

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	224 Cambridge Lane Road, Columbia, SC 29223	Order ID	8375862	Property ID	33162743
Inspection Date	08/13/2022	Date of Report	08/15/2022		
Loan Number	48935	APN	198130125		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	08.10.22 BPO	Tracking ID 1	08.10.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	JUSTIN DONES	Condition Comments	
R. E. Taxes	\$1,026	From drive by, the Subject appears and Clear Prop photos, shows higher average, but not remodeled.	
Assessed Value	\$3,290		
Zoning Classification	Residential RM-HD		
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	Suburban neighborhood with smaller homes, ranch styles that conform and are maintained.	
Sales Prices in this Neighborhood	Low: \$120000 High: \$313100		
Market for this type of property	Increased 8 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	224 Cambridge Lane Road	125 Cedar Glen Ln	210 Philmont Dr	201 Whixley Ln
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.27 ¹	0.32 ¹
Property Type	SFR	Other	SFR	SFR
Original List Price \$	\$	\$124,900	\$139,500	\$184,900
List Price \$	--	\$124,900	\$139,500	\$184,900
Original List Date		12/31/2021	07/02/2022	02/10/2022
DOM · Cumulative DOM	-- · --	227 · 227	44 · 44	186 · 186
Age (# of years)	30	17	16	18
Condition	Average	Good	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 Traditional	1 Story Townhouse	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,200	1,092	1,276	1,200
Bdrm · Bths · ½ Bths	3 · 3 · 1	2 · 2	2 · 2	3 · 2
Total Room #	9	6	6	7
Garage (Style/Stalls)	None	None	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	.15 acres	0.06 acres	.06 acres	0.20 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** MLS Comments: Interior was just painted in a neutral color and all the carpet is brand new. Home is low maintenance with the HOA handling the front yard landscaping and pest control. The home has a very open floor plan. The kitchen has a breakfast bar and all appliances remain. The kitchen opens to the dining area with a vaulted ceiling. The great room is adjacent and opens to the backyard. The master suite has a walk-in closet and tub/shower. The private fenced backyard has patio and a shed for storage.
- Listing 2** MLS Comments: This adorable 2 bedroom and 2 bathroom house with a bonus room is ready for move in. Full Sized washer and dryer is the the master walk in closet. Master bedroom is at the back of the house for added privacy. One of the few with Carport and outdoor storage. Great fenced in backyard with Privacy Fence.
- Listing 3** MLS Comments: Adorable home available for sale in Patriot Park in Northeast Columbia with open floor plan. Home offers Master with walk in closet and private bath. 2 Nice size guest bedrooms with shared bath.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	224 Cambridge Lane Road	120 Marbun Rd	217 Cambridge Lane Rd	101 Whixley Ln
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.20 ¹	0.05 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$115,000	\$165,000	\$175,000
List Price \$	--	\$115,000	\$165,000	\$175,000
Sale Price \$	--	\$120,000	\$175,000	\$186,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	03/18/2022	02/28/2022	04/13/2022
DOM · Cumulative DOM	-- · --	35 · 35	31 · 31	69 · 69
Age (# of years)	30	50	34	18
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 Traditional	1 Story Ranch/Rambler	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,200	1,000	1,324	1,281
Bdrm · Bths · ½ Bths	3 · 3 · 1	3 · 1	3 · 2	3 · 2
Total Room #	9	6	7	7
Garage (Style/Stalls)	None	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.15 acres	0.17 acres	.15 acres	0.37 acres
Other	--	--	--	--
Net Adjustment	--	+\$17,500	+\$4,400	+\$5,000
Adjusted Price	--	\$137,500	\$179,400	\$191,000

* 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: Inferior GLA \$5,000, inferior bath \$10,000, inferior half bath \$2,500. bath MLS Comments: 120 Marbun Rd, Columbia, SC 29223 is a single family home that contains 966 sq ft and was built in 1972. It contains 3 bedrooms and 1.5 bathrooms. This home last sold for \$120,000 in March 2022.
- Sold 2** Adjustments: Superior GLA -\$3,100, inferior bath \$5,000, inferior half bath \$2,500. MLS Comments: 217 Cambridge Lane Rd, Columbia, SC 29223 is a single family home that contains 1,351 sq ft and was built in 1988. It contains 3 bedrooms and 2 bathrooms. This home last sold for \$175,000 in March 2022.
- Sold 3** Adjustments: Inferior bath and half bath \$7,500, superior carport -\$2,500. MLS Comments: 101 Whixley Ln, Columbia, SC 29223 is a single family home that contains 1,281 sq ft and was built in 2004. It contains 3 bedrooms and 2.5 bathrooms. This home last sold for \$186,000 in May 2022.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No history in past 12 months.				
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	\$180,000	\$180,000
Sales Price	\$179,400	\$179,400
30 Day Price	\$175,000	--
Comments Regarding Pricing Strategy		
Focused search on closest proximity and condition. In some cases, townhomes in the listings had to be used due to the Subject's small GLA. Utilizing S2 for final value and L3 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



