

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	183 Suffolk Drive, Aiken, SOUTH CAROLINA 29803	Order ID	8444660	Property ID	33346343
Inspection Date	09/27/2022	Date of Report	09/29/2022		
Loan Number	49186	APN	106-19-13-018		
Borrower Name	Catamount Properties 2018 LLC	County	Aiken		

Tracking IDs					
Order Tracking ID	09.26.22 BPO	Tracking ID 1	09.26.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	subject appears to be in average condition. vinyl, ranch, 2 car attached garage, window unit, central h&a conforms to the neighborhood.
R. E. Taxes	\$2,374	
Assessed Value	\$135,492	
Zoning Classification	RUD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (door is locked)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$400	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$400	
HOA	River Bluff Homeowners Association	
Association Fees	\$35 / Month (Pool,Tennis,Other: park & gazebo)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	similar type of homes in the neighborhood. Close to grocery,shopping, entertainment, restaurants, schools, etc
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$171,000 High: \$277,000	
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	183 Suffolk Drive	71 Suffolk Drive	55 Cape Fox Circle	107 Trailwood Avenue
City, State	Aiken, SOUTH CAROLINA	Aiken, SC	Aiken, SC	Aiken, SC
Zip Code	29803	29803	29803	29803
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	3.39 ¹	2.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$255,000	\$225,000	\$259,900
List Price \$	--	\$245,000	\$225,000	\$259,900
Original List Date		08/10/2022	09/13/2022	08/10/2022
DOM · Cumulative DOM	-- · --	49 · 50	15 · 16	49 · 50
Age (# of years)	33	31	18	36
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 ranch
# Units	1	1	1	1
Living Sq. Feet	1,504	1,560	1,522	1,572
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	8	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.25 acres	.27 acres	.24 acres	.24 acres
Other	--	updated	new roof	remodeled

* Listing 2 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** Wonderfully updated home in River Bluff now available! Step inside to an open floor plan with vaulted ceilings and a raised stone fireplace. New luxury vinyl plank flooring and paint throughout home. Formal and informal dining rooms that lead out to a covered porch and expansive deck! Perfect for relaxing or entertaining! The kitchen boasts re-surfaced counters and new stainless-steel appliances. The Owner's Suite is spacious with a roomy enSuite and walk-in closet. New Delta faucets and fixtures with newly resurfaced bath/shower. The guest bath has the same upgrades. The two guest rooms are sweet and airy. There is a small pantry, full laundry room, and attic storage with pull-down stairs. The two-car garage was freshly painted and there's a new sprinkler system for the yard. Pest control has been maintained. Roof and HVAC are only 5 years old! So much to love about this move-in ready house! Come tour and make it yours!
- Listing 2** Welcome to 55 Cape Fox Circle. Nestled in the quaint subdivision of Fox Run on Aikens southside. This charming three bedroom, two full bath home features an open, split floor plan. The kitchen features a snack bar and walk-in pantry along with an eat-in dining area. The master bedroom has tray ceilings, an EnSuite bath and a large walk-in closet. This home offers a wonderful living environment in a quiet neighborhood. A new roof was installed in August 2022. Similar to subject in bedrooms, bathrooms, square footage, lot size.
- Listing 3** Charming 3 bedroom 2 bathroom ranch in the heart of Southside and is conveniently located to everything Aiken has to offer. Home has been completely remodeled. Spacious living room with skylights, gas log fireplace and laminate hardwood flooring throughout home. Kitchen with granite countertops and wonderful cabinet storage. All appliance remain including refrigerator. Dining area features a bay window and is open to the kitchen and living room. Owner bedroom with private bath and plenty of natural lighting. 3rd bedroom is located on opposite end of home and includes its own HVAC system. Under stairs built-in bar and built-in dog kennel. Huge back deck with built-in gas line for grill. Marquis hot tub remains as well as exterior shower. Fenced backyard, single car garage with new epoxy floor paint, new water heater, washer/dryer remain. newer roof, newer windows, newer HVAC, custom window shades, etc. Call today for your private viewing.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	183 Suffolk Drive	622 Greenwich Drive	524 Greenwich Drive	449 Greenwich Drive
City, State	Aiken, SOUTH CAROLINA	Aiken, SC	Aiken, SC	Aiken, SC
Zip Code	29803	29803	29803	29803
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.26 ¹	0.35 ¹	0.46 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$279,900	\$229,900	\$169,000
List Price \$	--	\$279,900	\$229,900	\$169,000
Sale Price \$	--	\$277,000	\$229,000	\$171,000
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	08/12/2022	09/07/2022	06/17/2022
DOM · Cumulative DOM	-- · --	41 · 41	34 · 34	24 · 24
Age (# of years)	33	33	31	34
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 ranch	2 Stories two story	2 Stories two story
# Units	1	1	1	1
Living Sq. Feet	1,504	1,560	1,723	1,388
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2 · 1	3 · 2
Total Room #	6	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	.25 acres	.5 acres	.67 acres	.45 acres
Other	--	updated	none	new roof
Net Adjustment	--	\$0	-\$1,500	\$0
Adjusted Price	--	\$277,000	\$227,500	\$171,000

