

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	50 Ridge Road, Greenville, SC 29617	Order ID	8418392	Property ID	33274015
Inspection Date	09/09/2022	Date of Report	09/12/2022		
Loan Number	47683	APN	B007000101606		
Borrower Name	Catamount Properties 2018 LLC	County	Greenville		

Tracking IDs					
Order Tracking ID	09.07.22 CS-Citi Update	Tracking ID 1	09.07.22 CS-Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments The home appeared to be in average to good condition for the age of the home at the time of the inspection with no notable repairs. The home appears to conform to the homes in the area.
R. E. Taxes	\$1,328	
Assessed Value	\$5,460	
Zoning Classification	Residential R-M20	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (lockbox)	
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 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: \$143550 High: \$319000	
Market for this type of property	Increased 13 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	50 Ridge Road	202 Pine Shoals Ct	203 Pine Shoals Ct	210 Port Rd
City, State	Greenville, SC	Greenville, SC	Greenville, SC	Greenville, SC
Zip Code	29617	29617	29617	29617
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.90 ¹	1.92 ¹	2.40 ²
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$258,000	\$258,000	\$265,000
List Price \$	--	\$258,000	\$258,000	\$265,000
Original List Date		08/19/2022	08/19/2022	08/19/2022
DOM · Cumulative DOM	-- · --	24 · 24	24 · 24	24 · 24
Age (# of years)	22	1	1	1
Condition	Good	Excellent	Excellent	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/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,319	1,500	1,500	1,500
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Detached 2 Car(s)	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.74 acres	0.57 acres	1.64 acres
Other	none	--	--	--

* 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** Brand New Construction with large lots with NO HOA! USDA Eligible! We just checked a lot of your boxes PLUS the amazing price in the mid-200's. River Valley is 15 minutes from downtown Greenville and less than 10 minutes from Main St. in Travelers Rest. Kristopher Homes is building on the remaining lots. Don't miss this opportunity to get in on beginning pricing. These 3 bed 2 bath, one level homes feature LVT flooring from front to back, white cabinets, granite counters and a full stainless kitchen appliances package (refrigerator, microwave, stove, dishwasher). Each homesite is on septic with city water. The owners suite has a double vanity and large walk in closet. The seller is offering a \$3000 closing cost credit when using the preferred lender and attorney. No HOA means you can add outbuildings, fencing, decks, patios, have chickens and pets with NO RESTRICTIONS.
- Listing 2** Brand New Construction on large lots with NO HOA! USDA Eligible! We just checked a lot of your boxes PLUS the amazing price in the mid-200's. River Valley is 15 minutes from downtown Greenville and less than 10 minutes from Main St. in Travelers Rest. Kristopher Homes is building on the remaining lots. Don't miss this opportunity to get in on beginning pricing. These 3 bed 2 bath, one level homes feature LVT flooring from front to back, white cabinets, granite counters and a full stainless kitchen appliances package (refrigerator, microwave, stove, dishwasher). Each homesite is on septic with city water. The owners suite has a double vanity and large walk in closet. The seller is offering a \$3000 closing cost credit when using the preferred lender and attorney. No HOA means you can add outbuildings, fencing, decks, patios, have chickens and pets with NO RESTRICTIONS.
- Listing 3** New Construction on large lots with NO HOA! USDA Eligible! We just checked a lot of your boxes PLUS the amazing price in the mid-200's. River Valley is 15 minutes from downtown Greenville and less than 10 minutes from Main St. in Travelers Rest. Kristopher Homes is building on the remaining lots. Don't miss this opportunity to get in on beginning pricing. These 3 bed 2 bath, one level homes feature LVT flooring from front to back, white cabinets, granite counters and a full stainless kitchen appliances package (refrigerator, microwave, stove, dishwasher). Each homesite is on septic with city water. The owners suite has a double vanity and large walk in closet. The seller is offering a \$3000 closing cost credit when using the preferred lender and attorney. No HOA means you can add outbuildings, fencing, decks, patios, have chickens and pets with NO RESTRICTIONS.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	50 Ridge Road	19 Kavanagh Ct	208 Fairmeadows Way	106 Lepore Ln
City, State	Greenville, SC	Greenville, SC	Greenville, SC	Greenville, SC
Zip Code	29617	29611	29617	29611
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.61 ¹	1.21 ¹	1.46 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$250,000	\$265,000	\$245,000
List Price \$	--	\$250,000	\$265,000	\$245,000
Sale Price \$	--	\$257,000	\$265,000	\$265,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/29/2022	03/25/2022	04/05/2022
DOM · Cumulative DOM	-- · --	4 · 42	1 · 46	2 · 28
Age (# of years)	22	9	4	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	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,319	1,378	1,289	1,479
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Detached 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	0.17 acres	0.21 acres	0.15 acres	0.20 acres
Other	none	--	--	--
Net Adjustment	--	-\$4,250	-\$300	-\$6,350
Adjusted Price	--	\$252,750	\$264,700	\$258,650

