

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	1111 Triple Crown Court, Elgin, SC 29045	Order ID	7867455	Property ID	31910145
Inspection Date	01/10/2022	Date of Report	01/10/2022		
Loan Number	47620	APN	259100420		
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	ELLEN D LLOYD	Condition Comments	
R. E. Taxes	\$1,938	From drive by, the Subject appears to be in good condition, very well maintained and conforms with the surrounding homes and the "good" condition driven marketplace and comps.	
Assessed Value	\$7,710		
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Subdivision with medium sized homes, relatively new in construction, in good condition and very well maintained.	
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	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1111 Triple Crown Court	212 Seabiscuit Ln	808 Derby Downs Ct	219 Plantation Pointe Dr
City, State	Elgin, SC	Elgin, SC	Elgin, SC	Elgin, SC
Zip Code	29045	29045	29045	29045
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.45 ¹	0.32 ¹	0.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$255,000	\$265,000	\$299,900
List Price \$	--	\$255,000	\$265,000	\$299,900
Original List Date		01/05/2022	12/16/2021	12/28/2021
DOM · Cumulative DOM	-- · --	5 · 5	25 · 25	13 · 13
Age (# of years)	8	14	10	20
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 Split Level	2 Stories Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,624	2,404	2,800	2,443
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3 · 1	5 · 3 · 1	4 · 2
Total Room #	9	10	11	8
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	.15 acres	0.19 acres	.15 acres	0.25 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 MLS Comments: This home is impeccably clean, has fresh paint throughout, and is move in ready! Invite your guests out back to sit on the lovely patio under the pergola where your privacy extends beyond the property line that backs up to a wooded lot.

Listing 2 MLS Comments: This energy efficient home is just right for you with 2,809 square feet with 5 bedrooms and 3.5 bathrooms.

Listing 3 MLS Comments: 219 Plantation Pointe Dr is a 2,352 square foot house on a 0.26 acre lot with 3 bedrooms and 2 bathrooms.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1111 Triple Crown Court	443 Easy Goer Ct	1189 Triple Crown Ct	1110 Triple Crown Ct
City, State	Elgin, SC	Elgin, SC	Elgin, SC	Elgin, SC
Zip Code	29045	29045	29045	29045
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.16 ¹	0.03 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$220,000	\$225,000	\$249,000
List Price \$	--	\$220,000	\$225,000	\$249,000
Sale Price \$	--	\$220,000	\$229,000	\$255,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	02/19/2021	04/28/2021	12/17/2021
DOM · Cumulative DOM	-- · --	87 · 87	61 · 61	33 · 33
Age (# of years)	8	5	8	9
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 Split Level	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,624	2,272	2,304	2,335
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 3	4 · 3	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	.15 acres	.14 acres	0.22 acres	0.15 acres
Other	--	--	--	--
Net Adjustment	--	+\$8,800	+\$8,000	+\$7,225
Adjusted Price	--	\$228,800	\$237,000	\$262,225

* 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 \$8,800. MLS Comments: he home features 5 bedrooms with 3 full baths. One bedroom and a full bath is located on the first floor. Spacious master bedroom with a separate tub and shower and large walk-in closets. Very open concept for entertaining, has a gas fireplace in great room; kitchen comes with lots of cabinetry for extra storage, an island. This home comes with smart controls for switches, speakers in the kitchen, tankless water heater, sprinkler system a patio and a nice fenced in backyard.
- Sold 2** Adjustments: Inferior GLA \$8,000. MLS Comments: Special features include hardwood floors, recessed lighting, moulding, a large backyard for social gatherings, and more. The main level provides the living room, the kitchen, a guest bedroom, and a full bathroom. The kitchen offers beautiful cabinetry and granite counters.The second level provides an abundance of living space including a loft, the master bedroom, and two guest bedrooms with a jack-n-jill bathroom. YOU'VE EARNED THE MASTER BEDROOM. It comes complete with two walk-in closets, a spacious ensuite, and a private balcony. The ensuite boasts dual vanities, a separate shower and tub, and a water closet.
- Sold 3** Adjustments: Inferior GLA \$7,225. MLS Comments: 4 bedrooms, 2.5 baths PLUS an office space with French doors, formal dining area, and a two-car garage. Home upgrades include granite countertops, beautiful cabinetry with crown molding, all kitchen appliances, and LVP flooring in primary areas. The owners' suite includes dual walk-in closets and vanities, a garden tub separate from the shower, and granite countertops. The second full bath also includes dual vanities with granite countertops.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				See 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
07/08/2021	\$239,900	--	--	Withdrawn	07/15/2021	\$239,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$265,000	\$265,000
Sales Price	\$262,000	\$262,000
30 Day Price	\$259,000	--
Comments Regarding Pricing Strategy		
<p>Focused search on same complex comps and closest proximity and street. All comps represent the subdivision's "good" condition marketplace specific to the immediate area. Going with S3 for final value due to same street and directly across street and L2 for bracketed listing price.</p>		

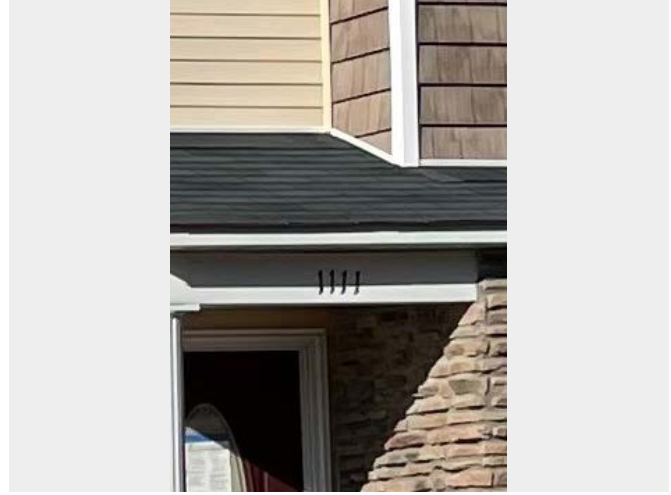
Clear Capital Quality Assurance Comments Addendum

