

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	37 Brisbane Drive, Fountain Inn, SC 29644	Order ID	8418392	Property ID	33273762
Inspection Date	09/08/2022	Date of Report	09/08/2022		
Loan Number	48705	APN	0360010106600		
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	\$1,179	
Assessed Value	\$5,440	
Zoning Classification	Residential PD	
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	No	
Visible From Street	Visible	
Road Type	Private	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood 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.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$142500 High: \$424822	
Market for this type of property	Increased 7 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	37 Brisbane Drive	4 Brisbane Drive	5 Caulfield Court	305 Catterick Way
City, State	Fountain Inn, SC	Fountain Inn, SC	Fountain Inn, SC	Fountain Inn, SC
Zip Code	29644	29644	29644	29644
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.12 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$254,900	\$299,000	\$300,000
List Price \$	--	\$254,900	\$299,000	\$300,000
Original List Date		09/06/2022	08/11/2022	08/06/2022
DOM · Cumulative DOM	-- · --	2 · 2	28 · 28	33 · 33
Age (# of years)	10	16	5	5
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	1 Story ranch	1 Story ranch	1 Story ranch	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,680	1,568	1,802	2,030
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 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	0.23 acres	0.27 acres	0.27 acres	0.23 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** Located less than 2 miles from growing downtown Fountain Inn, and minutes away from the new Fountain Inn high school, this three bedroom, two bathroom ranch style home is waiting for you! As you enter this home you'll be invited in by the warm toned laminate flooring that draws you into the open concept living space with large windows, and easy access to the kitchen, dining, and backyard space. Vaulted ceilings in the great room give an airy quality without sacrificing the cozy feeling of being home. The kitchen is open to a dining space and has space for a good sized table and bar stools! stainless steel appliances, closet pantry, and ample cabinet space make this a great space for family dinners or entertaining. A split floor plan has two bedrooms and a full bath on one side of the house with the primary suite on the other for privacy without stairs being the separating factor. The primary suite has a full bath with tub/shower combination, linen closet and, walk in closet! As you head outside you'll see a fully fenced in back yard with white privacy fence, lovely stamped concrete patio, recently planted fruit trees, and space for fun! A two car garage provides storage for vehicles or other items. When you're ready to stop out of your dream home, you can access a path in the neighborhood that will take you downtown, or hop on the Swamp Rabbit Trail only minutes away!
- Listing 2** This is a lovely home in the sought after Country Chase community of Fountain Inn. This is a one owner home that shows minimum wear and tear.. This home features an amazing open floor plan with a breath taken kitchen that has an over sized granite island, and stainless steel appliances. This home sits on a cul-de-sac and has a private fenced in back yard with a covered patio!
- Listing 3** Property is located in a USDA-Eligible area, 100% financing may be available.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	37 Brisbane Drive	219 Catterick Way	218 Catterick Way	300 Catterick Way
City, State	Fountain Inn, SC	Fountain Inn, SC	Fountain Inn, SC	Fountain Inn, SC
Zip Code	29644	29644	29644	29644
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.07 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$245,000	\$264,900	\$290,000
List Price \$	--	\$245,000	\$264,900	\$290,000
Sale Price \$	--	\$264,000	\$265,200	\$295,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	02/10/2022	05/13/2022	06/28/2022
DOM · Cumulative DOM	-- · --	2 · 30	54 · 49	1 · 40
Age (# of years)	10	16	16	6
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	1 Story ranch	1 Story ranch	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,680	1,955	1,989	1,809
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	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	0.23 acres	0.30 acres	0.27 acres	0.30 acres
Other	--	--	--	--
Net Adjustment	--	-\$3,400	+\$11,760	+\$5,560
Adjusted Price	--	\$260,600	\$276,960	\$300,560

* 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** As you walk in the front door you will see a bright, open floor plan. Immediately to the right is a staircase that leads you to the bonus room. To the left you will find 2 bedrooms and a full bath as well as the main bedroom with an attached full bath. Through the living area there is a spacious kitchen and dining room. Looking out of the living room there is a large fenced in backyard with a shed for additional storage. Past the kitchen and living area you will find the laundry room and entrance to the 2 car garage.
- Sold 2** This home is located less than two miles from downtown Fountain Inn. This neighborhood is close to Fountain Inn's new high school. Aside from its location, it really has everything you need. With three bedrooms and two bathrooms, plus a bonus room you'll have plenty of room to feel at home. The garage is a great size that currently houses an SUV and a van. The eat-in kitchen space is currently being used for a nice play/education area as it has plenty of space for a large dining table in the open dining area. Its spacious covered porch overlooks the backyard just waiting for you to enjoy. Property is located in a USDA-Eligible area, 100% financing may be available.
- Sold 3** This 3 bedroom, 2 bath home located in Fountain Inn in the Country Chase neighborhood won't last long. Tons of natural light! As soon as you enter you'll notice the vaulted ceilings and open spaces. Upgraded Quartz countertop and subway tile backsplash make this kitchen a chef's dream. The open floor plan with flowing kitchen, dining and great room space make way for excellent entertaining or cozy evenings at home. This home has a very spacious master bedroom and bathroom. Large corner lot with fenced yard and side entry garage. Country Chase is only 6.5 miles to Fairview Road, less than 4 miles to Heritage Park, 2 miles to I-385, and 1.5 miles to Main Street Fountain Inn. The Swamp Rabbit Trail connector runs right through the neighborhood, the walking trail also connects to the back side of the new Fountain Inn High School.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The home was last listed on 07/02/2015 for \$123,000 and sold on 09/25/2015 for \$122,000.			
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	\$270,000	\$270,000
Sales Price	\$265,000	\$265,000
30 Day Price	\$255,000	--
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



