

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	4 Brookmist, Columbia, SC 29229	Order ID	7867455	Property ID	31910146
Inspection Date	01/09/2022	Date of Report	01/10/2022		
Loan Number	47606	APN	230120202		
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	DUPREE ERNEST SHEILA G JR	Condition Comments	
R. E. Taxes	\$8,913	From drive by, the Summit Subdivision Subject appears to be in good condition and conforms to the surrounding homes in with same condition.	
Assessed Value	\$15,500		
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	Summit HOA		
Association Fees	\$64 / Quarter (Landscaping,Insurance,Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The Summit Subdivision with an HOA with medium sized homes, mostly traditional and two stories, very well maintained that conform.	
Sales Prices in this Neighborhood	Low: \$147975 High: \$318320		
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	4 Brookmist	108 Heises Pond Way	200 Sandy Lake Rd	344 Ash Tree Rd
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.59 ¹	0.87 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$283,000	\$322,200	\$300,000
List Price \$	--	\$283,000	\$299,222	\$300,000
Original List Date		12/06/2021	10/13/2021	12/06/2021
DOM · Cumulative DOM	-- · --	35 · 35	89 · 89	35 · 35
Age (# of years)	15	25	26	12
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	2,800	2,850	2,845	2,994
Bdrm · Bths · ½ Bths	4 · 3	5 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	10	9	9
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	0.37 acres	0.41 acres	0.80 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 MLS Comments: There are no agent comments other than photos provided which show good condition.

Listing 2 MLS Comments: 4BR, 2.5BR home! The large corner lot on a cul-de-sac is very private and has a privacy fenced backyard. The open floor plan has a large updated kitchen with quartz counters and a tile floor and has an eat-in area that opens to living room. The huge 4 season room off the kitchen is heated and cooled and looks onto covered porch and private backyard. The 2 story foyer opens to formal living and dining and the dining flows into the kitchen. The large owners retreat has a walk-in closet and on suite bath w large tub, separate shower and double vanity. The second bedroom has a huge walk in closet and it and the other 2 bedrooms share a bath.

Listing 3 MLS Comments: Beautiful brick home with open floor plan. Formal dining and Formal Living with laundry on the main floor. At the top of the stairs there is a huge space for either an office or lounge. Owner's Suite sits to the far end of the home upstairs. It has a "His and Her's" Closet with off side optional sitting area.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4 Brookmist	7 Grandview Ct	14 Piedmont Rdg	10 Dunnock Ct
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.	--	0.14 ¹	0.17 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$225,000	\$250,000	\$262,000
List Price \$	--	\$225,000	\$250,000	\$262,000
Sale Price \$	--	\$230,000	\$260,000	\$262,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	02/16/2021	05/10/2021	08/06/2021
DOM · Cumulative DOM	-- · --	154 · 154	45 · 45	0 · 0
Age (# of years)	15	19	23	26
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	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,800	2,948	2,867	2,888
Bdrm · Bths · ½ Bths	4 · 3	5 · 3	3 · 2 · 1	4 · 3
Total Room #	9	10	8	9
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	.68 acres	.34 acres	.56 acres
Other	--	--	--	--
Net Adjustment	--	-\$3,700	\$0	\$0
Adjusted Price	--	\$226,300	\$260,000	\$262,000

* 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** Adjustments: Superior GLA -\$3,700. MLS Comments: Lovely 2 story entry, with formal living room and dining rooms. An additional family room with fireplace is off of the eat-in kitchen. The kitchen boasts a nice center island, pantry and new flooring. The main level also contains a guest bedroom and full bath. Upstairs, the huge master bedroom has a spacious sitting area and large double walk in closets. The master bathroom has a double vanity with garden tub and separate shower. There are 3 additional bedrooms upstairs and a hall bath. The home also has a new hot water heater.
- Sold 2** Adjustments: 0 MLS Comments: This spacious all brick house features fresh paint inside and an updated heating and cooling system. With tall ceilings and oversized rooms you'll be sure to have enough space whether you're stretching out in the front library or getting cozy next to the fireplace. Do you need an extra large walk in closet and garden tub in the master suite? This is for you! Are you looking for that extra large bonus room? The FROG in this home is amazing! If you enjoy gardening but cringe when you get your water bills then consider how effective it will be to have your own well system hooked up to the irrigation system.
- Sold 3** Adjustments: 0 Public Comments: 10 Dunnock Ct is a 2,888 square foot house on a 0.56 acre lot with 4 bedrooms and 3 bathrooms.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			May 25, 2019 Listed for \$253,000 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	\$265,000	\$265,000
Sales Price	\$260,000	\$260,000
30 Day Price	\$255,000	--
Comments Regarding Pricing Strategy		
<p>Focused on same complex comps and closest proximity. As mentioned above, the Subject is located in the Summit subdivision which is a "good" condition marketplace due to being well maintained, not that old in age, and resale purposes and return of investment. Utilizing S2 for final value and L1 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.

