

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	163 Coatbridge Drive, Blythewood, SC 29016	Order ID	8028855	Property ID	32301414
Inspection Date	03/08/2022	Date of Report	03/09/2022		
Loan Number	48708	APN	205030513		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	03.08.22	Tracking ID 1	03.08.22
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	JAKOB TOLLEFSON	Condition Comments	
R. E. Taxes	\$8,226	From drive by, the Subject appears to be in good condition and conforms with the condition of the surrounding Subdivision. The Subject is only 4 years old along with the surrounding homes. Clear Prop photos show good condition.	
Assessed Value	\$14,260		
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	Coat Bridge HOA		
Association Fees	\$450 / Month (Pool,Landscaping,Insurance,Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Coat Bridge Subdivision with medium sized homes, mostly in good condition and maintained.	
Sales Prices in this Neighborhood	Low: \$163190 High: \$400000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	163 Coatbridge Drive	105 Craigwood Dr	117 Fox Hill Dr	532 Sterling Ponds Dr
City, State	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
Zip Code	29016	29016	29016	29016
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.88 ¹	0.41 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$320,000	\$385,000	\$387,000
List Price \$	--	\$320,000	\$385,000	\$387,000
Original List Date		02/23/2022	02/25/2022	02/18/2022
DOM · Cumulative DOM	-- · --	14 · 14	12 · 12	19 · 19
Age (# of years)	4	37	32	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 Conventional	2 Stories Traditional	1 Story Traditional	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,688	2,658	2,723	3,000
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	4 · 2	5 · 3
Total Room #	7	8	8	10
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 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	--	--	Pool - Yes	--
Lot Size	0.15 acres	0.69 acres	0.45 acres	0.20 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: The inside is just as special as the outside! The first floor is covered in gorgeous hardwood floors that were refinished last week. The large and welcoming foyer flows into the formal living and dining rooms. Along the back of the home is an updated kitchen, eat-in area, a den, and an office with access to the backyard. A half bath, laundry, and the master suite complete the main level. Upstairs there are two bedrooms with new carpet, a small bonus room adjacent to one bedroom, a spacious bathroom, and a hardwood-floored loft with room for a sofa and tv or a study area. Don't forget the detached garage with a partially finished room over. This home is not a part of the HOA, so there are no HOA fees.
- Listing 2** MLS Comments: The grand entrance features marble floor, pillars, high ceilings & arched entry ways with luxurious attention to details. Hardwood floors greet you in the living, dining & great rooms. Gorgeous Kitchen with custom cabinets, granite counter tops, tile backsplash, stainless steel appliances & eat in area. Great room has built ins & french doors leading to covered screened in porch & patio overlooking your private oasis with fenced in backyard mature landscaping & Gunite swimming pool. 3 bedrooms on the main level and a 4th bedroom or "family room over garage" on the second floor. The home has been freshly painted throughout.
- Listing 3** MLS Comments: 5BR, 3 full baths plus both formals. Fifth BR located on the main level w/ full bathroom creating the perfect guest/in-law suite! Open concept kitchen features beautiful granite countertops, tiled backsplash, staggered height cabinets, pantry & self-cleaning, gas range w/ microwave over. The spacious eat-in overlooks the beautiful, flat, backyard w/ a gorgeous stained wood privacy fence.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	163 Coatbridge Drive	639 Roslindale Cir	16 Brentsmill Cir	609 Roslindale Cir
City, State	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
Zip Code	29016	29016	29016	29016
Datasource	Public Records	Public Records	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.09 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$315,000	\$288,000	\$310,000
List Price \$	--	\$315,000	\$288,000	\$310,000
Sale Price \$	--	\$288,000	\$290,000	\$310,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	07/14/2021	06/17/2021	08/12/2021
DOM · Cumulative DOM	-- · --	30 · 35	49 · 49	41 · 41
Age (# of years)	4	1	4	3
Condition	Good	Excellent	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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,688	2,125	2,511	2,646
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	5 · 3	4 · 3
Total Room #	7	8	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	0.15 acres	0.15 acres	.20 acres	.15 acres
Other	--	--	--	--
Net Adjustment	--	+\$9,075	-\$1,425	-\$5,000
Adjusted Price	--	\$297,075	\$288,575	\$305,000

* Sold 3 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: Superior Condition -\$5,000. Inferior GLA \$14,075. Public Comments: 639 Roslindale Cir, Blythewood, SC 29016 is a single family home that contains 2,125 sq ft and was built in 2021. It contains 4 bedrooms and 2 bathrooms.
- Sold 2** Adjustments: Inferior GLA \$4,425, superior bath -\$5,000. MLS Comments: 5 bed/4 bathroom, 2,511 sq ft home sits in the quiet Coatbridge community in sought after Blythewood! Step inside to an open and airy floor plan that guides you from the dining room and hallway to a BEAUTIFUL kitchen with oversized island that sets this home apart from its competitors. Behind the kitchen is a large family room and a downstairs bedroom set quietly to the side complete with a full bath. Upstairs, four bedrooms await a large family including the large master bedroom with spacious master bathroom. Need a place for the kids to play? This house has that covered with an upstairs living and entertainment area for them to call their own! This home has been beautifully taken care of, has a spacious privacy fenced back yard.
- Sold 3** Adjustments: Superior bath -\$5,000. MLS Comments: 609 Roslindale Cir, Blythewood, SC 29016 is a single family home that contains 2,972 sq ft and was built in 2019. It contains 4 bedrooms and 3 bathrooms. This home last sold for \$310,000 in August 2021.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			5/7/2018 Sold \$237,640				
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	\$307,500	\$307,500
Sales Price	\$305,000	\$305,000
30 Day Price	\$299,000	--
Comments Regarding Pricing Strategy		
The Subject is only 4 years old and Clear Prop photos show good condition. Focused on same complex for sold comps. With adjustments, going with S3 for final value due to bracketed GLA and L1 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 105 Craigwood Dr
Blythewood, SC 29016



