

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	958 Centennial Drive, Columbia, SC 29229	Order ID	7959093	Property ID	32105275
Inspection Date	02/10/2022	Date of Report	02/11/2022		
Loan Number	48228	APN	232140956		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	47395_Multiple Days	Tracking ID 1	47395_Multiple Days
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	DANIEL INGRAM	Condition Comments From drive by, the Subject appears to be in good condition and conforms with the surrounding area.
R. E. Taxes	\$9,467	
Assessed Value	\$16,500	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Subdivision with larger homes, built within the past 5 years, mostly brick and traditional that conform.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$165000 High: \$376500	
Market for this type of property	Decreased 2 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	958 Centennial Drive	337 Gracemount Ln	777 Edenhall Dr	635 Crestmont 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.	--	0.14 ¹	0.09 ¹	0.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$290,000	\$349,900	\$350,000
List Price \$	--	\$290,000	\$349,900	\$350,000
Original List Date		02/07/2022	09/30/2021	01/28/2022
DOM · Cumulative DOM	-- · --	3 · 4	133 · 134	13 · 14
Age (# of years)	4	7	3	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 Contemporary	2 Stories Ranch/Rambler	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,814	2,506	2,936	2,728
Bdrm · Bths · ½ Bths	5 · 3 · 1	4 · 2 · 1	4 · 3	3 · 2
Total Room #	11	9	9	7
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	.25 acres	.25 acres	0.25 acres	0.23 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: his is a Great Floor plan for doing that or just hanging out, with friends. Huge master bedroom with vaulted ceilings. Lots of molding and granite throughout.
- Listing 2** MLS Comments: This 1 owner home is like new and only a few years old. Enjoy a Ranch style home that invites you into wide open foyer. To your right is a formal dining room that can be transformed into an office or flex room because the kitchen is large enough for an eat in table. On the left sits a huge master bedroom with enough room to setup a sitting area. The master bath has a granite top sink with double vanities, a separate shower and soaking tub. Off the bathroom, walk into your huge master closet. The gourmet kitchen is adjacent to the great room with high ceilings and fireplace.
- Listing 3** MLS Comments: This Columbia two-story home offers a two-car garage. Pls use 2020 version of SC form 310.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	958 Centennial Drive	737 Edenhall Dr	736 Edenhall Dr	770 Edenhall Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.10 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$290,000	\$319,000	\$324,000
List Price \$	--	\$290,000	\$319,000	\$324,000
Sale Price \$	--	\$290,000	\$330,000	\$340,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	03/18/2021	06/21/2021	07/15/2021
DOM · Cumulative DOM	-- · --	87 · 87	38 · 38	38 · 38
Age (# of years)	4	5	5	4
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	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	2,814	2,783	2,935	2,982
Bdrm · Bths · ½ Bths	5 · 3 · 1	5 · 3 · 1	4 · 3 · 1	4 · 3
Total Room #	11	11	10	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	.25 acres	.25 acres	0.19 acres	.25 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	-\$4,200
Adjusted Price	--	\$290,000	\$330,000	\$335,800

* 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: 0 MLS Comments: 5 true bedrooms and 3.5 baths! Perfect for that growing family! Open kitchen with 42" cabinets, stainless steel GE appliances, gas range and granite countertops. Granite also in the full baths! Downstairs has a beautiful fireplace and family room. Hardwoods in the foyer, dining room, kitchen/breakfast, and family room! Beautiful hardwood stairs, tile shower in the master bath which also has a double vanity and separate garden tub. Tile floors in all full baths. This home is built to energy efficient standards with R-50 attic insulation, tankless water heater.
- Sold 2** Adjustments: 0 MLS Comments: The soaring ceilings through the home, inviting front porch, master and 2nd bedroom located on the main, and 2 bedrooms and a bonus room on the second floor.
- Sold 3** Adjustments: Superior GLA -\$4,200. MLS Comments: The upstairs is practically an apartment, with a living space, a full bath, and a private bedroom! On the main level you'll enjoy the main, oversized master suite with sitting area, private bath with separate garden tub and tiled shower, extended double vanity, and a HUGE walk in closet with custom shelving—none of that wire stuff. You'll also love the privacy this room affords, as it's located on the complete opposite side of the house from the rest of the bedrooms. Got messy munchkins? Think of how satisfying it will be for your guests to NOT see the secondary bedrooms from the main areas of the house. Family room and kitchen are completely open and the kitchen offers LOADS of counters and cabinets and the family room features a gas log fireplace and custom built in shelving on either side. Wood flooring throughout the living areas, tile in the bathrooms, carpet in the bedrooms, except the main level master, granite counters in all baths and the kitchen, tankless hot water for loooong showers.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			03/08/2019 Sold \$275,000				
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	\$335,000	\$335,000
Sales Price	\$330,000	\$330,000
30 Day Price	\$315,000	--
Comments Regarding Pricing Strategy		
The average condition of the comps is good condition, being recently built homes. Focused on proximity and least amount of adjustments. Wtih adjustments, going with S2 for final value and L2 for bracketed listing price.		