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



Street

Listing Photos

L1 212 Seabiscuit Ln
Elgin, SC 29045



Front

L2 808 Derby Downs Ct
Elgin, SC 29045



Front

L3 219 Plantation Pointe Dr
Elgin, SC 29045



Front

Sales Photos

S1 443 Easy Goer Ct
Elgin, SC 29045



Front

S2 1189 Triple Crown Ct
Elgin, SC 29045



Front

S3 1110 Triple Crown Ct
Elgin, SC 29045



Front

ClearMaps Addendum

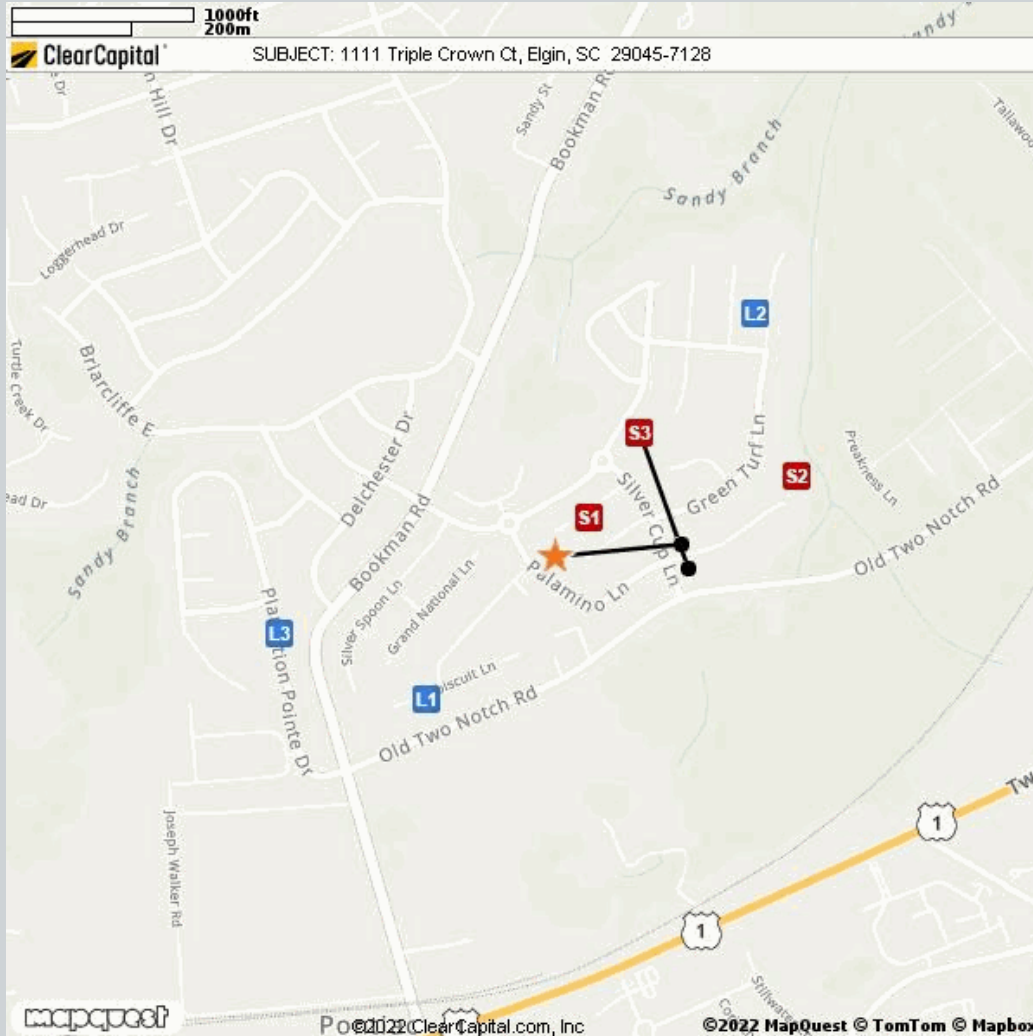
Address ★ 1111 Triple Crown Court, Elgin, SC 29045

Loan Number 47620

Suggested List \$265,000

Suggested Repaired \$265,000

Sale \$262,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1111 Triple Crown Court, Elgin, SC 29045	--	Parcel Match
L1 Listing 1	212 Seabiscuit Ln, Elgin, SC 29045	0.45 Miles ¹	Parcel Match
L2 Listing 2	808 Derby Downs Ct, Elgin, SC 29045	0.32 Miles ¹	Parcel Match
L3 Listing 3	219 Plantation Pointe Dr, Elgin, SC 29045	0.61 Miles ¹	Parcel Match
S1 Sold 1	443 Easy Goer Ct, Elgin, SC 29045	0.15 Miles ¹	Parcel Match
S2 Sold 2	1189 Triple Crown Ct, Elgin, SC 29045	0.16 Miles ¹	Parcel Match
S3 Sold 3	1110 Triple Crown Ct, Elgin, SC 29045	0.03 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	2.76 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.