

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	938 Farnsworth Drive, Hopkins, SC 29061	Order ID	8075759	Property ID	32428467
Inspection Date	03/25/2022	Date of Report	03/25/2022		
Loan Number	48666	APN	219101203		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	03.24.22 BPO	Tracking ID 1	03.24.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	MICHAEL J ROWELL	Condition Comments	
R. E. Taxes	\$1,069	From drive by and from Clear Prop photos show that the Subject is in good condition.	
Assessed Value	\$4,400		
Zoning Classification	Residential RS-MD		
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	Improving	Smaller tract development area with smaller one story traditional homes built in the 2000's that conform. It appears through research that the average condition is "good" in line with the Subject's condition. Where no interior photos are supplied in the comps, defer to average.	
Sales Prices in this Neighborhood	Low: \$82460 High: \$227000		
Market for this type of property	Increased 12 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	938 Farnsworth Drive	348 Keystone Dr	441 Hunters Crossing Dr	8 Conqueror Ct
City, State	Hopkins, SC	Hopkins, SC	Hopkins, SC	Hopkins, SC
Zip Code	29061	29061	29061	29061
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.16 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$212,000	\$220,000	\$232,000
List Price \$	--	\$212,000	\$220,000	\$232,000
Original List Date		03/20/2022	02/24/2022	03/24/2022
DOM · Cumulative DOM	-- · --	5 · 5	29 · 29	1 · 1
Age (# of years)	12	15	16	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 Conventional	1 Story Ranch/Rambler	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,637	1,906	1,956	1,910
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	7	7	7	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	.50 acres	0.64 acres	0.21 acres	0.31 acres
Other	--	--	--	--

* Listing 1 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: Very nice C&C Built Home. Has hardwoods in Foyer and Great Room. Stainless Steel Appliances, fabulous Master Bath, great floor plan. Charming screened porch with french doors, Big FROG, Sprinkler System in front yard, garage door opener.
- Listing 2** MLS Comments: One-story home with tons of space to suit all your needs. Front Great Room features built-in bar with beverage fridge and a perfect spot for a pool table. Large Kitchen has eat-in dining area, and a raised bar overlooking the rear Living Room (also huge!) Quality flooring in this home with beautiful Luxury Vinyl Plank and Wood Laminate. Additional neat features include hose and hookup for an air compressor (compressor not present nor included) and hung cabinets in the garage, dog door with secure cover to back yard, shed, and generator connection should you ever wish to hook up your own portable generator. Roof from 2017, and HVAC 2015.
- Listing 3** MLS Comments: Four bedroom two bathroom home located in the Alexander Pointe Subdivision of Southeast Columbia. This spacious 1.5 story home is situated in a cul-de-sac and has a large fenced backyard. This home features three spacious bedrooms on the main level and a bonus room over the garage, which can be a fourth bedroom. There is hardwood flooring throughout the foyer, kitchen, dining area and great room. Granite countertops and dark cabinetry in the kitchen provides modern appeal. The large Owner's Suite features a spacious bathroom equipped with a double vanity, granite countertops and a separate tub & shower. This home also offers built-in smart technology by Honeywell, a Ring Doorbell System, and Central Vac

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	938 Farnsworth Drive	942 Farnsworth Dr	146 Myers Creek Dr	10 Reems Ct
City, State	Hopkins, SC	Hopkins, SC	Hopkins, SC	Hopkins, SC
Zip Code	29061	29061	29061	29061
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.01 ¹	0.20 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$182,000	\$205,000	\$209,900
List Price \$	--	\$182,000	\$205,000	\$209,900
Sale Price \$	--	\$182,000	\$218,500	\$220,500
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	10/22/2021	03/11/2022	02/14/2022
DOM · Cumulative DOM	-- · --	35 · 35	27 · 27	40 · 40
Age (# of years)	12	12	14	14
Condition	Good	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 Conventional	1 Story Ranch/Rambler	2 Stories Traditional	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,637	1,517	1,907	1,876
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	8	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	.50 acres	0.50 acres	.25 acres	.25 acres
Other	--	--	--	--
Net Adjustment	--	+\$13,000	-\$6,750	-\$9,475
Adjusted Price	--	\$195,000	\$211,750	\$211,025

* 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** Adjustments: Inferior condition \$10,000, inferior GLA \$3,000. MLS Comments: 942 Farnsworth Dr, Hopkins, SC 29061 is a single family home that contains 1,618 sq ft and was built in 2010. It contains 3 bedrooms and 2 bathrooms. This home last sold for \$182,000 in October 2021.
- Sold 2** Adjustments: Superior GLA -\$6,750. MLS Comments: Will accept lease option(zbl(11) - 12807175152). There are no more agent comments. The interior photos show good condition.
- Sold 3** Adjustments: Superior GLA -\$5,975, superior half bath -\$2,500. MLS Comments: his home is move in ready! The main level features an open concept with defined areas for a dining room and office/flex room. The large, welcoming kitchen has plenty of counter space, storage and a pantry. All appliances to remain. The downstairs has new laminate flooring and there is new carpet upstairs. All bedrooms are upstairs. Large owner's suite has a walk-in closet and the owner's bath has a garden tub and a separate shower. There's a bonus room that can be used as an office, game room, study or with a little work a 4th bedroom.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				08/10/2010 Sold \$141,990			
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	\$205,000	\$205,000
Sales Price	\$200,000	\$200,000
30 Day Price	\$195,000	--
Comments Regarding Pricing Strategy		
<p>Focused search on same complex and characteristics where possible. With adjustments, going with S1 for basis of final value and being next door to the Subject and L1 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.
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Subject Photos