Street



Other

Listing Photos

L1 125 Cedar Glen Ln
Columbia, SC 29223



Front

L2 210 Philmont Dr
Columbia, SC 29223



Front

L3 201 Whixley Ln
Columbia, SC 29223



Front

Sales Photos

S1 120 Marbun Rd
Columbia, SC 29223



Front

S2 217 Cambridge Lane Rd
Columbia, SC 29223



Front

S3 101 Whixley Ln
Columbia, SC 29223



Front

ClearMaps Addendum

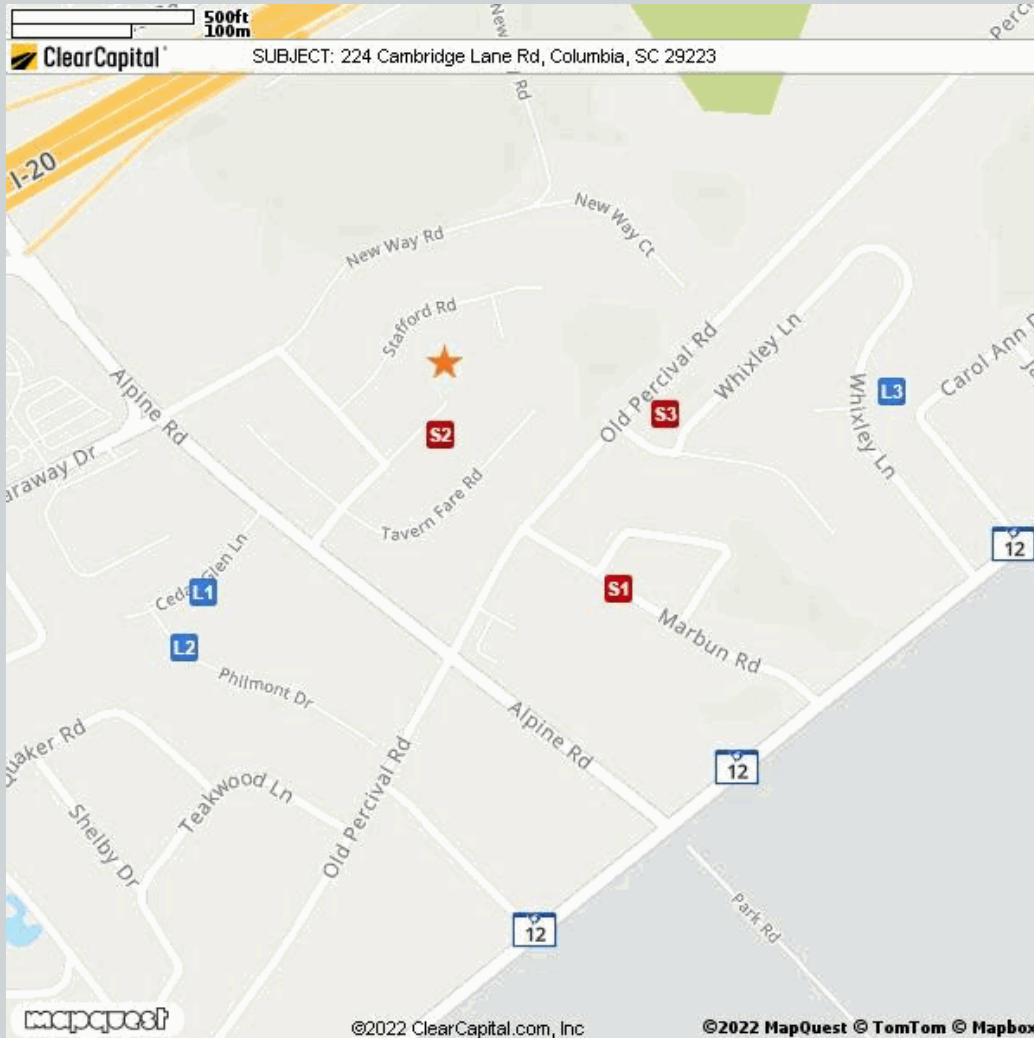
Address ★ 224 Cambridge Lane Road, Columbia, SC 29223

Loan Number 48935

Suggested List \$180,000

Suggested Repaired \$180,000

Sale \$179,400



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	224 Cambridge Lane Road, Columbia, SC 29223	--	Parcel Match
L1 Listing 1	125 Cedar Glen Ln, Columbia, SC 29223	0.23 Miles ¹	Parcel Match
L2 Listing 2	210 Philmont Dr, Columbia, SC 29223	0.27 Miles ¹	Parcel Match
L3 Listing 3	201 Whixley Ln, Columbia, SC 29223	0.32 Miles ¹	Parcel Match
S1 Sold 1	120 Marbun Rd, Columbia, SC 29223	0.20 Miles ¹	Parcel Match
S2 Sold 2	217 Cambridge Lane Rd, Columbia, SC 29223	0.05 Miles ¹	Parcel Match
S3 Sold 3	101 Whixley Ln, Columbia, SC 29223	0.17 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	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	3.22 miles	Date Signed	08/15/2022

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.