

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	224 Stoney Pointe Drive, Chapin, SC 29036	Order ID	7867455	Property ID	31910141
Inspection Date	01/08/2022	Date of Report	01/11/2022		
Loan Number	47630	APN	00113401052		
Borrower Name	Catamount Properties 2018 LLC	County	Lexington		

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

General Conditions		Condition Comments
Owner	JEROME J CLAMP	Subject appeared at time of inspection to be in average overall condition. No repairs requiring immediate attention noticed from roadside. I assumed the interior is in similar condition as the exterior for this report.
R. E. Taxes	\$1,139	
Assessed Value	\$7,387	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (front door)	
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	Rural	This neighborhood is comprised primarily of properties reflecting similar quality, maintenance, design and appeal, and marketability to the subject property if the subject does not suffer from deferred maintenance. Availability for this neighborhood, of most public services combined with average access to employment, shopping, and schools give it a similar appeal to the market as other nearby neighborhoods. No unfavorable factor was observed which would adversely affect marketability.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$120,000 High: \$1,447,500	
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	224 Stoney Pointe Drive	128 Merowey Ct	139 Walkbridge Way	117 Bickley Manor Ct
City, State	Chapin, SC	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.80 ¹	0.25 ¹	1.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$189,900	\$210,000	\$246,900
List Price \$	--	\$189,900	\$210,000	\$246,900
Original List Date		12/29/2021	10/15/2021	10/11/2021
DOM · Cumulative DOM	-- · --	5 · 13	1 · 88	16 · 92
Age (# of years)	22	17	16	4
Condition	Average	Average	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 traditional
# Units	1	1	1	1
Living Sq. Feet	1,824	1,512	1,932	1,976
Bdrm · Bths · ½ Bths	3 · 3 · 1	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	8	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.31 acres	.13 acres	.3 acres	.1 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** Public Remarks Enjoy Low maintenance living in this beautiful 3 bed 2.5 bath plus office patio home. This house features an open floor plan with high ceilings in living room and with the Master suite on main level. Upstairs there are two large bedrooms plus an office. This is one of the few homes in Fairhaven with a garage
- Listing 2** Public Remarks Beautiful 3 BR 2 1/2 Bath home is desired neighborhood. Additional flex space upstairs with open view to living room. Large backyard with patio and neighborhood pool nearby. Awarding winning school district
- Listing 3** Public Remarks Almost like new 3-bedroom, 2.5-bathroom home in Bickley Estates neighborhood of Chapin. This home features a spacious open first floor the boasts a huge kitchen with island, separate eating area all overlooking the large family room with gas fireplace. Also located on the main floor is a half bath and large mud room near entry to two car garage. Enhanced features include hardwoods in the foyer, kitchen and eating area as well as granite countertops in the kitchen with tilebacksplash, 42-inch cabinetry, recessed and pendant lighting. The second floor has a large master suite with tray ceiling, his & her walk in closets. The luxury masterbathroom has double granite vanities, a separate tile shower, garden soaking tub and private water closet. The second floor has two other bedrooms each with walk in closets an da hall bath with granite vanity.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	224 Stoney Pointe Drive	51 Stoney Pointe Dr	145 Bay Front Dr	140 Bay Front Dr
City, State	Chapin, SC	Irmo, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29063	29036	29036
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.21 ¹	0.22 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$179,900	\$230,000	\$229,500
List Price \$	--	\$179,900	\$220,000	\$229,500
Sale Price \$	--	\$195,000	\$220,000	\$230,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	07/12/2021	11/12/2021	12/01/2021
DOM · Cumulative DOM	-- · --	3 · 46	1 · 31	4 · 38
Age (# of years)	22	17	19	20
Condition	Average	Average	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	1.5 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,824	1,661	1,937	2,002
Bdrm · Bths · ½ Bths	3 · 3 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	8	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.31 acres	.22 acres	.2 acres	.16 acres
Other	--	--	--	--
Net Adjustment	--	+\$2,500	-\$10,000	-\$10,000
Adjusted Price	--	\$197,500	\$210,000	\$220,000