Front



Address Verification



Street

Listing Photos

L1 348 Keystone Dr
Hopkins, SC 29061



Front

L2 441 Hunters Crossing Dr
Hopkins, SC 29061



Front

L3 8 Conqueror Ct
Hopkins, SC 29061



Front

Sales Photos

S1 942 Farnsworth Dr
Hopkins, SC 29061



Front

S2 146 Myers Creek Dr
Hopkins, SC 29061



Front

S3 10 Reems Ct
Hopkins, SC 29061



Front

ClearMaps Addendum

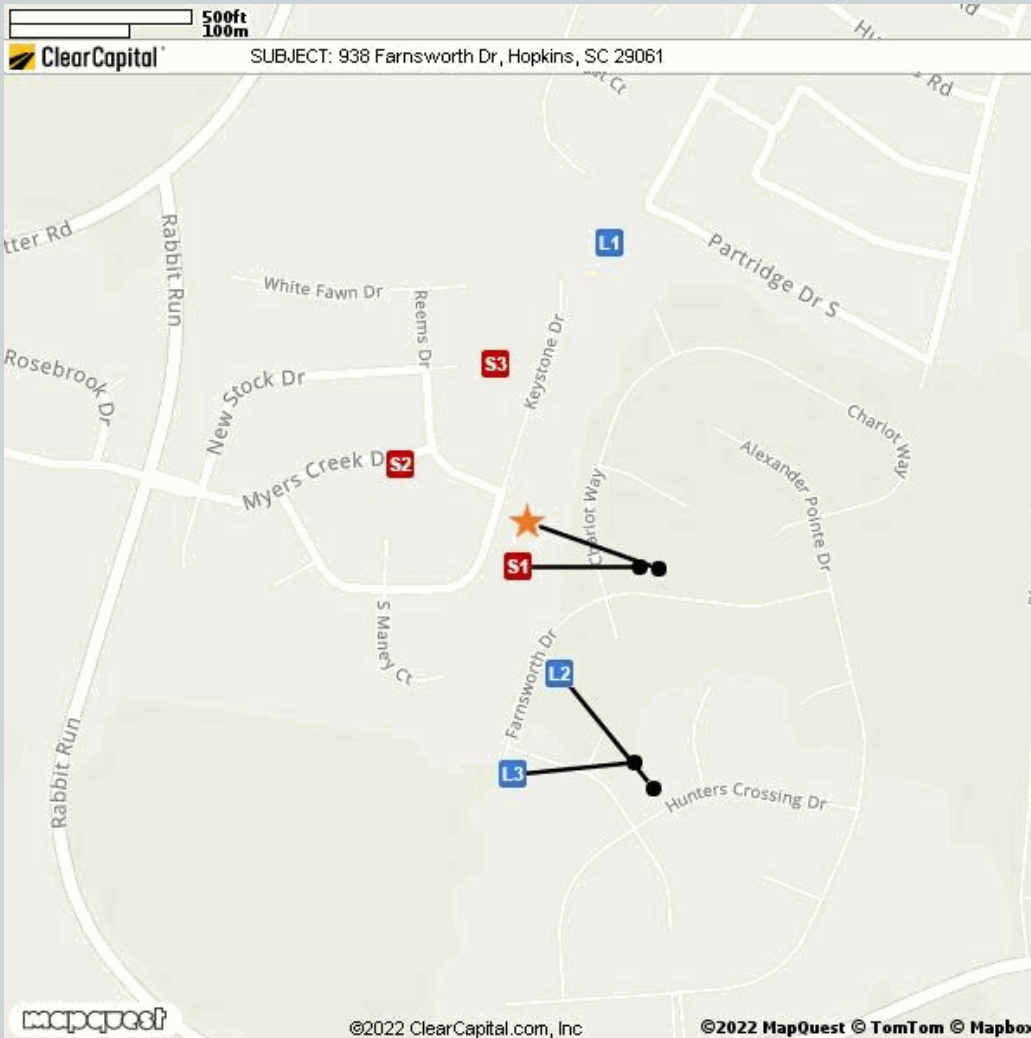
Address ★ 938 Farnsworth Drive, Hopkins, SC 29061

Loan Number 48666

Suggested List \$205,000

Suggested Repaired \$205,000

Sale \$200,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	938 Farnsworth Drive, Hopkins, SC 29061	--	Parcel Match
L1 Listing 1	348 Keystone Dr, Hopkins, SC 29061	0.23 Miles ¹	Parcel Match
L2 Listing 2	441 Hunters Crossing Dr, Hopkins, SC 29061	0.16 Miles ¹	Parcel Match
L3 Listing 3	8 Conqueror Ct, Hopkins, SC 29061	0.14 Miles ¹	Parcel Match
S1 Sold 1	942 Farnsworth Dr, Hopkins, SC 29061	0.01 Miles ¹	Parcel Match
S2 Sold 2	146 Myers Creek Dr, Hopkins, SC 29061	0.20 Miles ¹	Parcel Match
S3 Sold 3	10 Reems Ct, Hopkins, SC 29061	0.18 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	10.18 miles	Date Signed	03/25/2022

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.