* 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** Come see this updated home in River Bluff 16ft Cathedral Ceiling in the Living Room, 12ft ceilings in the eat in Kitchen. 3 bed, 2 bath with bonus room over the garage. New finishings including 42" upper kitchen cabinets, quartz countertops, stainless appliances, LED lighting, modern window treatments, new bathroom vanities, dual flush toilets and remote controlled ceiling fans. Popcorn ceilings have been removed and The interior of the home has been freshly painted in updated neutral tones. The Wood floors in living/dining and bedrooms have been polished and coordinating LVP floors have been installed throughout the rest of the main level. New gas pack HVAC and New Garage Door. Bonus room (approx. 30X10) has access from the garage with separate New HVAC unit. Bonus rm has Fresh paint and laminate flooring. - could be perfect for home office or kids hangout. New French doors in the kitchen lead onto the rear deck (13X13) that looks out at the huge backyard. Side gate allows vehicle access to the LARGE SHOP (24X24) with its own electric meter and HVAC Unit. There is a garden shed and chicken coop back here too. This home has something for everyone in the family. All of this on a 1/2 acre lot (2 separate parcels) 1260sf main level plus 300sf bonus room over the garage...in addition to 24x24 workshop out back.
- Sold 2** Conveniently located on the south side of Aiken. River Bluff offers community playground, tennis courts, and association pool (to re-open in 2023). This home offers a large fenced rear yard extended pad for extra parking. In the family room has vaulted ceiling and a wood burning fireplace. This home welcomes you with a rocking chair front porch, then on the rear of the home you will find a heated and cooled all weather room and back deck ready for your grill. This home has a main floor owner's suite! Sale includes parcel behind lot, 107-07-11-009.
- Sold 3** Well maintained, 3 bedroom and 2 bath ranch on large lot in River Bluff! Open floor plan with vaulted ceilings, spacious living room has gas fireplace, back deck overlooks private yard, new roof, and HVAC about 6 years old. Great neighborhood offers community pool, tennis courts and playground! Shed to remain. Similar to subject in bedrooms, bathrooms.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				no listing history per MLS & tax records			
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	\$206,000	\$211,000
Sales Price	\$206,000	\$211,000
30 Day Price	\$201,000	--
Comments Regarding Pricing Strategy		
best, recent comps used. Listing comps expanded outside of neighborhood due to a shortage of listings.		

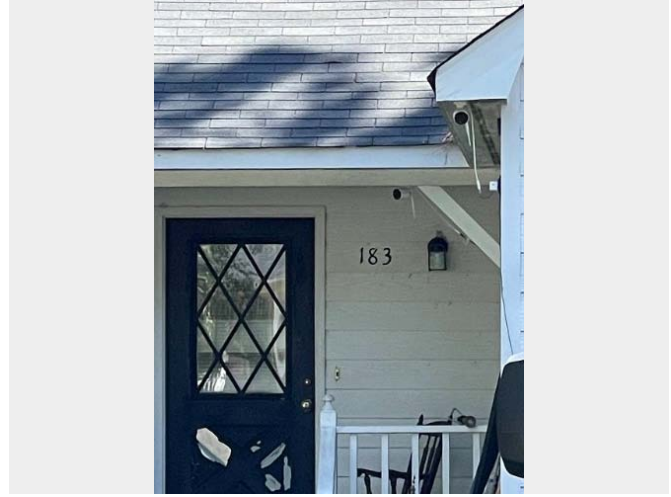
Clear Capital Quality Assurance Comments Addendum