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 4 Brisbane Drive
Fountain Inn, SC 29644



Front

L2 5 Caulfield Court
Fountain Inn, SC 29644



Front

L3 305 Catterick Way
Fountain Inn, SC 29644



Front

Sales Photos

S1 219 Catterick Way
Fountain Inn, SC 29644



Front

S2 218 Catterick Way
Fountain Inn, SC 29644



Front

S3 300 Catterick Way
Fountain Inn, SC 29644



Front

ClearMaps Addendum

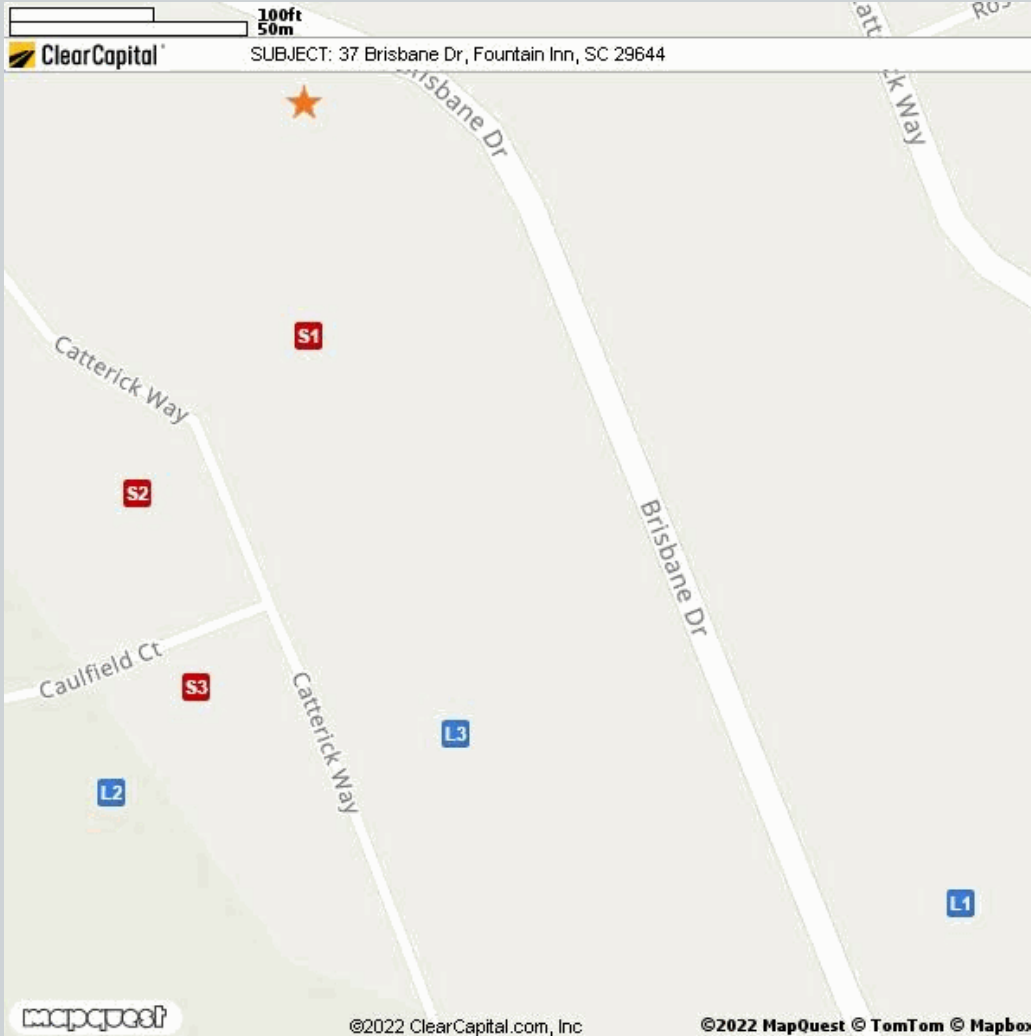
Address ★ 37 Brisbane Drive, Fountain Inn, SC 29644

Loan Number 48705

Suggested List \$270,000

Suggested Repaired \$270,000

Sale \$265,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	37 Brisbane Drive, Fountain Inn, SC 29644	--	Parcel Match
L1 Listing 1	4 Brisbane Drive, Fountain Inn, SC 29644	0.18 Miles ¹	Parcel Match
L2 Listing 2	5 Caulfield Court, Fountain Inn, SC 29644	0.12 Miles ¹	Parcel Match
L3 Listing 3	305 Catterick Way, Fountain Inn, SC 29644	0.11 Miles ¹	Parcel Match
S1 Sold 1	219 Catterick Way, Fountain Inn, SC 29644	0.04 Miles ¹	Parcel Match
S2 Sold 2	218 Catterick Way, Fountain Inn, SC 29644	0.07 Miles ¹	Parcel Match
S3 Sold 3	300 Catterick Way, Fountain Inn, SC 29644	0.10 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	9.45 miles	Date Signed	09/08/2022

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.