021	06/03/2021	10/19/2021
DOM · Cumulative DOM	-- · --	29 · 29	45 · 45	0 · 0
Age (# of years)	5	15	16	15
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 Other	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,730	1,600	1,656	1,788
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 2	4 · 3
Total Room #	8	8	7	9
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 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	.189 acres	.128 acres	.115 acres	.177 acres
Other	--	--	--	--
Net Adjustment	--	+\$3,250	-\$5,000	\$0
Adjusted Price	--	\$158,250	\$175,000	\$195,000

* Sold 3 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 GLA \$3,250. MLS Comments: Dining and Living area combo at front and family room in back. 3 bedrooms upstairs. Large master bedroom has private bath with garden tub and walk-in closet. Second bedroom contains an additional walk-in closet and is connected to third bedroom by Jack & Jill bath.
- Sold 2** Adjustments: Superior two half baths -\$5,000. MLS Comments: 3 bedroom 2 1/2 bath home. Open living, dining and kitchen. Kitchen has 2 pantry's. Large master bedroom up with 2 other bedrooms and a Jack & Jill bath in between. Well established yard. 2 car attached garage and wide driveway.
- Sold 3** Adjustments: 0 MLS Comments: There are no agent comments other than photos which show good condition.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Dec 20, 2017 Listed for \$172,850 No Sold history.				
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	\$199,000	\$199,000
Sales Price	\$195,000	\$195,000
30 Day Price	\$190,000	--
Comments Regarding Pricing Strategy		
<p>Focused search on same complex comps. Through research, this Lake Carolina Subject is in a subdivision that is "good" condition driven marketplace where homes are updated and maintained very well for resale and return of investment purposes. With adjustments, going with S3 for final value and L2 for bracketed listing price.</p>		

