

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	115 Dauphine Way, Greer, SOUTH CAROLINA 29650	Order ID	8103585	Property ID	32488594
Inspection Date	04/05/2022	Date of Report	04/06/2022		
Loan Number	49153	APN	T035060102900		
Borrower Name	Catamount Properties 2018 LLC	County	Greenville		

Tracking IDs					
Order Tracking ID	04.05.22	Tracking ID 1	04.05.22		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Settles Marshall Bennett II Settles Jessica Jtwro	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	\$732,341	
Assessed Value	\$334,410	
Zoning Classification	R-12	
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	Belshire 864-555-5555	
Association Fees	\$410 / Year (Other: common area, playground)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments 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.
Local Economy	Excellent	
Sales Prices in this Neighborhood	Low: \$172,500 High: \$547,885	
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	115 Dauphine Way	714 Paxton Rosedrive	143 Belshire Drive	26 Lifestyle Court
City, State	Greer, SOUTH CAROLINA	Greer, SC	Greer, SC	Greer, SC
Zip Code	29650	29650	29650	29650
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.94 ¹	0.12 ¹	0.60 ²
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$445,000	\$469,900	\$479,050
List Price \$	--	\$445,000	\$459,900	\$479,050
Original List Date		04/01/2022	01/25/2022	10/12/2021
DOM · Cumulative DOM	-- · --	4 · 5	70 · 71	175 · 176
Age (# of years)	5	2	6	0
Condition	Good	Good	Good	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	2 Stories traditional	2 Stories traditional	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	2,979	3,308	2,670	3,100
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3	4 · 2 · 1	3 · 3
Total Room #	9	10	9	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	0.34 acres	0.19 acres	0.15 acres	0.13 acres
Other	none	none	none	none

* 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 714 Paxton Rose! Located in Brentwood just moments from downtown Greer, this 4 bedroom, 3 bathroom, 3,308 sq. ft. home features: hardwood floors, thick crown molding, and high ceilings throughout the main living areas; a formal dining room with coffered ceilings and wainscoting; and an open concept floor plan – perfect for entertaining – combining the kitchen, breakfast room and living room complete with a cozy gas log fireplace. The beautiful kitchen boasts a butler's pantry with walk-in storage, granite countertops, subway tiled backsplash, stainless steel appliances, double ovens, gas range, and an island with bar seating. Also on the main floor is a bedroom, full bathroom – perfect for hosting guests – and mudroom complete with a well-appointed drop zone. Upstairs is the spacious master bedroom featuring high, box ceilings, sitting room, huge walk-in closet, and private en suite complete with dual vanities, walk-in shower, private water closet, and relaxing garden tub. A large bonus room, laundry room, two additional bedrooms, and an additional full bathroom with a double vanity rounds out this second floor. Out back is a large yard complete with a covered patio and grilling area. Come make this great home yours before someone else does!
- Listing 2** Vacant! This beautiful two story SF home in Greer subdivision is a must see. Four bedrooms and two and a half baths. Enter into a open foyer with separate living and dining room. Open family room with brick front gas fireplace. Spacious kitchen with island, granite countertops, and Stainless Steel appliances (oven, microwave and dishwasher). Kitchen gives access to well-maintained backyard with nice in-ground pool. Upstairs has large bedrooms and laundry room. Plenty of closet space. Master bedroom has two walk-in closets and master bath has double vanity with separate shower and tub. Ready to move in!
- Listing 3** All around Brick low maintenance homes in 55+ community. 2 Beds, 2 Baths + sun room/study. Master bath with roman shower + optional tub, double vanities and very spacious walk-in closet. Private courtyard (optional to cover, screen, or sitting room) with black powder coated fenced in yard. Open Great Room design with tray ceilings per design, lots of natural light, and gas fireplace w/ granite surround and mantle. Gourmet Kitchen w/ granite countertops and 42" maple cabinets, walk in pantry. Hardwood floors or LVP throughout foyer, kitchen, living and dining. Ceramic tile in all baths and laundry room. Extended 2 car garages Universal design for accessibility." All homes are ADA compliant.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	115 Dauphine Way	304 Bienville Place	36 Lovvorn Court	203 Hammetts Glenway
City, State	Greer, SOUTH CAROLINA	Greer, SC	Greer, SC	Greer, SC
Zip Code	29650	29650	29650	29650
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.17 ¹	1.51 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$375,000	\$377,500	\$524,900
List Price \$	--	\$375,000	\$375,000	\$499,000
Sale Price \$	--	\$375,000	\$368,000	\$451,050
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	06/21/2021	10/01/2021	03/18/2022
DOM · Cumulative DOM	-- · --	2 · 59	17 · 56	29 · 49
Age (# of years)	5	5	4	19
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 traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,979	3,465	3,365	2,592
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 2	4 · 2 · 1	4 · 2 · 1
Total Room #	9	12	10	10
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	0.34 acres	0.17 acres	0.13 acres	0.16 acres
Other	none	none	none	none
Net Adjustment	--	-\$15,737	-\$10,866	+\$23,102
Adjusted Price	--	\$359,263	\$357,134	\$474,152