* 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** Looking to live close to Travelers Rest and Greenville? This home is centrally located to both in the quaint community of Lenhardt village. The open floor plan allows for a great entertaining space. The kitchen offers ample cabinet space and a center island. Owner suite is to the right of the kitchen and beside the laundry room for your convenience. The owner suite offers a tray ceiling, walk in closet, and spacious bathroom. Bedrooms 2 and 3 are on the other side of the home as well as the guest bathroom. Outside you'll find a patio and a private yard backed up to trees. The front of the home has an upgraded trim package featuring stone accents and board & batten gables. Schedule your showing today!
- Sold 2** Vinyl Siding, Level Lot, Front Porch, Attached Garage 2 Cars, Electric Forced Air Heat, Central Forced Air, Carpet/Laminate Flooring
- Sold 3** Don't let this adorable craftsman pass you by. This 3 bed, 2 bath has all you need just waiting for you at the foothills of Greenville. Open floorplan, spacious bedrooms, fenced yard and much more. As you walk into the home, take a short walk that will lead you to the living room and open kitchen. Take a look at the master bedroom, which includes tray ceilings, double sinks, garden tub and a spacious master closet. The other two bedrooms provide a perfect amount of space for bedrooms, office or any flex space. Don't forget to check out your very private backyard. It's perfect for gatherings or just family.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Realty One Group Freedom	listed below					
Listing Agent Name	Emily A Wise						
Listing Agent Phone	704-576-1841						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	2						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	02/25/2022	\$129,000	Tax Records
--	--	--	--	Sold	02/25/2022	\$139,000	Tax Records
05/27/2022	\$250,000	09/01/2022	\$260,000	Pending/Contract	06/28/2022	\$260,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$265,000	\$265,000
Sales Price	\$260,000	\$260,000
30 Day Price	\$250,000	--
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.
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Subject Photos



