

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	102 Bittern Court, Simpsonville, SC 29680	Order ID	8644873	Property ID	33975222
Inspection Date	03/08/2023	Date of Report	03/09/2023		
Loan Number	48704	APN	0584050102800		
Borrower Name	Catamount Properties 2018 LLC	County	Greenville		

Tracking IDs					
Order Tracking ID	03.06.23 BPO Citi-CS Update	Tracking ID 1	03.06.23 BPO Citi-CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments
R. E. Taxes	\$1,224	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.
Assessed Value	\$7,610	
Zoning Classification	Residential R12	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (lockbox)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	River Ridge 864-277-4032	
Association Fees	\$285 / Year (Pool,Other: Athletic Facilities Field,Club House,Common Areas,Lights)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	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.
Sales Prices in this Neighborhood	Low: \$236400 High: \$430000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	102 Bittern Court	45 Hawksbill Ln	10 Nut Leaf Ln	436 Riverdale Rd
City, State	Simpsonville, SC	Simpsonville, SC	Greenville, SC	Simpsonville, SC
Zip Code	29680	29680	29605	29680
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.43 ¹	0.33 ¹	0.20 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$320,000	\$379,000
List Price \$	--	\$295,000	\$320,000	\$379,000
Original List Date		11/10/2022	12/30/2022	02/10/2023
DOM · Cumulative DOM	-- · --	119 · 119	69 · 69	27 · 27
Age (# of years)	5	7	17	6
Condition	Average	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	2 Stories Traditional	1 Story Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,925	1,620	2,136	2,054
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	4 · 2 · 1	4 · 2 · 1
Total Room #	8	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	0.26 acres	0.19 acres	0.17 acres	0.16 acres
Other	--	--	--	--

* Listing 3 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** Welcome to 45 Hawksbill Ln, Located on a cul-de-sac in Simpsonville in Watermill pond-1636Sq'. This home offers 3 bedrooms, 2 full baths and a bonus room. The front covered porch invites you to enter the open concept of living room and kitchen/dining combination, great for entertaining. Kitchen has lots of counter space, cabinets and a separate pantry. The master bedroom has a walk in closet, master bath with dual sinks, walk in shower and garden tub. 2 of the bedrooms and full bath are located off the left side as you walk into the foyer. The bonus room upstairs can be used as an additional family room, gaming room or 4th bedroom is needed. The newly fenced in back yard has a manual sun shade over the patio. Located just off of W Georgia Rd – stores shopping and restaurants are just minutes away. The watermill community has a pool for your use. Would 100% financing help? This one may qualify for a USDA loan.
- Listing 2** Come see This Beautiful home which is a rare opportunity in the Reedy Falls neighborhood!!! very well maintained property! this 4 Bedrooms and 2 1/2 Bathrooms this home has so much room for activities! The open concept downstairs, complete with a big living room, a formal dining room for special occasions, a main level home office space, and a beautiful kitchen with granite countertops that flows nicely together for the perfect entertainment space. Just outside the backdoor is a large concrete patio where you can have your family or friends gatherings! there is an outbuilding with a storage shed. 4 bedrooms upstairs, one of them being a huge master bedroom with a large bathroom and walk-in closet. Finally, the walk in laundry room saves you from having to make trips up and down the stairs! Get to anywhere in the upstate with ease, conveniently located in Greenville near I-385 Schedule your showing TODAY. before it's gone!!!
- Listing 3** It's not called Watermill Pond for nothing! And this home has one of the BEST views of that pond because it's right at the backyard! What a great view to enjoy at the start, or end, of any day! The backyard completely fenced with a custom fire pit for entertaining or just to sit back and relax by a nice warm fire! Enjoy all the extra space with the full walkout basement that leads straight out to the backyard. This home is the perfect blend of neighborhood amenities and country living! Call to reserve your tour today!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	102 Bittern Court	1 Nut Leaf Ln	15 Chestatee Court	247 Chestatee Ct
City, State	Simpsonville, SC	Greenville, SC	Simpsonville, SC	Simpsonville, SC
Zip Code	29680	29605	29680	29680
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.36 ¹	0.63 ¹	0.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$317,500	\$340,000	\$349,900
List Price \$	--	\$305,000	\$345,000	\$349,900
Sale Price \$	--	\$298,500	\$325,000	\$357,000
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	12/21/2022	11/01/2022	10/28/2022
DOM · Cumulative DOM	-- · --	72 · 72	83 · 118	35 · 35
Age (# of years)	5	16	13	8
Condition	Average	Average	Average	Average
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	1,925	2,136	2,166	2,316
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	8	8	7	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	0.26 acres	0.19 acres	0.22 acres	0.17 acres
Other	--	--	--	--
Net Adjustment	--	-\$9,450	-\$11,250	-\$16,750
Adjusted Price	--	\$289,050	\$313,750	\$340,250