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



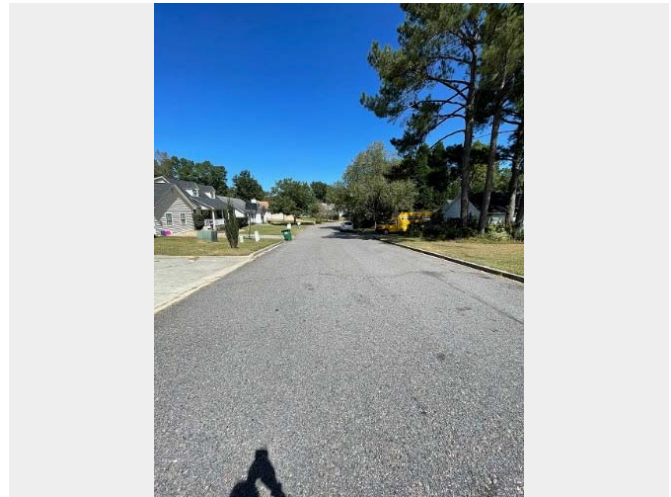
Front



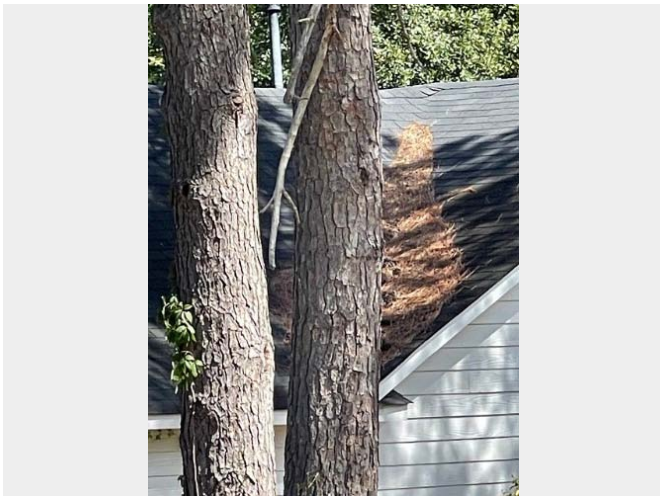
Address Verification



Street



Street



Other

Listing Photos

L1 71 Suffolk Drive
Aiken, SC 29803



Other

L2 55 Cape Fox Circle
Aiken, SC 29803



Other

L3 107 Trailwood Avenue
Aiken, SC 29803



Other

Sales Photos

S1 622 Greenwich Drive
Aiken, SC 29803



Other

S2 524 Greenwich Drive
Aiken, SC 29803



Other

S3 449 Greenwich Drive
Aiken, SC 29803



Other

ClearMaps Addendum

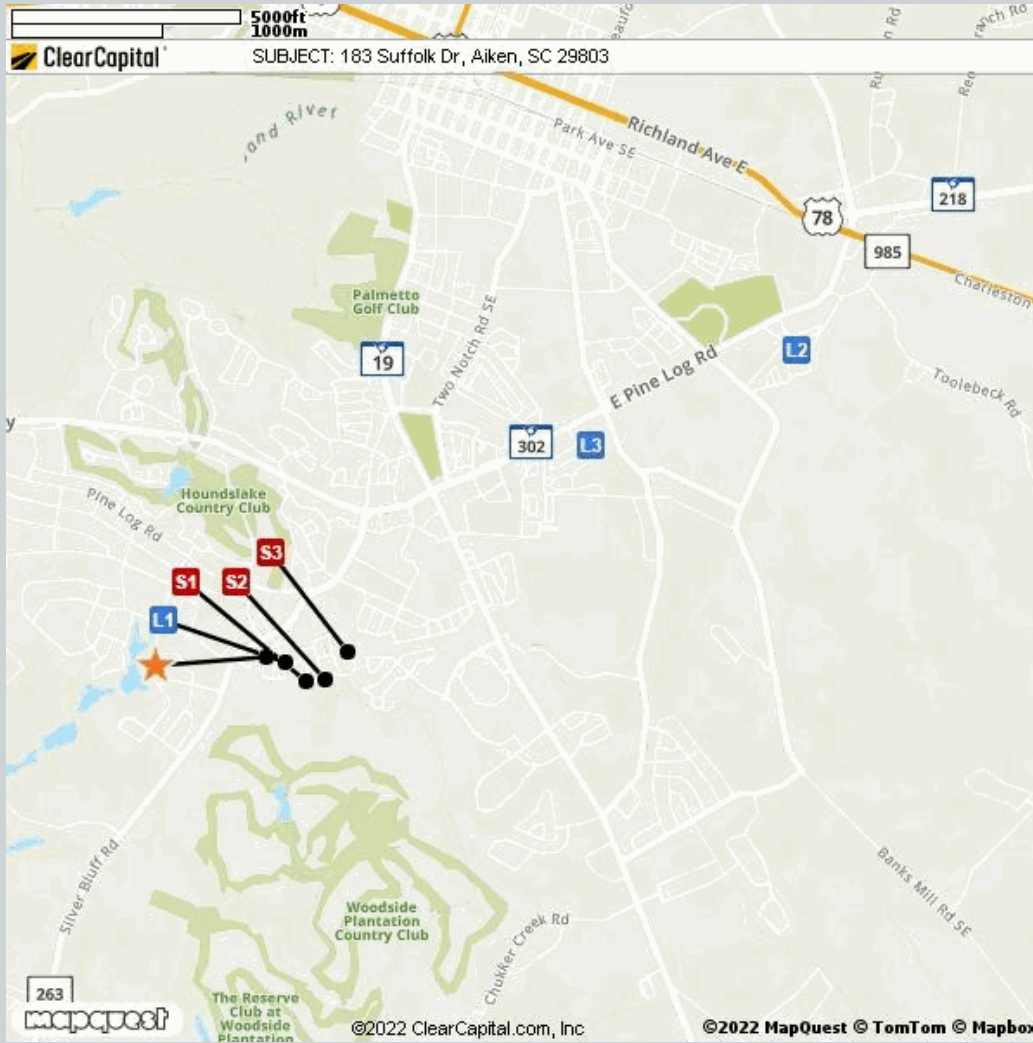
Address ★ 183 Suffolk Drive, Aiken, SOUTH CAROLINA 29803

Loan Number 49186

Suggested List \$206,000

Suggested Repaired \$211,000

Sale \$206,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	183 Suffolk Drive, Aiken, South Carolina 29803	--	Parcel Match
L1 Listing 1	71 Suffolk Drive, Aiken, SC 29803	0.11 Miles ¹	Parcel Match
L2 Listing 2	55 Cape Fox Circle, Aiken, SC 29803	3.39 Miles ¹	Parcel Match
L3 Listing 3	107 Trailwood Avenue, Aiken, SC 29803	2.11 Miles ¹	Parcel Match
S1 Sold 1	622 Greenwich Drive, Aiken, SC 29803	0.26 Miles ¹	Parcel Match
S2 Sold 2	524 Greenwich Drive, Aiken, SC 29803	0.35 Miles ¹	Parcel Match
S3 Sold 3	449 Greenwich Drive, Aiken, SC 29803	0.46 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	Karen Bures	Company/Brokerage	Meybohm Real Estate
License No	27697	Address	142 Laurens St NW Aiken SC 29801
License Expiration	06/30/2023	License State	SC
Phone	8036441736	Email	KarenSold@aol.com
Broker Distance to Subject	3.72 miles	Date Signed	09/29/2022

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.