DRIVE-BY BPO

by ClearCapital

4 BROOKMIST
COLUMBIA, SC 29229

47606
Loan Number

\$260,000
● As-Is Value

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 108 Heises Pond Way
Columbia, SC 29229



Front

L2 200 Sandy Lake Rd
Columbia, SC 29229



Front

L3 344 Ash Tree Rd
Columbia, SC 29229



Front

Sales Photos

S1 7 Grandview Ct
Columbia, SC 29229



Front

S2 14 Piedmont Rdg
Columbia, SC 29229



Front

S3 10 Dunnock Ct
Columbia, SC 29229



Front

ClearMaps Addendum

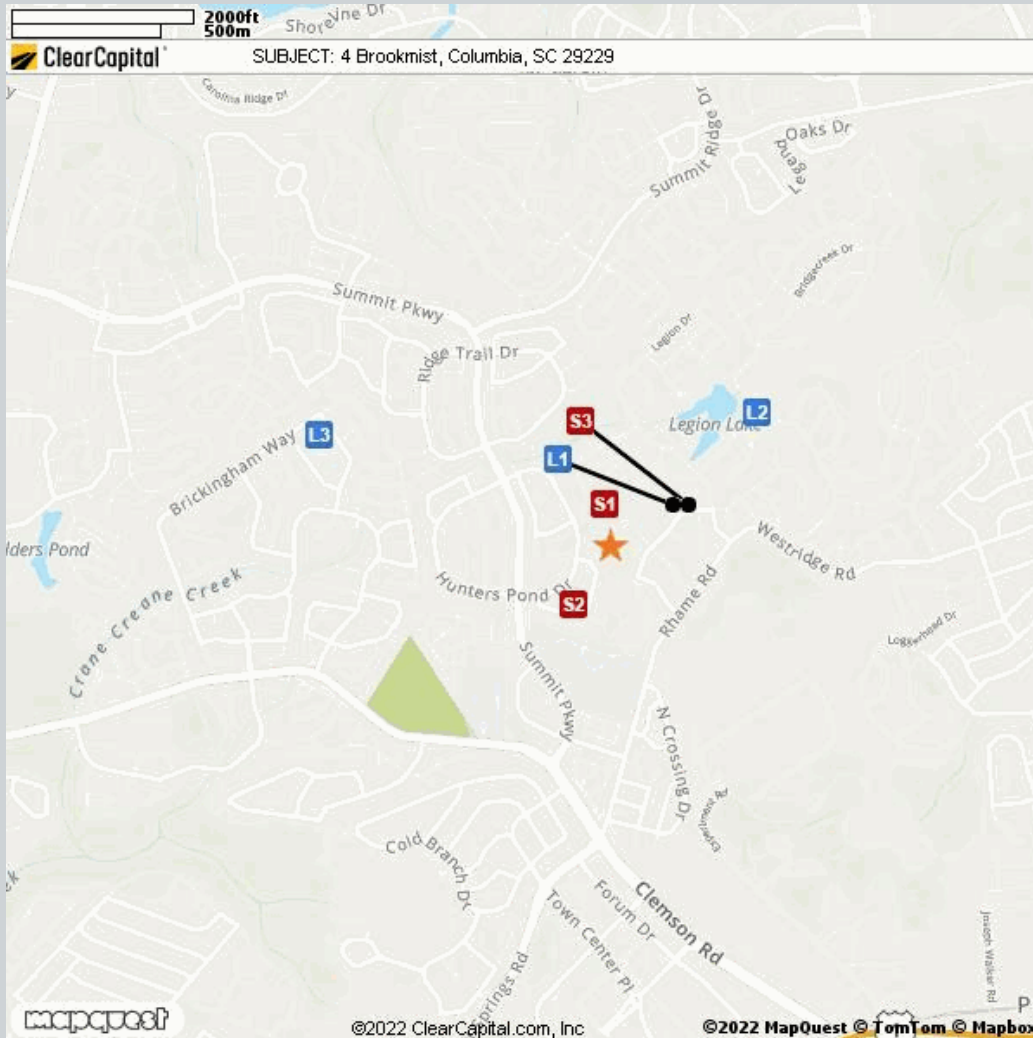
Address ★ 4 Brookmist, Columbia, SC 29229

Loan Number 47606

Suggested List \$265,000

Suggested Repaired \$265,000

Sale \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4 Brookmist, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	108 Heises Pond Way, Columbia, SC 29229	0.30 Miles ¹	Parcel Match
L2 Listing 2	200 Sandy Lake Rd, Columbia, SC 29229	0.59 Miles ¹	Parcel Match
L3 Listing 3	344 Ash Tree Rd, Columbia, SC 29229	0.87 Miles ¹	Parcel Match
S1 Sold 1	7 Grandview Ct, Columbia, SC 29229	0.14 Miles ¹	Parcel Match
S2 Sold 2	14 Piedmont Rdg, Columbia, SC 29229	0.17 Miles ¹	Parcel Match
S3 Sold 3	10 Dunnock Ct, Columbia, SC 29229	0.33 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	3.02 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.