

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.

<b>Address</b>	632 Summerall Lane, Columbia, SC 29229	<b>Order ID</b>	8367661	<b>Property ID</b>	33141776
<b>Inspection Date</b>	08/13/2022	<b>Date of Report</b>	08/15/2022		
<b>Loan Number</b>	48229	<b>APN</b>	176090419		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

**Tracking IDs**

<b>Order Tracking ID</b>	UNKNOWN	<b>Tracking ID 1</b>	UNKNOWN
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> From drive by and Clear Prop photos, the Subject appears to be in good condition and conforms.
<b>R. E. Taxes</b>	\$1,151	
<b>Assessed Value</b>	\$3,950	
<b>Zoning Classification</b>	Residential PDD	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Larger Subdivision with medium to large homes, mostly traditional in style that conform with each other.
<b>Local Economy</b>	Improving	
<b>Sales Prices in this Neighborhood</b>	Low: \$185050 High: \$448700	
<b>Market for this type of property</b>	Increased 9 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	632 Summerall Lane	417 White Cedar Dr	189 Ivy Square Dr	3113 Gedney Cir
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Blythewood, SC
<b>Zip Code</b>	29229	29229	29229	29016
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.76 <sup>1</sup>	0.59 <sup>1</sup>	1.58 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$180,158	\$210,000	\$234,900
<b>List Price \$</b>	--	\$180,158	\$210,000	\$234,900
<b>Original List Date</b>		07/07/2022	07/22/2022	07/21/2022
<b>DOM · Cumulative DOM</b>	-- · --	38 · 39	23 · 24	24 · 25
<b>Age (# of years)</b>	12	14	16	2
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	2 Stories Traditional	1 Story Ranch/Rambler	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,310	1,121	1,289	1,468
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	2 · 2	2 · 2	3 · 2 · 1
<b>Total Room #</b>	8	6	6	8
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.18 acres	.50 acres	0.08 acres	0.13 acres
<b>Other</b>	--	--	--	--

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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: 2 Bedroom, 2 Bath features open floor plan, Kitchen with black appliances, vaulted ceilings and laundry closet. Convenient one car garage and fenced backyard with patio.

**Listing 2** MLS Comments: 2 Bedroom. Large Master Suite. Large Eat-in kitchen fenced back yard. 2 car garage.

**Listing 3** MLS Comments: 3 bedroom, 2.5 bath home features the open concept. With LVP throughout the main floor you will find a drop zone at the entry for jackets, books, shoes, etc. The Kitchen features granite countertops, breakfast bar, tile backsplash, and stainless steel appliances. The spacious owners suite includes large walk-in closet and luxury bath with dual vanities and separate water closet. There are 2 additional bedrooms w/ shared bath. The large backyard has a wood privacy fence, perfect for your pets, and a covered porch.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	632 Summerall Lane	446 Robins Egg Dr	1033 Coralbean Way	921 Murchison Dr
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29229	29229	29229	29229
<b>Datasource</b>	MLS	MLS	Public Records	MLS
<b>Miles to Subj.</b>	--	0.25 <sup>1</sup>	0.21 <sup>1</sup>	0.63 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$169,500	\$200,000	\$164,900
<b>List Price \$</b>	--	\$169,500	\$200,000	\$164,900
<b>Sale Price \$</b>	--	\$200,000	\$200,000	\$174,000
<b>Type of Financing</b>	--	Standard	Standard	Standard
<b>Date of Sale</b>	--	05/13/2022	07/08/2022	03/18/2022
<b>DOM · Cumulative DOM</b>	-- · --	8 · 8	99 · 99	88 · 88
<b>Age (# of years)</b>	12	14	16	15
<b>Condition</b>	Good	Good	Good	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,310	1,256	1,272	1,427
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	8	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.18 acres	.50 acres	0.13 acres	0.20 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$2,500	+\$2,500	-\$245
<b>Adjusted Price</b>	--	\$202,500	\$202,500	\$173,755

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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 half bath \$2,500. MLS Comments: This 3 bedroom/2 bath home features all NEW renovations such as: NEW interior paint, new luxury vinyl plank flooring throughout, new electrical devices and fixtures, new plumbing fixtures, new granite in kitchen and bathrooms, new tile backsplash in the kitchen, new cabinet and vanity hardware and new microwave. The hvac has had it's spring service! Also enjoy the sprawling deck that overlooks the fully fenced backyard.
- Sold 2** Adjustments: Inferior half bath \$2,500. Public Comments: Move in ready 3 bedroom home Located in Northeast Columbias Brookhaven subdivision. All Major kitchen appliances Washer and dryer hook up Two car garage Large master suite with master bathroom.
- Sold 3** Adjustments: Superior GLA -\$2,925, inferior half bath \$2,500. MLS Comments: Three bedrooms, two baths, two car garage. There are no other comments. Photos show average.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No activity in the past 12 months.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$205,000	\$205,000
<b>Sales Price</b>	\$202,500	\$202,500
<b>30 Day Price</b>	\$199,000	--
<b>Comments Regarding Pricing Strategy</b>		
Focused search on same complex, condition and closest characteristics. With adjustments, utilizing S2 for final value and L2 for bracketed listing price.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Street



