

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	145 Sharyn Lane, Aiken, SC 29803	Order ID	8028855	Property ID	32300914
Inspection Date	03/09/2022	Date of Report	03/09/2022		
Loan Number	48715	APN	1221402011		
Borrower Name	Catamount Properties 2018 LLC	County	Aiken		

Tracking IDs

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

General Conditions

Owner	NICHOLAS J GURBACKI	Condition Comments	
R. E. Taxes	\$1,121	From drive by, the Subject appears to be in average condition and conforms with the surrounding homes.	
Assessed Value	\$5,210		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
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	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	Non tract residential area with smaller homes, mostly one story and built in the 1950's that conform.	
Sales Prices in this Neighborhood	Low: \$107500 High: \$387810		
Market for this type of property	Increased 5 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	145 Sharyn Lane	1203 Triple Tree Ln Sw	1173 Carriage Dr	400 Pine Ave Se
City, State	Aiken, SC	Aiken, SC	Aiken, SC	Aiken, SC
Zip Code	29803	29803	29803	29803
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.87 ¹	0.86 ¹	1.20 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$132,000	\$185,500	\$169,900
List Price \$	--	\$132,000	\$185,500	\$169,900
Original List Date		02/05/2022	03/07/2022	03/08/2022
DOM · Cumulative DOM	-- · --	32 · 32	2 · 2	1 · 1
Age (# of years)	65	20	15	16
Condition	Average	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	1 Story Conventional	1 Story Patio	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,170	1,092	1,229	1,287
Bdrm · Bths · ½ Bths	3 · 1	2 · 2	2 · 2	3 · 2
Total Room #	6	6	6	7
Garage (Style/Stalls)	None	None	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	1.00 acres	0.05 acres	.25 acres	0.16 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: This 2 bedroom/2 bathroom home has been used as a investment property and maintained exceptionally well! This home features an open living area, kitchen, separate bedrooms and bathrooms.
- Listing 2** MLS Comments: Beautiful 2 car garage, 2 Bedroom and 2 full bath attached brick house. Nice neighborhood. HOA mows the front and back yards. Refrigerator , Washer and Dryer are included in this home. Large living room with big windows to the back yard.
- Listing 3** MLS Comments: Updated 3 bedroom 2 bath home built in 2006 ready for new owner. New carpet throughout. Large great room with high ceilings. Spacious kitchen includes all appliances including refrigerator. Separate pantry space and breakfast room compliment kitchen. Owner suite includes walk-in closet, double vanities, tub/shower and ceramic tile. Split floorplan with 2 additional bedrooms and full bath on other end of home. Laundry room includes washer and dryer. Attached 2 car garage , irrigation system, back patio and rear privacy fence are additional features of this home.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	145 Sharyn Lane	913 Robinhood Trl	163 Sharyn Ln	2160 Whiskey Rd
City, State	Aiken, SC	Aiken, SC	Aiken, SC	Aiken, SC
Zip Code	29803	29803	29803	29803
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.10 ¹	0.14 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$109,900	\$120,000	\$150,000
List Price \$	--	\$109,900	\$120,000	\$139,900
Sale Price \$	--	\$109,000	\$110,000	\$130,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	07/23/2021	07/28/2021	07/22/2021
DOM · Cumulative DOM	-- · --	50 · 54	16 · 16	180 · 197
Age (# of years)	65	66	65	66
Condition	Average	Average	Average	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	1 Story Conventional	1 Story Ranch	1 Story Ranch	1 Story Bungalow
# Units	1	1	1	1
Living Sq. Feet	1,170	1,224	1,120	1,040
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 1	3 · 1
Total Room #	6	7	6	6
Garage (Style/Stalls)	None	Attached 1 Car	Carport 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.00 acres	1.00 acres	1.00 acres	1.00 acres
Other	--	--	--	--
Net Adjustment	--	-\$7,500	-\$2,500	-\$12,500
Adjusted Price	--	\$101,500	\$107,500	\$117,500

* 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** Adjustments: Superior bath -\$5,000, superior car space -\$2,500. Public Comments: Built in 1956 she sits on a nice size lot! This could be a great investment. 1224 sqft! 3 bedrooms 2 full bathrooms! Includes a bonus room that can be used for multiple things such as office or another small bedroom as it does have a window and closet. Has a garage attached as well. BPO Comment: Cosmetic upgrades, but kitchen a bit dated. Higher average.
- Sold 2** Adjustments: Superior 1 car space -\$2,500. Public Comments: Two Bedroom home with an additional bonus room that can be used as a bedroom and it's located right off Whiskey Rd, The home has been well maintained over the years and it show.
- Sold 3** Adjustments: Superior condition -\$10,000, superior car space -\$2,500. MLS Comments: Great living room space or office/meeting area, 3 bedrooms or offices, large walk-in closet in the hallway, and a kitchen that includes an eating space. Large backyard, single car garage.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			8/9/2019 Listed for sale \$89,500 No sold information.				
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	\$110,000	\$110,000
Sales Price	\$107,500	\$107,500
30 Day Price	\$105,000	--
Comments Regarding Pricing Strategy		
Had to go out 2 miles for listing comps. Focused on characteristics, condition and closest proximity. There for, utilizing S2 for final value and L1 for bracketed listing price. An interior should be done.		