* Sold 1 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** Adjustment is for parking. Public Remarks Location, Location, Location! Don't miss this wonderful home located in the heart of Chapin and close to Lake Murray. Located walking distance to Melvin Park and Award Winning Chapin Schools! This kid friendly subdivision offers community pool, club house, playground, and fully stocked pond. Also, within walking distance to a community park with amenities to include a splash pad, tennis courts and baseball/football fields. The open living floor plan has been wellmaintained and features hardwood flooring throughout the downstairs. Enjoy grilling on the back deck as you look out over the large backyard with a privacy fence. Eptings Landing, on Lake Murray, is only 2 min away and this home is close to plenty of shopping and dining options.
- Sold 2** Adjustment is for condition. Public Remarks This lovely 3 beds 2.5 baths property has NEWLY renovated flooring throughout main level, beautiful vaulted ceilings, and is just steps away from Melvin Park. Love to spend your weekends at Lake Murray? This property is only a few minutes away from Lake Murray and you could rent boat storage for \$20/month with lake access via Eptings Landing. This home is in one of the top rated school districts in the state of South Carolina. Lex/Rich 5 host the top schools elementary through high school. This home also comes with a community pool, fully fenced with deck, and a full irrigation system for front and back yard.
- Sold 3** Adjustment is for condition. Public Remarks Great opportunity to get a "Move In" ready 4 bedroom home in the award winning Chapin school system for under \$250,000. This beautiful home offers so much for the money. The Seller has completed renovated/updated the interior of this home including: Fresh paint, new carpet, neutral luxury vinyl plank flooring and light fixtures. The large Master/Primary Suite includes 2 walk-in closets, double vanities, separate shower and garden tub. The open Family Room/Dining Room has a wood burning fireplace plus storage area under the stairs plus new paint and luxury vinyl flooring.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No MLS history is available for the subject in the last 36 months.			
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	\$202,500	\$202,500
Sales Price	\$198,000	\$198,000
30 Day Price	\$188,000	--
Comments Regarding Pricing Strategy		
I searched for FMV comps with a GLA of 1600-2050sf. Due to a rural market area I expanded the search to 3 miles to find 1 sold and 1 active comp in similar condition as the subject. Homes in the area are a mix of styles, ages and sizes. All comps used are from the same market area as the subject. Comps used are the most similar to the subject in style, age and size found at time of the report. All comps used are similar to the subject in utility and market appeal.		