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



Address Verification



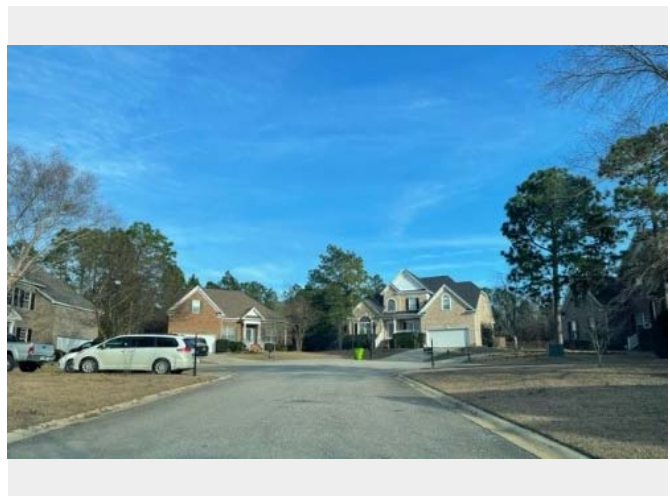
Side



Side



Street



Street

Subject Photos



Street

Listing Photos

L1 100 Palmetto Park Cir
Columbia, SC 29229



Front

L2 2063 Lake Carolina Dr
Columbia, SC 29229



Front

L3 230 Whitton Ln
Columbia, SC 29229



Front

Sales Photos

S1 176 Palmetto Park Cir
Columbia, SC 29229



Front

S2 168 Palmetto Park Cir
Columbia, SC 29229



Front

S3 1972 Lake Carolina Dr # D
Columbia, SC 29229



Front

ClearMaps Addendum

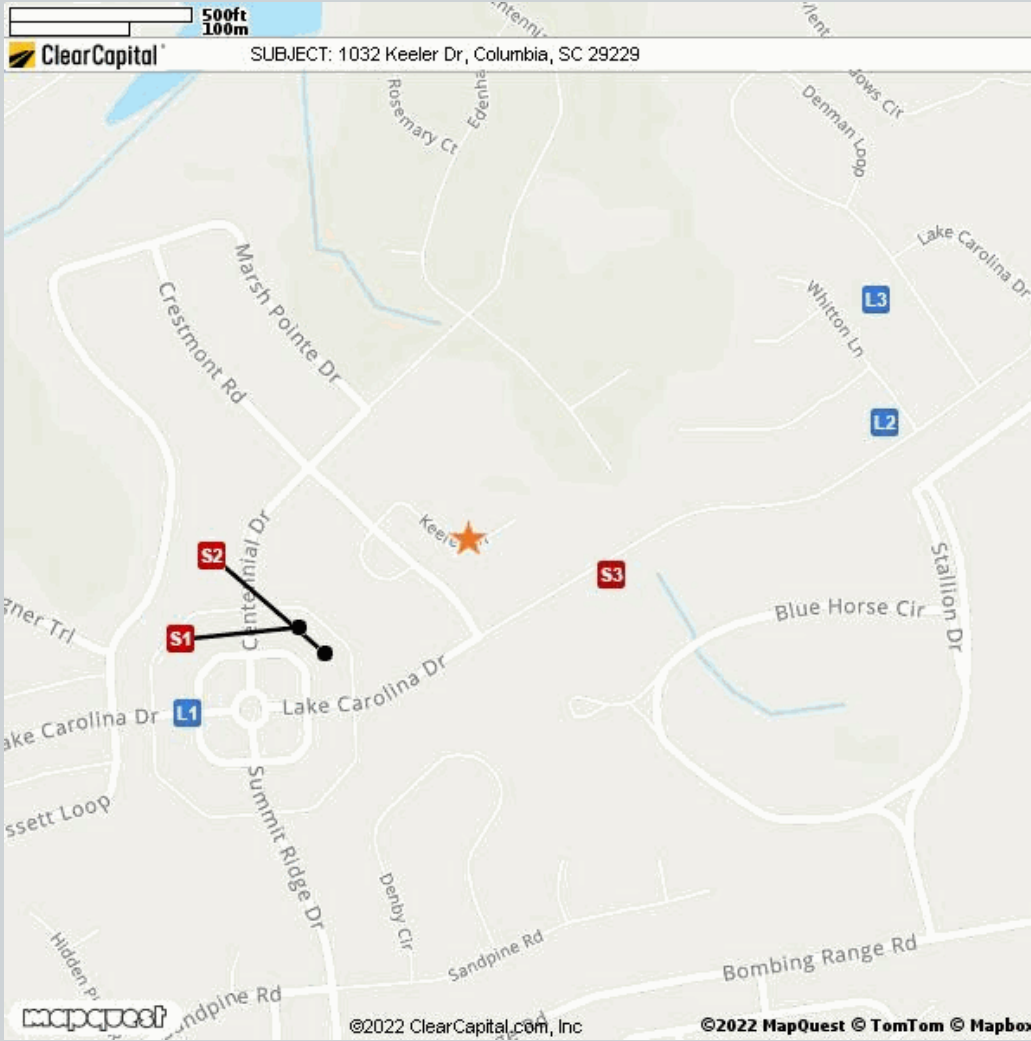
Address ★ 1032 Keeler Drive, Columbia, SC 29229

Loan Number 47605

Suggested List \$199,000

Suggested Repaired \$199,000

Sale \$195,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1032 Keeler Drive, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	100 Palmetto Park Cir, Columbia, SC 29229	0.23 Miles ¹	Parcel Match
L2 Listing 2	2063 Lake Carolina Dr, Columbia, SC 29229	0.31 Miles ¹	Parcel Match
L3 Listing 3	230 Whitton Ln, Columbia, SC 29229	0.34 Miles ¹	Parcel Match
S1 Sold 1	176 Palmetto Park Cir, Columbia, SC 29229	0.12 Miles ¹	Parcel Match
S2 Sold 2	168 Palmetto Park Cir, Columbia, SC 29229	0.11 Miles ¹	Parcel Match
S3 Sold 3	1972 Lake Carolina Dr # D, Columbia, SC 29229	0.11 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	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	4.55 miles	Date Signed	01/10/2022

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.