* 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** Absolutely Stunning! Gorgeous 4 bedroom 2.5 bath PLUS loft and first floor Study showcases an amazing open floor plan. Beautiful luxury vinyl plank graces the entire main floor. A first floor study with french doors is perfect for working from home, e-learning or a great flex space. A formal dining room is spacious and convenient to the impressive Great Room and Impressive Gourmet Kitchen. The Great Room which features built-in Polk speakers, a gas log fireplace and tons of natural light. The Kitchen boasts a grand custom island with industrial pendant lighting and is open to the great room and dining area. Stainless Steel appliances including a vented hood and a freestanding smooth cooktop and double oven range impress even the professional chef! A walk-in pantry with tons of shelving is tucked to the side. Off the garage you have a great family arrival area, perfect for shoes, coats and bags. Upstairs you'll love the owners' suite. Truly a retreat, you'll find a spacious sitting area overlooking the suite along with dual walk-in closets, and ensuite boasting a walk-in shower with tile surround, bench and separate soaking tub, dual sinks with quartz counter tops, linen closet and water closet. Three additional bedrooms, laundry and LOFT with walk-in storage area complete the upstairs. Outside you'll enjoy outdoor living on an expanded patio overlooking the private, level, fenced-in backyard. Zoned for the Riverside School District, you will not want to miss this!
- Sold 2** This beautiful home backs to trees and has an open area in front of the home...absolutely wonderful location in the back of the neighborhood! This is the popular "Rome" floor plan that gives you an open, spacious layout. Gorgeous kitchen with 42" cabinets, stainless appliances, granite countertops, walk-in pantry, and a large island that is perfect for entertaining! The laundry room is upstairs with the bedrooms for your convenience. Plus, you don't have to walk through the laundry room when coming in from your garage! The oversized Owner's Suite has dual closets and the Owner's bath provides a lovely large tile shower. The first floor office could also be used as a bedroom for overnight guests.
- Sold 3** Beautiful, 4 Bedroom, 2.5 Bath home in the desirable Hammetts Glen neighborhood in the award-winning Riverside school district. Convenient to everything Greenville has to offer! Bright, open floor plan with a large family room that opens to the kitchen, breakfast and flex Den/Keeping Room areas. Gorgeous hardwoods throughout, extending from the foyer to the large dining room, kitchen and breakfast area into the additional Den/Keeping Room. White, spacious custom-built kitchen with solid surface counters, plenty of cabinet space, large island with sink and openings to the dining and living areas is perfect for entertaining! Split floor plan with the master on the main, tray ceilings and the master bath with dual vanities, a large tub and spacious walk-in closet with custom shelving. A second bedroom, half bath and laundry room with large sink are also located downstairs. Upstairs has plenty of storage, custom built ins and an additional two bedrooms with walk in closets and Jack and Jill bath. Extra multi-level storage in the attic! Step out onto the back patio, designed with beautiful brick which welcomes you to your backyard retreat. The Homeowners Association maintains the lawn so you will be able to relax and enjoy without maintenance. This home is convenient to restaurants, shops, GSP airport and I-85, in a beautiful, established neighborhood, making it a perfect place to call home!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The home was last listed on 07/25/2016 for \$326,900 and expired on 04/07/2017 for \$336,900.			
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	\$400,000	\$400,000
Sales Price	\$390,000	\$390,000
30 Day Price	\$380,000	--
Comments Regarding Pricing Strategy		
<p>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. Two of the three suggested comps were used in the report as they are closer in distance however in my opinion they comps are undervaluing the subject a bit since they are 6 month - 12 months old when they sold. Due to the age on the comps it is hard to use them as since they sold the market appears to have picked up speed in the rate that values are increasing. There for this comps could be undervalued in todays market.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Address Verification