* 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** Welcome home to 1 Nut Leaf Lane. This well-maintained home features granite countertops, a long concrete patio, a side walkway made of stones, an outbuilding with shade, and stainless-steel appliances. I almost forgot to mention the BRAND-NEW carpet recently installed along with FRESH PAINT throughout the home. This home greets you with hardwood floors as you enter through the front entrance. Four bedrooms with two full bathrooms, a small loft area, and the laundry room are on the second floor, while the dining room, kitchen, breakfast area, greatroom, half bathroom, and sunroom or office are on the main level. Sunroom, office, den, or playroom are all possible uses for the extra space on the main level. As you approach the backyard through the breakfast area's sliding door, where you find a privacy white Vinyl fence. In the backyard, there is an outbuilding with a storage shed along with a patio area that would be the ideal place to put up a gazebo for gatherings with family and friends. On the solid brick grill/oven in the backyard, enjoy weekend BBQ. Rent the community pavilion if you need to hold a large cookout. I can't believe I forgot to add the walking track along Reedy River at the back of the subdivision. Take a seat on the front porch to observe kids playing on the small playground at the three-way intersection directly across from the house. Do you and your family think this would be the ideal place to call home? Before it's gone, schedule your showing TODAY. Consult with your lender to see whether this home qualifies for 100% financing. OPEN HOUSE 10/22/2022 - 11AM-2PM
- Sold 2** If you are looking for a move in ready home, wait no longer. This great location on West Georgia Road offers it all: Grand entrance with gated access and private entrance, incredible amenities center including a pool, lazy river, fenced in playground, and beautiful clubhouse! This home is in the River Shoals S/D on a corner lot with a large backyard and concrete patio area. This home features a beautiful open floor plan with high vaulted beautiful crown molded ceilings and hardwood floors on the 1st level and spacious bedrooms. Open kitchen with granite countertops and stainless-steel appliances is adjacent to the sunroom. Storm doors recently added and beautiful Window Shutters. Also, a walk-in pantry, Separate washer/Dryer room. The 2nd floor you will find a loft area as well as the main bedroom with primary bath. The primary Bathroom has double sinks along with individual shower and spa bathtub and not to mention the spacious storage closets throughout the home. This is a must see and at this price won't last long.
- Sold 3** Romance: MOVE- IN READY 4bed/2.5 bath home in gated community. This immaculate home features a open room on the main floor which could be an office or study, a large family room with gas log fireplace, lovely kitchen with granite countertops, breakfast bar and dining area off the kitchen. The kitchen has stainless steel appliances and plenty of cabinet space. The upstairs features four bedrooms, two full baths and the laundry room. The huge primary bedroom has a walk-in closet, private bath that includes new countertops with double sinks, separate tiled shower, and a luxury garden tub. The back of home has a double patio and nice sized yard with fresh new landscaping. The community amenities include a clubhouse, sparkling pool and playground. Home is located near cul-de-sac. Community is within 5 min to shopping and schools. Don't wait tour today!

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	864-877-6111						
# 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
01/12/2023	\$340,000	02/14/2023	\$335,000	Pending/Contract	02/06/2023	\$340,000	MLS

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 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.

