

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	129 Kelay Street, Spartanburg, SC 29301	Order ID	8682099	Property ID	34070911
Inspection Date	04/04/2023	Date of Report	04/04/2023		
Loan Number	49276	APN	6200706505		
Borrower Name	Catamount Properties 2018 LLC	County	Spartanburg		

Tracking IDs					
Order Tracking ID	04.03.23 BPO Citi-CS Update Request	Tracking ID 1	04.03.23 BPO Citi-CS Update Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments
R. E. Taxes	\$954	The subject is an SF Traditional Home what is in average condition overall. No apparent adverse influences were noted at the time of inspection. Free & clear of disaster-related damage. This home has been renovated from top to bottom and is move-in ready for you and yours. As soon as you arrive, you will notice the modern lighting throughout, all new flooring, and freshly painted walls. The open floor plan provides the perfect environment for entertaining family and friends
Assessed Value	\$129,900	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (lock box)	
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	Rural	Neighborhood Comments
Local Economy	Stable	Subject's neighborhood is in rural location, mixed styles size and condition of homes.
Sales Prices in this Neighborhood	Low: \$173000 High: \$462800	
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	129 Kelay Street	166 Bellew Carver Road	133 Fieldstone Road	115 Brandywine Lane
City, State	Spartanburg, SC	Spartanburg, SC	Spartanburg, SC	Spartanburg, SC
Zip Code	29301	29301	29301	29301
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.46 ¹	1.31 ¹	1.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$279,900	\$275,000	\$256,000
List Price \$	--	\$249,900	\$255,000	\$256,000
Original List Date		01/25/2023	01/01/2023	03/08/2023
DOM · Cumulative DOM	-- · --	59 · 69	81 · 93	27 · 27
Age (# of years)	38	45	42	47
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 ; Power Lines
Style/Design	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	2 Stories Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,612	1,701	1,850	1,584
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)	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	0.72 acres	0.52 acres	0.27 acres	0.31 acres
Other	None	None	None	None

* 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 *PRICE IMPROVEMENT*** **SELLER IS OFFERING \$5000.00 TOWARD CLOSING WITH AN ACCEPTABLE OFFER*** What do you think about this Spartanburg Westside charming home?

Listing 2 **Price Drop due** New year new home! This gorgeous property features, a creek, screened in porch, large back deck, and tons of privacy. The home has four bedrooms with two full baths, and 1/2 bath

Listing 3 Location, Location, Location! No HOA! Don't miss out on this well-maintained 3 bedrooms, 2 baths in District 6. Enjoy this open concept living room, with a large wood burning fireplace great for family gatherings or entertaining

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	129 Kelay Street	107 Laurelwood Circle	105 Manchester Drive	4220 Chaffee Road
City, State	Spartanburg, SC	Spartanburg, SC	Spartanburg, SC	Spartanburg, SC
Zip Code	29301	29301	29301	29301
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.99 ¹	1.56 ¹	1.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$253,700	\$249,900	\$259,900
List Price \$	--	\$247,000	\$249,900	\$254,900
Sale Price \$	--	\$242,000	\$249,900	\$250,000
Type of Financing	--	Conventional	Va	Conventional
Date of Sale	--	10/07/2022	10/27/2022	01/26/2023
DOM · Cumulative DOM	-- · --	70 · 70	68 · 68	56 · 56
Age (# of years)	38	42	43	41
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/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,612	1,884	1,782	1,744
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	6	7	6	6
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	0.72 acres	0.69 acres	0.41 acres	0.42 acres
Other	None	None	None	None
Net Adjustment	--	\$0	+\$1,500	+\$1,500
Adjusted Price	--	\$242,000	\$251,400	\$251,500

* 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** This charming brick ranch home in the desirable Woodland Heights neighborhood has newer windows, updated kitchen cabinets with a built-in pantry, smooth cooktop with a stainless vent hood, and the refrigerator does remain
- Sold 2** COMPLETEY RENOVATED FROM TOP TO BOTTOM!! Sellers are offering an one year American Home Shield warranty to Buyer. Don't Miss this one-of-a-kind home completely renovated 3-bedroom, 2-bathrooms, with office (which could be used as a 4th bedroom) and workshop in basement. Adjusted \$ 1500 for lot
- Sold 3** Seller is motivated and is looking for someone to love this home as much as they have! Looking for a home on a larger lot with plenty of trees, a fenced in back yard, room for a garden and above ground pool? LOOK NO FURTHER! Charming and Updated Brick Ranch in lovely Oak Forest neighborhood is the home for you!. Adjusted \$ 1500 for lot

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Realty One Group Freedom	Listed for 289900 \$ on 03/20/2023					
Listing Agent Name	Emily A Wise						
Listing Agent Phone	864-877-6111						
# 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
03/20/2023	\$289,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$254,900	\$254,900
Sales Price	\$250,000	\$250,000
30 Day Price	\$245,000	--
Comments Regarding Pricing Strategy		
<p>Due to lack of listings and sales, I searched a distance of at least 5 miles, gla plus minus 20 percent sqft, similar lot size, up to 12 months in time. Results: No other listing data that matched gla, lot size or condition were considered applicable regarding distance to subject, 6-month date of sale parameter, 90 DOM requirements, and still be within 15 percent tolerance range. The radius was continuously widened until comparables were located which were in a neighboring community. Therefore, I was forced to use what was available and the comparable listings and sales selected were the best available.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion is supported by the comparable data. It is noted the current as-is conclusion is higher than the prior report completed on 9/26/2022; however, the Clear Capital Home Data Index indicate the market has increased by 3.3% over the past 12 months.

Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 166 Bellew Carver Road
Spartanburg, SC 29301



Front

L2 133 Fieldstone Road
Spartanburg, SC 29301



Front

L3 115 Brandywine Lane
Spartanburg, SC 29301



Front

Sales Photos

S1 107 Laurelwood Circle
Spartanburg, SC 29301



Front

S2 105 Manchester Drive
Spartanburg, SC 29301



Front

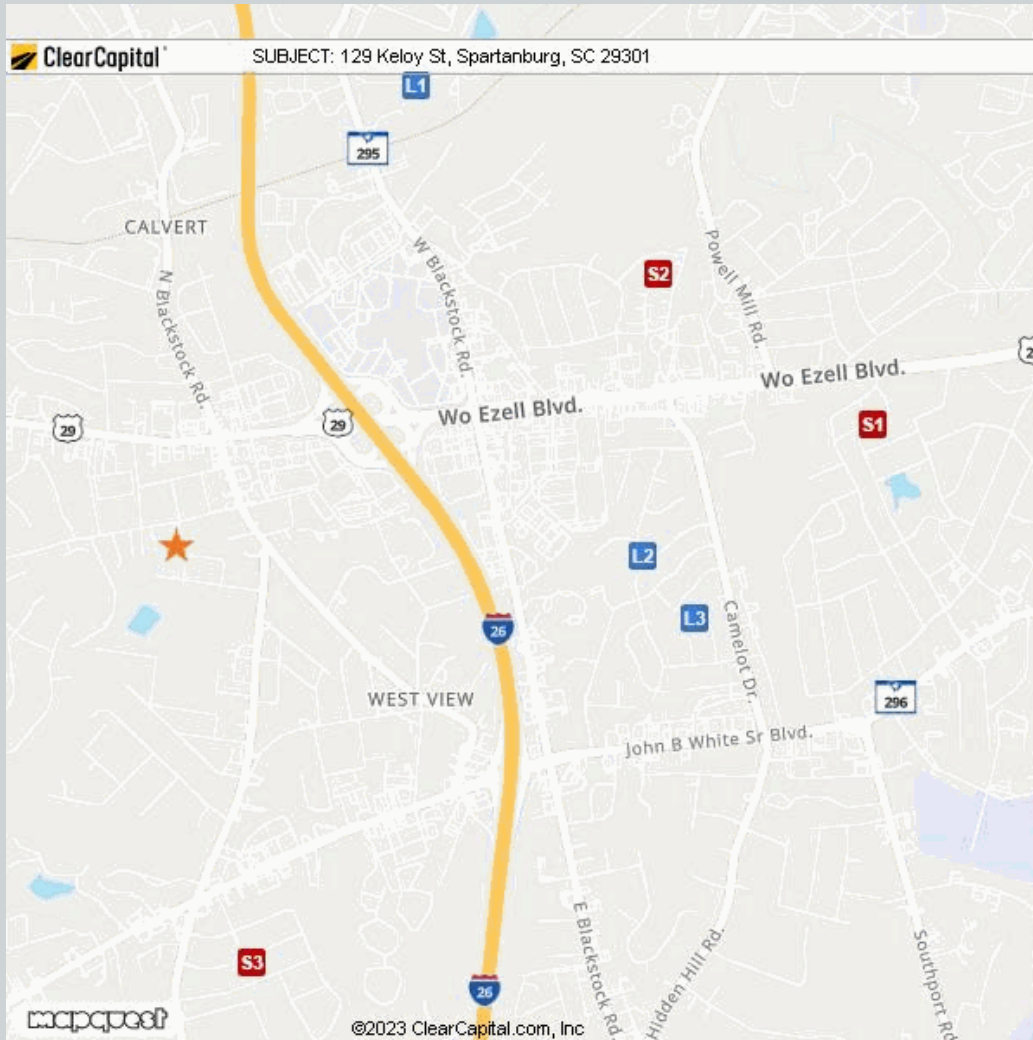
S3 4220 Chaffee Road
Spartanburg, SC 29301



Front

ClearMaps Addendum

Address ★ 129 Kelay Street, Spartanburg, SC 29301
Loan Number 49276 **Suggested List** \$254,900 **Suggested Repaired** \$254,900 **Sale** \$250,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	129 Kelay Street, Spartanburg, SC 29301	--	Parcel Match
L1 Listing 1	166 Belle Carver Road, Spartanburg, SC 29301	1.46 Miles ¹	Parcel Match
L2 Listing 2	133 Fieldstone Road, Spartanburg, SC 29301	1.31 Miles ¹	Parcel Match
L3 Listing 3	115 Brandywine Lane, Spartanburg, SC 29301	1.47 Miles ¹	Parcel Match
S1 Sold 1	107 Laurelwood Circle, Spartanburg, SC 29301	1.99 Miles ¹	Parcel Match
S2 Sold 2	105 Manchester Drive, Spartanburg, SC 29301	1.56 Miles ¹	Parcel Match
S3 Sold 3	4220 Chaffee Road, Spartanburg, SC 29301	1.19 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.

Report Instructions - cont.

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.

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	Manfred Lewis	Company/Brokerage	Boiling Springs Real Estate LLC
License No	44820	Address	571 Thorn Cove Dr Chesnee SC 29323
License Expiration	06/30/2024	License State	SC
Phone	8642054692	Email	manfredlewissells@gmail.com
Broker Distance to Subject	12.09 miles	Date Signed	04/04/2023

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.