Front



Front



Address Verification



Address Verification



Side



Side

Subject Photos



Side



Side



Street



Street

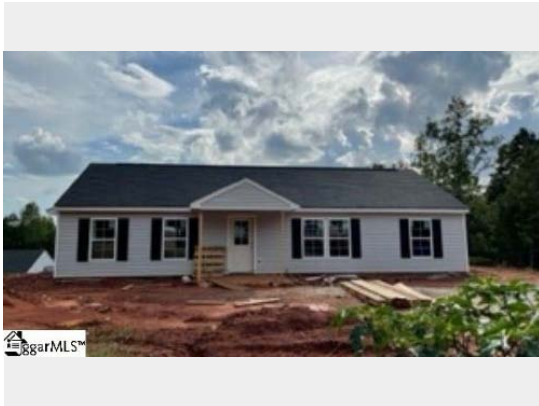
Listing Photos

L1 202 Pine Shoals Ct
Greenville, SC 29617



Front

L2 203 Pine Shoals Ct
Greenville, SC 29617



Front

L3 210 Port Rd
Greenville, SC 29617



Front

Sales Photos

S1 19 Kavanagh Ct
Greenville, SC 29611



Front

S2 208 Fairmeadows Way
Greenville, SC 29617



Front

S3 106 Lepore Ln
Greenville, SC 29611



Front

ClearMaps Addendum

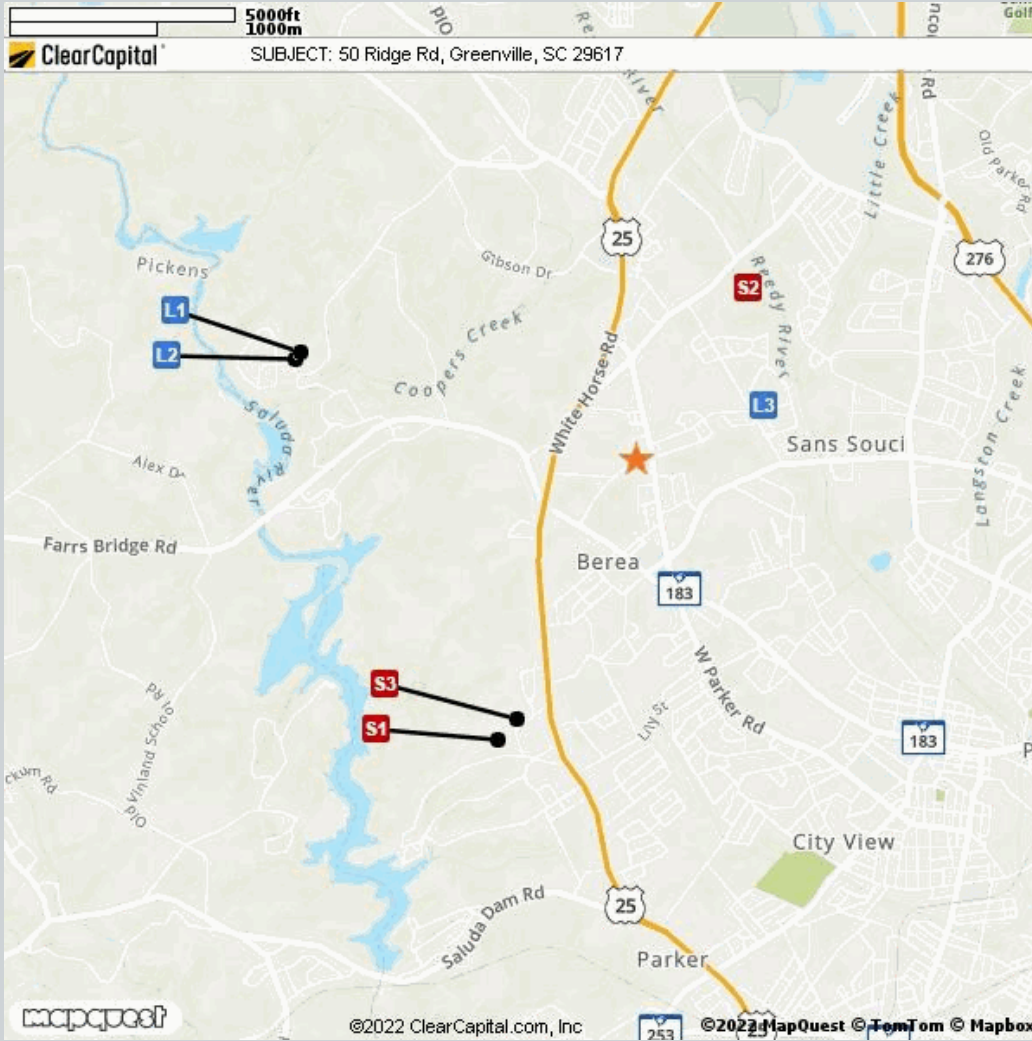
Address ★ 50 Ridge Road, Greenville, SC 29617

Loan Number 47683

Suggested List \$265,000

Suggested Repaired \$265,000

Sale \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	50 Ridge Road, Greenville, SC 29617	--	Parcel Match
L1 Listing 1	202 Pine Shoals Ct, Greenville, SC 29617	1.90 Miles ¹	Parcel Match
L2 Listing 2	203 Pine Shoals Ct, Greenville, SC 29617	1.92 Miles ¹	Parcel Match
L3 Listing 3	210 Port Rd, Greenville, SC 29617	2.40 Miles ²	Unknown Street Address
S1 Sold 1	19 Kavanagh Ct, Greenville, SC 29611	1.61 Miles ¹	Parcel Match
S2 Sold 2	208 Fairmeadows Way, Greenville, SC 29617	1.21 Miles ¹	Parcel Match
S3 Sold 3	106 Lepore Ln, Greenville, SC 29611	1.46 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	11.94 miles	Date Signed	09/12/2022

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.