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



Address Verification



Street

Listing Photos

L1 337 Gracemount Ln
Columbia, SC 29229



Front

L2 777 Edenhall Dr
Columbia, SC 29229



Front

L3 635 Crestmont Rd
Columbia, SC 29229



Front

Sales Photos

S1 737 Edenhall Dr
Columbia, SC 29229



Front

S2 736 Edenhall Dr
Columbia, SC 29229



Front

S3 770 Edenhall Dr
Columbia, SC 29229



Front

ClearMaps Addendum

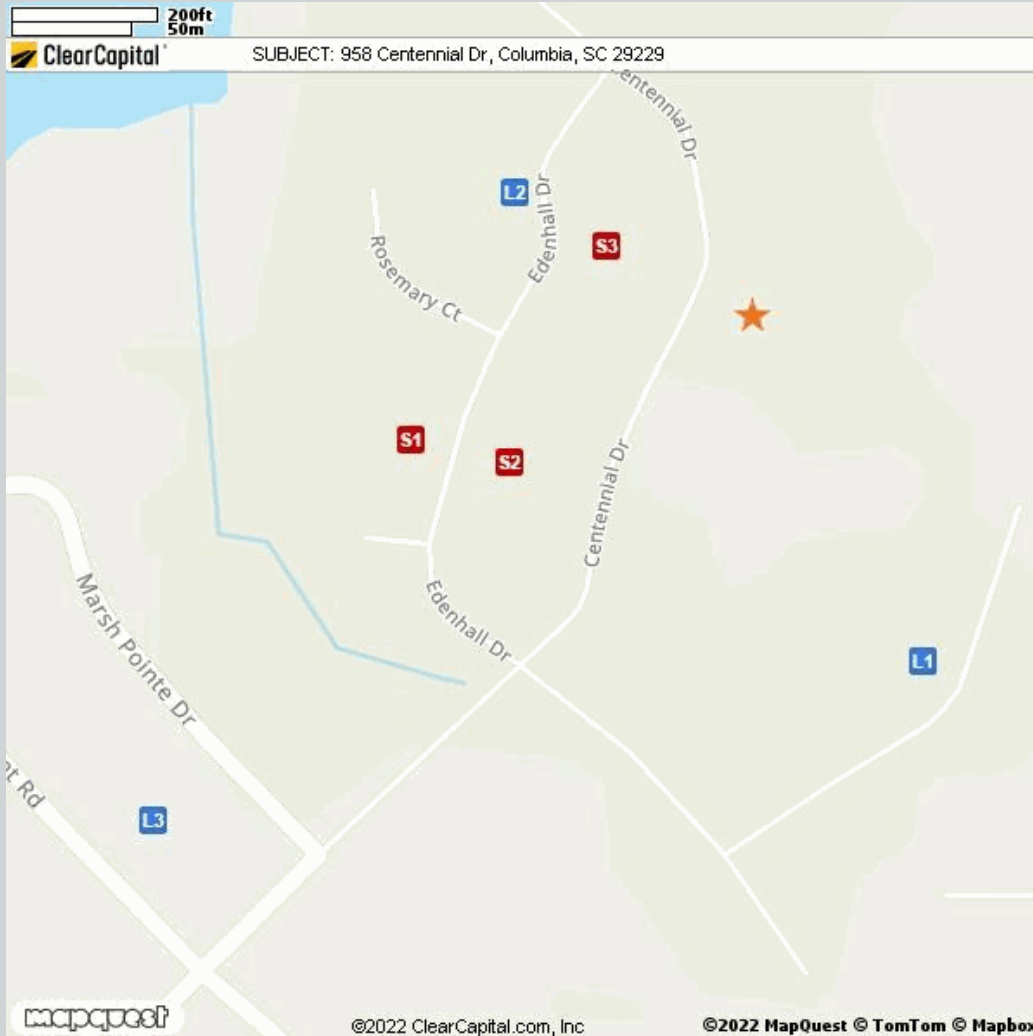
Address ★ 958 Centennial Drive, Columbia, SC 29229

Loan Number 48228

Suggested List \$335,000

Suggested Repaired \$335,000

Sale \$330,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	958 Centennial Drive, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	337 Gracemount Ln, Columbia, SC 29229	0.14 Miles ¹	Parcel Match
L2 Listing 2	777 Edenhall Dr, Columbia, SC 29229	0.09 Miles ¹	Parcel Match
L3 Listing 3	635 Crestmont Rd, Columbia, SC 29229	0.27 Miles ¹	Parcel Match
S1 Sold 1	737 Edenhall Dr, Columbia, SC 29229	0.13 Miles ¹	Parcel Match
S2 Sold 2	736 Edenhall Dr, Columbia, SC 29229	0.10 Miles ¹	Parcel Match
S3 Sold 3	770 Edenhall Dr, Columbia, SC 29229	0.06 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	4.84 miles	Date Signed	02/10/2022

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.