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 1203 Triple Tree Ln SW
Aiken, SC 29803



Front

L2 1173 Carriage Dr
Aiken, SC 29803



Front

L3 400 Pine Ave SE
Aiken, SC 29803



Front

Sales Photos

S1 913 Robinhood Trl
Aiken, SC 29803



Front

S2 163 Sharyn Ln
Aiken, SC 29803



Front

S3 2160 Whiskey Rd
Aiken, SC 29803



Front

ClearMaps Addendum

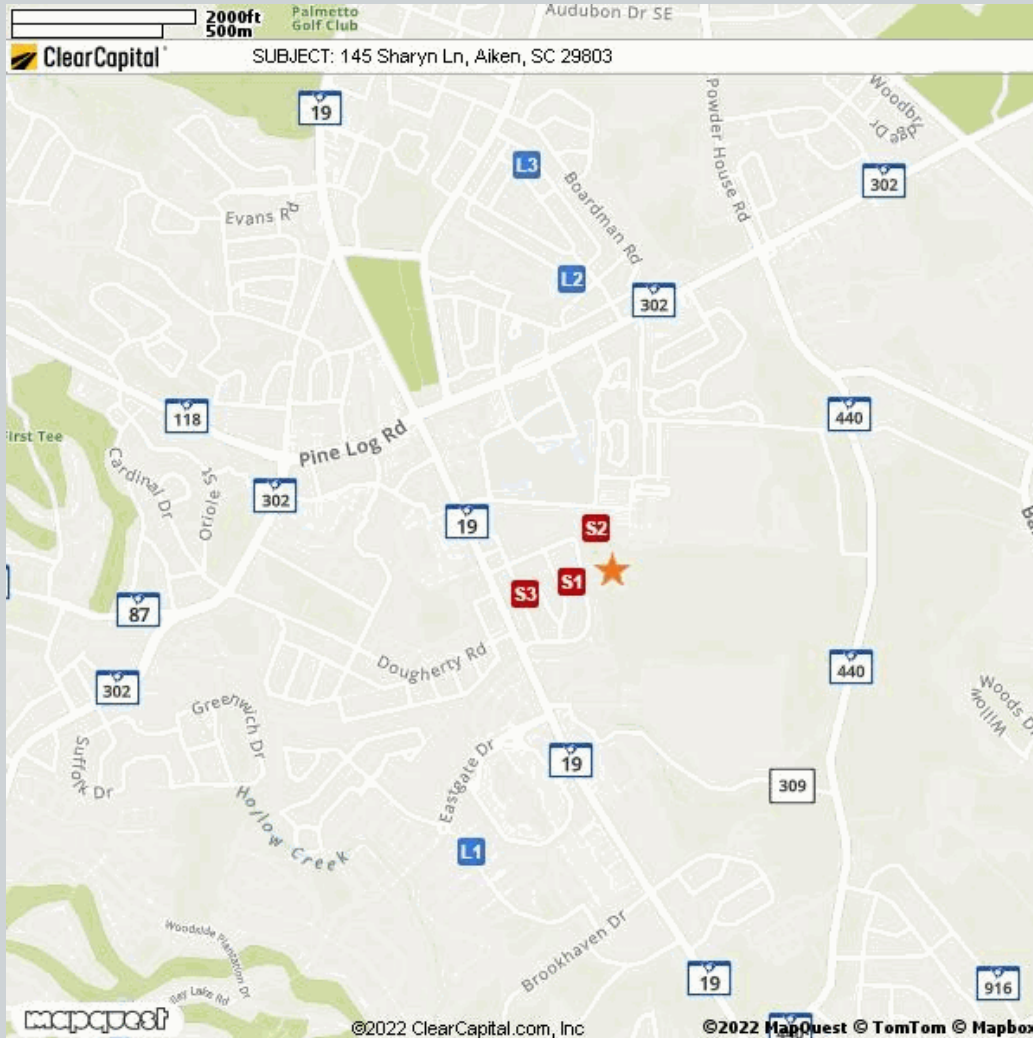
Address ★ 145 Sharyn Lane, Aiken, SC 29803

Loan Number 48715

Suggested List \$110,000

Suggested Repaired \$110,000

Sale \$107,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	145 Sharyn Lane, Aiken, SC 29803	--	Parcel Match
L1 Listing 1	1203 Triple Tree Ln Sw, Aiken, SC 29803	0.87 Miles ¹	Parcel Match
L2 Listing 2	1173 Carriage Dr, Aiken, SC 29803	0.86 Miles ¹	Parcel Match
L3 Listing 3	400 Pine Ave Se, Aiken, SC 29803	1.20 Miles ¹	Parcel Match
S1 Sold 1	913 Robinhood Trl, Aiken, SC 29803	0.10 Miles ¹	Parcel Match
S2 Sold 2	163 Sharyn Ln, Aiken, SC 29803	0.14 Miles ¹	Parcel Match
S3 Sold 3	2160 Whiskey Rd, Aiken, SC 29803	0.23 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	62.87 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.