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



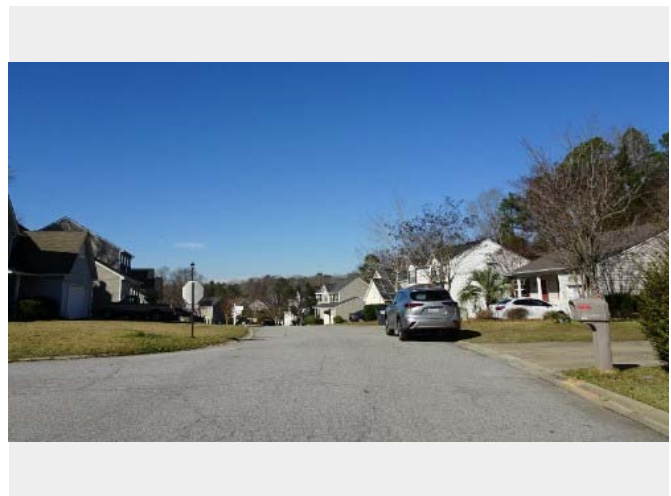
Side



Side



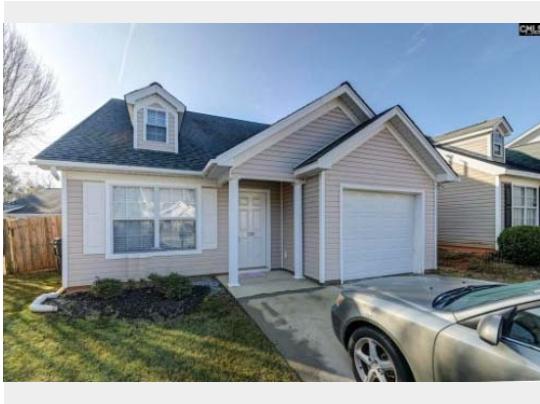
Street



Street

Listing Photos

L1 128 Merowey Ct
Chapin, SC 29036



Front

L2 139 Walkbridge Way
Chapin, SC 29036



Front

L3 117 Bickley Manor Ct
Chapin, SC 29036



Front

Sales Photos

S1 51 Stoney Pointe Dr
Irmo, SC 29063



Front

S2 145 Bay Front Dr
Chapin, SC 29036



Front

S3 140 Bay Front Dr
Chapin, SC 29036



Front

ClearMaps Addendum

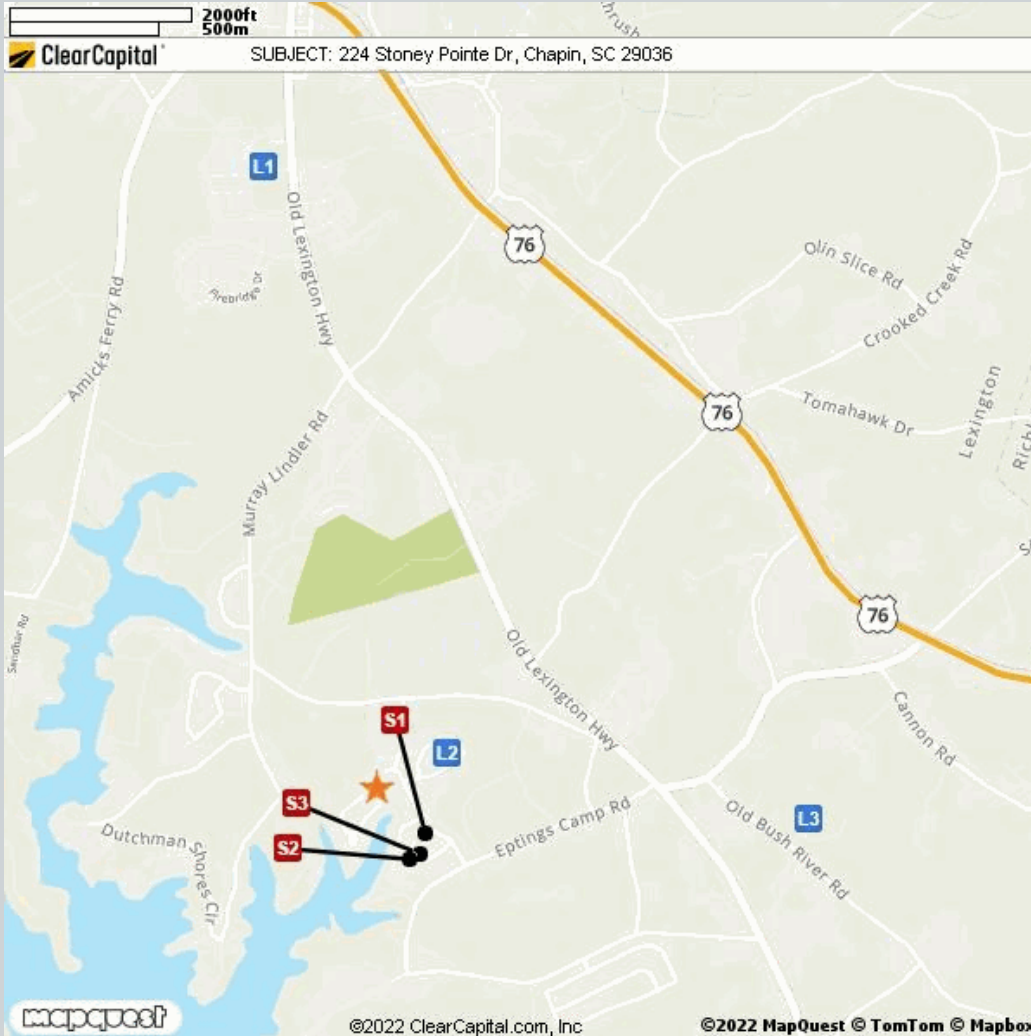
Address ★ 224 Stoney Pointe Drive, Chapin, SC 29036

Loan Number 47630

Suggested List \$202,500

Suggested Repaired \$202,500

Sale \$198,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	224 Stoney Pointe Drive, Chapin, SC 29036	--	Parcel Match
L1 Listing 1	128 Merowey Ct, Chapin, SC 29036	1.80 Miles ¹	Parcel Match
L2 Listing 2	139 Walkbridge Way, Chapin, SC 29036	0.25 Miles ¹	Parcel Match
L3 Listing 3	117 Bickley Manor Ct, Chapin, SC 29036	1.25 Miles ¹	Parcel Match
S1 Sold 1	51 Stoney Pointe Dr, Irmo, SC 29063	0.21 Miles ¹	Parcel Match
S2 Sold 2	145 Bay Front Dr, Chapin, SC 29036	0.21 Miles ¹	Parcel Match
S3 Sold 3	140 Bay Front Dr, Chapin, SC 29036	0.22 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	Michael Baker	Company/Brokerage	Southern Connections Realty
License No	63690	Address	132 Pear Court Lexington SC 29073
License Expiration	06/30/2023	License State	SC
Phone	8034137878	Email	bposc@att.net
Broker Distance to Subject	14.91 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.