Subject Photos



Front



Front



Front



Address Verification



Address Verification



Side

Subject Photos



Side



Side



Street



Street

Listing Photos

L1 45 Hawksbill Ln
Simpsonville, SC 29680



Front

L2 10 Nut Leaf Ln
Greenville, SC 29605



Front

L3 436 Riverdale Rd
Simpsonville, SC 29680



Front

Sales Photos

S1 1 Nut Leaf Ln
Greenville, SC 29605



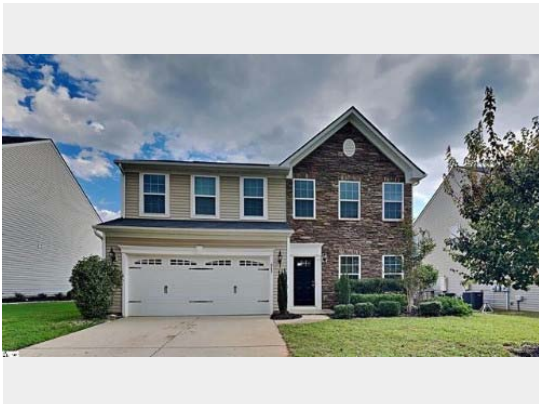
Front

S2 15 Chestatee Court
Simpsonville, SC 29680



Front

S3 247 Chestatee Ct
Simpsonville, SC 29680



Front

ClearMaps Addendum

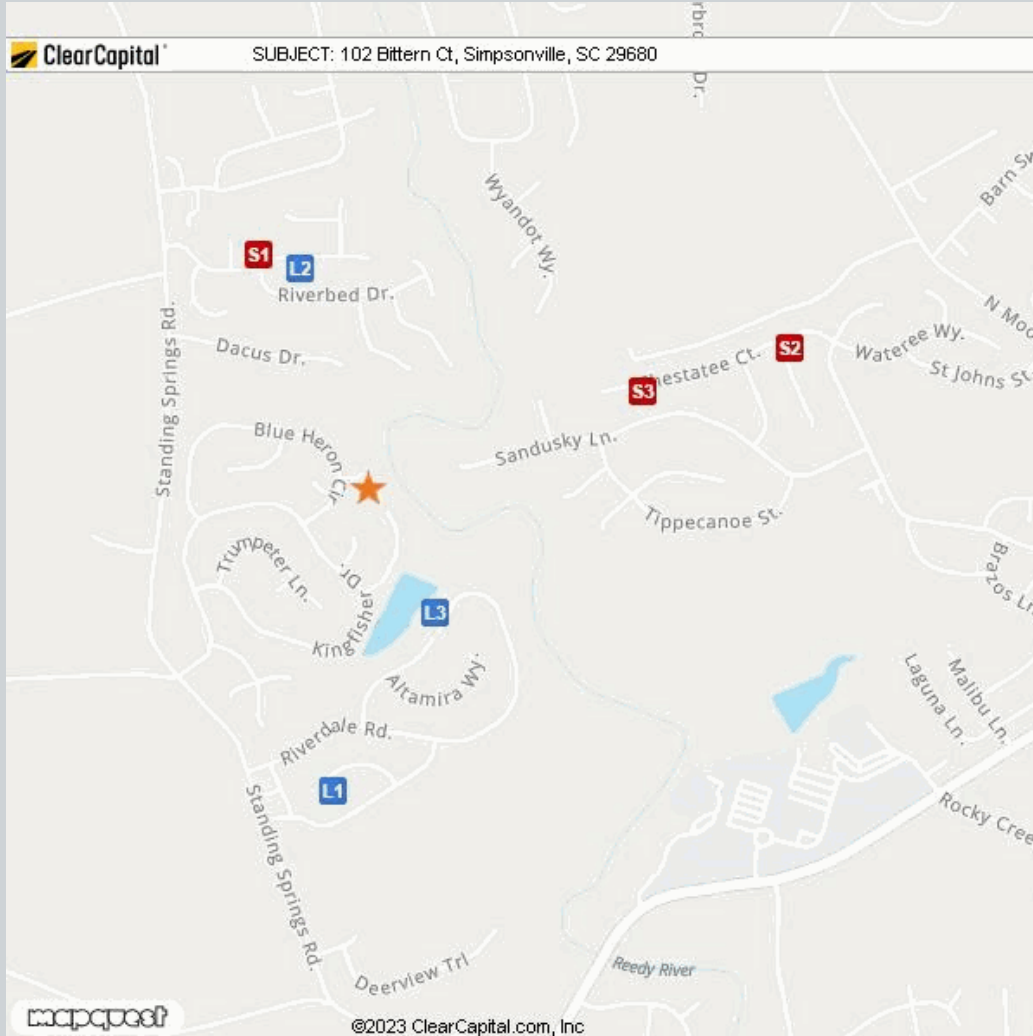
Address ★ 102 Bittern Court, Simpsonville, SC 29680

Loan Number 48704

Suggested List \$335,000

Suggested Repaired \$335,000

Sale \$330,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	102 Bittern Court, Simpsonville, SC 29680	--	Parcel Match
L1 Listing 1	45 Hawksbill Ln, Simpsonville, SC 29680	0.43 Miles ¹	Parcel Match
L2 Listing 2	10 Nut Leaf Ln, Greenville, SC 29605	0.33 Miles ¹	Parcel Match
L3 Listing 3	436 Riverdale Rd, Simpsonville, SC 29680	0.20 Miles ¹	Parcel Match
S1 Sold 1	1 Nut Leaf Ln, Greenville, SC 29605	0.36 Miles ¹	Parcel Match
S2 Sold 2	15 Chestatee Court, Simpsonville, SC 29680	0.63 Miles ¹	Parcel Match
S3 Sold 3	247 Chestatee Ct, Simpsonville, SC 29680	0.41 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	8.11 miles	Date Signed	03/09/2023

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.