Other

## Listing Photos

**L1** 417 White Cedar Dr  
Columbia, SC 29229



Front

**L2** 189 Ivy Square Dr  
Columbia, SC 29229



Front

**L3** 3113 Gedney Cir  
Blythewood, SC 29016



Front



## Sales Photos

**S1** 446 Robins Egg Dr  
Columbia, SC 29229



Front

**S2** 1033 Coralbean Way  
Columbia, SC 29229



Front

**S3** 921 Murchison Dr  
Columbia, SC 29229



Front

### ClearMaps Addendum

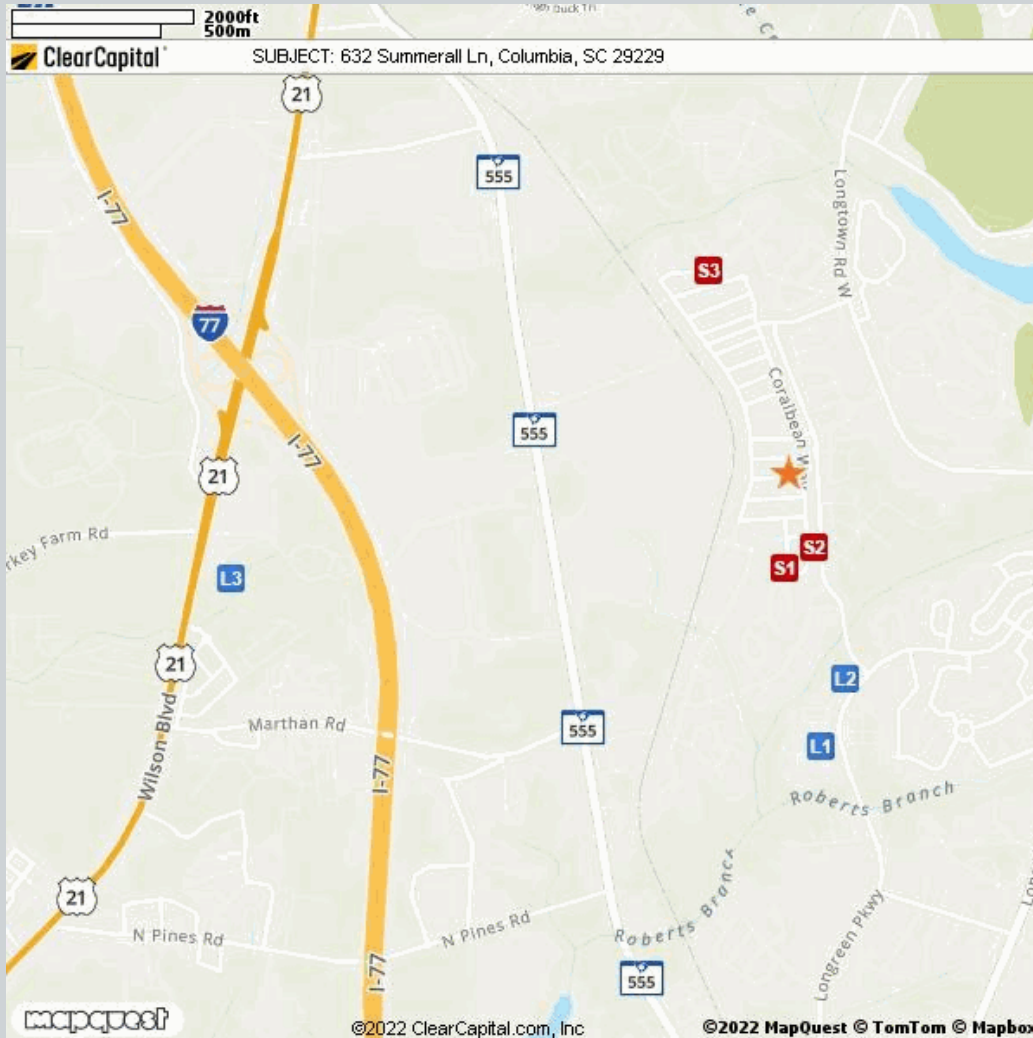
**Address** ★ 632 Summerall Lane, Columbia, SC 29229

**Loan Number** 48229

**Suggested List** \$205,000

**Suggested Repaired** \$205,000

**Sale** \$202,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	632 Summerall Lane, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	417 White Cedar Dr, Columbia, SC 29229	0.76 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	189 Ivy Square Dr, Columbia, SC 29229	0.59 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3113 Gedney Cir, Blythewood, SC 29016	1.58 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	446 Robins Egg Dr, Columbia, SC 29229	0.25 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1033 Coralbean Way, Columbia, SC 29229	0.21 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	921 Murchison Dr, Columbia, SC 29229	0.63 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	James Otis	<b>Company/Brokerage</b>	Asset Realty Inc
<b>License No</b>	114034	<b>Address</b>	412 Oak Brook Drive Columbia SC 29223
<b>License Expiration</b>	06/30/2023	<b>License State</b>	SC
<b>Phone</b>	3233605374	<b>Email</b>	jamesbobbyotis@icloud.com
<b>Broker Distance to Subject</b>	6.01 miles	<b>Date Signed</b>	08/15/2022

*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:**

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