Address Verification



Side



Side

Subject Photos



Street



Street



Street



Street

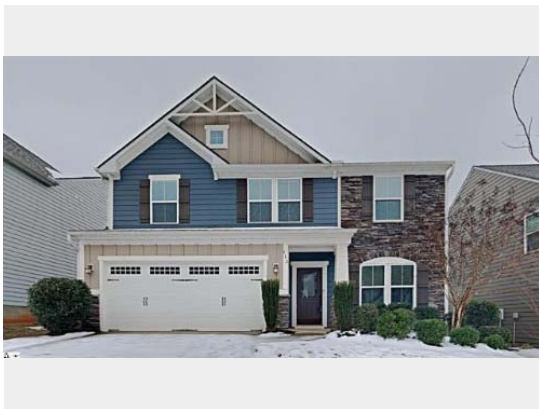
Listing Photos

L1 714 Paxton Rose Drive
Greer, SC 29650



Front

L2 143 Belshire Drive
Greer, SC 29650



Front

L3 26 Lifestyle Court
Greer, SC 29650



Front

Sales Photos

S1 304 Bienville Place
Greer, SC 29650



Front

S2 36 Lovvorn Court
Greer, SC 29650



Front

S3 203 Hammetts GlenWay
Greer, SC 29650



Front

ClearMaps Addendum

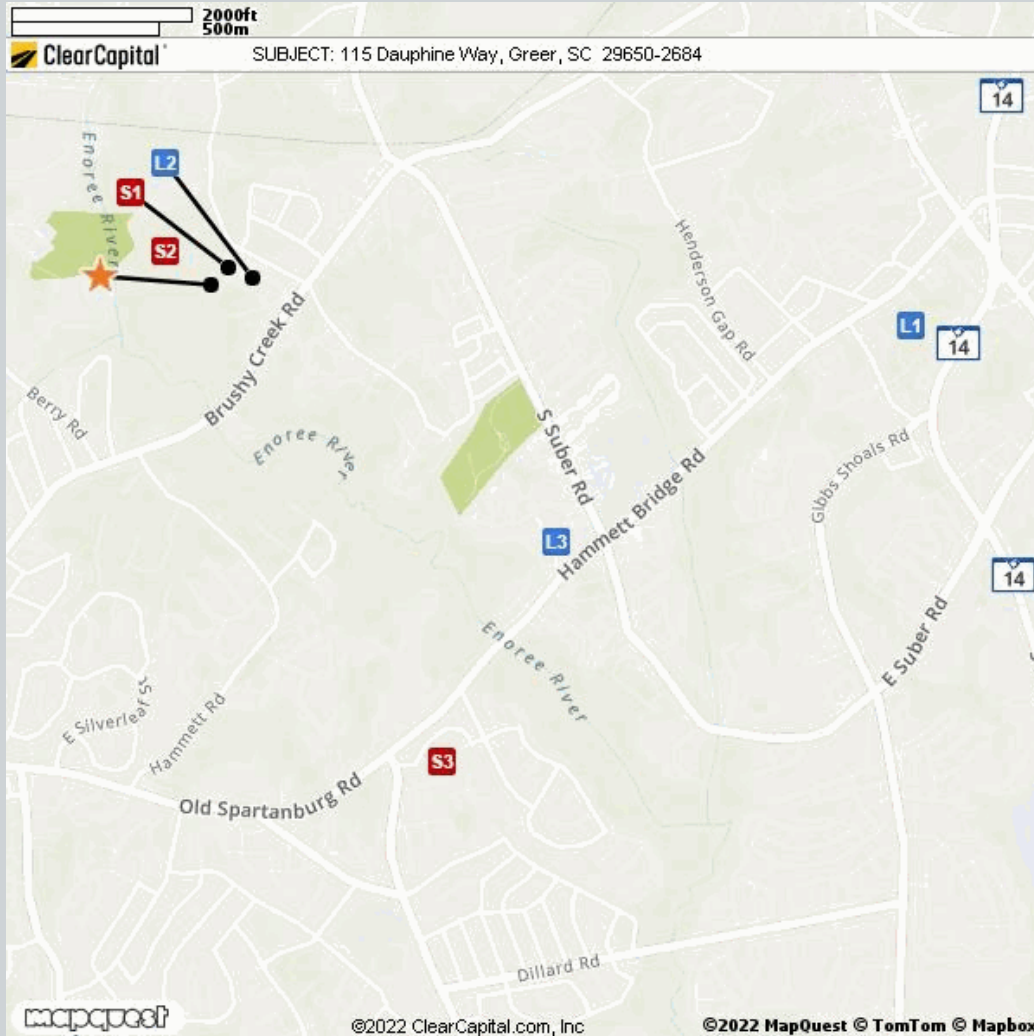
Address ★ 115 Dauphine Way, Greer, SOUTH CAROLINA 29650

Loan Number 49153

Suggested List \$400,000

Suggested Repaired \$400,000

Sale \$390,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	115 Dauphine Way, Greer, South Carolina 29650	--	Parcel Match
L1	714 Paxton Rosedrive, Greer, SC 29650	1.94 Miles ¹	Parcel Match
L2	143 Belshire Drive, Greer, SC 29650	0.12 Miles ¹	Parcel Match
L3	26 Lifestyle Court, Greer, SC 29650	0.60 Miles ²	Unknown Street Address
S1	304 Bienville Place, Greer, SC 29650	0.07 Miles ¹	Parcel Match
S2	36 Lovvorn Court, Greer, SC 29650	0.17 Miles ¹	Parcel Match
S3	203 Hammetts Glenway, Greer, SC 29650	1.51 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	Jeffrey Thompson	Company/Brokerage	Upstate Realty & Associates
License No	79692	Address	201 Misty Meadow Dr Greenville SC 29615
License Expiration	06/30/2022	License State	SC
Phone	8646313099	Email	jthompson8405@gmail.com
Broker Distance to Subject	6.01 miles	Date Signed	04/06/2022

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.