Front

L2 117 Fox Hill Dr
Blythewood, SC 29016



Front

L3 532 Sterling Ponds Dr
Blythewood, SC 29016



Front

Sales Photos

S1 639 Roslindale Cir
Blythewood, SC 29016



Front

S2 16 Brentsmill Cir
Blythewood, SC 29016



Front

S3 609 Roslindale Cir
Blythewood, SC 29016



Front

ClearMaps Addendum

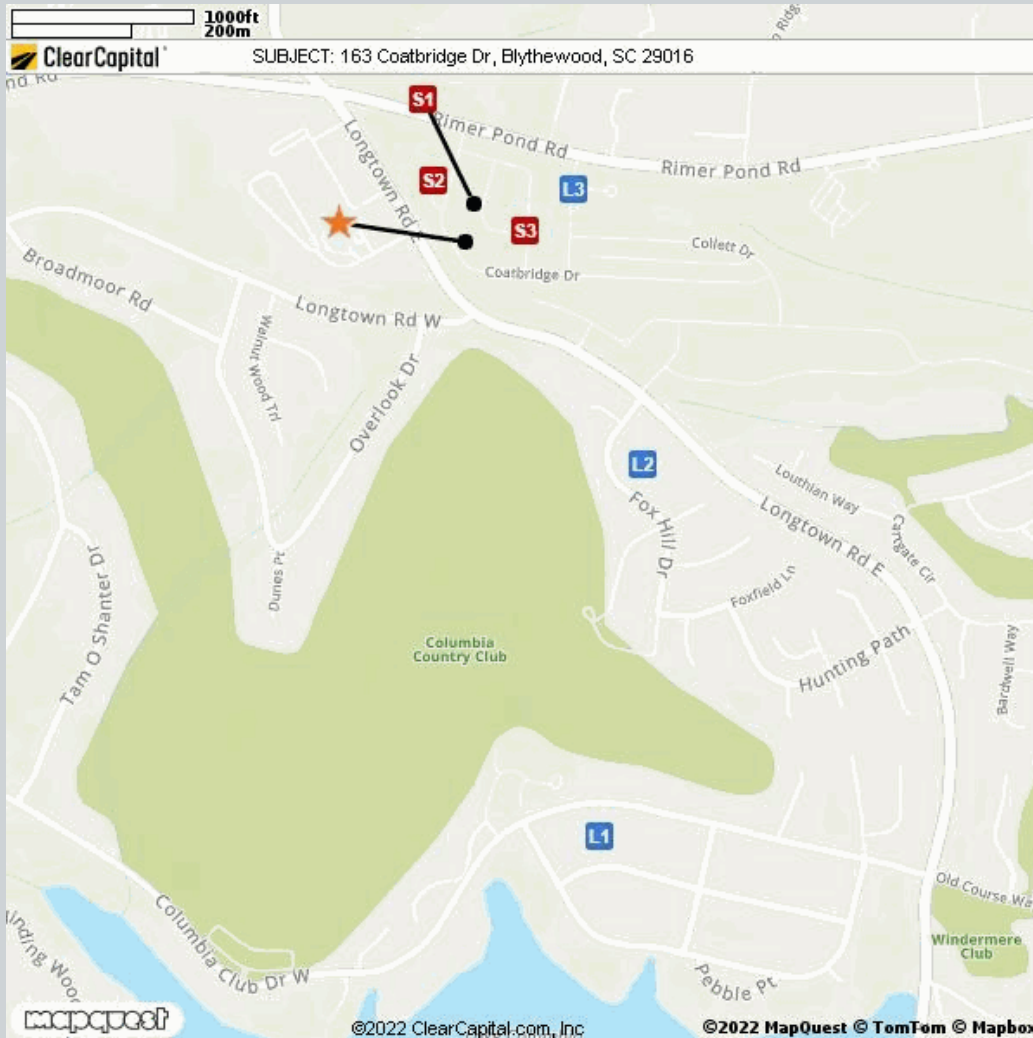
Address ★ 163 Coatbridge Drive, Blythewood, SC 29016

Loan Number 48708

Suggested List \$307,500

Suggested Repaired \$307,500

Sale \$305,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	163 Coatbridge Drive, Blythewood, SC 29016	--	Parcel Match
L1 Listing 1	105 Craigwood Dr, Blythewood, SC 29016	0.88 Miles ¹	Parcel Match
L2 Listing 2	117 Fox Hill Dr, Blythewood, SC 29016	0.41 Miles ¹	Parcel Match
L3 Listing 3	532 Sterling Ponds Dr, Blythewood, SC 29016	0.14 Miles ¹	Parcel Match
S1 Sold 1	639 Roslindale Cir, Blythewood, SC 29016	0.06 Miles ¹	Parcel Match
S2 Sold 2	16 Brentsmill Cir, Blythewood, SC 29016	0.09 Miles ¹	Parcel Match
S3 Sold 3	609 Roslindale Cir, Blythewood, SC 29016	0.07 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	6.91 miles	Date Signed	03/09/2022

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.