

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.

<b>Address</b>	258 Dartmoor Drive, Spartanburg, SC 29301	<b>Order ID</b>	8725050	<b>Property ID</b>	34157513
<b>Inspection Date</b>	05/04/2023	<b>Date of Report</b>	05/04/2023		
<b>Loan Number</b>	49488	<b>APN</b>	6230027400		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Spartanburg		

### Tracking IDs

<b>Order Tracking ID</b>	05.03.23 Cit-CS Update	<b>Tracking ID 1</b>	05.03.23 Cit-CS Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC,	<b>Condition Comments</b> Welcome to 258 Dartmoor Drive! Updated from top to bottom and ready for you and yours to make this home sweet home. As you enter, you will be able to envision entertaining guests in your granite kitchen with new stainless steel appliances. Freshly painted with designer lighting, brand-new carpet and LVP plank throughout
<b>R. E. Taxes</b>	\$1,146	
<b>Assessed Value</b>	\$6,320	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (Lock Box)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	Creekside/The Oaks at Rock Springs	
<b>Association Fees</b>	\$365 / Year (Greenbelt)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The subject is within close proximity to shopping's employment and other necessities for economic growth. The schools are average. The Market is stable at the time
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$199900 High: \$504800	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	258 Dartmoor Drive	514 Hamilton Chase Dr	223 Stockbridge Dr	138 Brinkley Place
<b>City, State</b>	Spartanburg, SC	Spartanburg, SC	Spartanburg, SC	Spartanburg, SC
<b>Zip Code</b>	29301	29301	29301	29301
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.88 <sup>1</sup>	1.12 <sup>1</sup>	1.33 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$289,500	\$279,000	\$289,999
<b>List Price \$</b>	--	\$248,000	\$279,000	\$289,999
<b>Original List Date</b>		10/16/2022	05/01/2023	03/15/2023
<b>DOM · Cumulative DOM</b>	-- · --	200 · 200	3 · 3	50 · 50
<b>Age (# of years)</b>	19	20	17	28
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Traditional	1 Story Traditional	2 Stories Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,783	1,444	2,074	1,768
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	4 · 2 · 1	4 · 2
<b>Total Room #</b>	7	6	8	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.24 acres	0.19 acres	0.22 acres	0.13 acres
<b>Other</b>	None	None	None	None

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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

**Listing 1** Motivated Seller!!! Welcome to 514 Hamilton Chase Dr. This immaculate 3 bedroom 2 bath home features an open floor plan, spacious great room and kitchen with island. The large owners' suite features a full bathroom and walk-in closet.

**Listing 2** This inviting traditional-style home is tucked away on a quiet street in James Creek. The brand new HVAC system was just installed this year. The attached two-car garage gives you plenty of space for parking and storage.

**Listing 3** This 4BR/2BA ONE STORY ALL BRICK HOME in District 6 offers much to the homebuyer featuring beautiful ceramic tile flooring, while tray ceilings, custom built bookcases and a gas log fireplace, complete the living room area.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	258 Dartmoor Drive	114 Brinkley Place	274 Dartmoor Drive	747 Lanyon Lane
<b>City, State</b>	Spartanburg, SC	Spartanburg, SC	Spartanburg, SC	Spartanburg, SC
<b>Zip Code</b>	29301	29301	29301	29301
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.36 <sup>1</sup>	0.06 <sup>1</sup>	0.72 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$265,000	\$269,900	\$299,900
<b>List Price \$</b>	--	\$265,000	\$264,900	\$299,900
<b>Sale Price \$</b>	--	\$255,000	\$260,000	\$286,000
<b>Type of Financing</b>	--	Va	Fha	Va
<b>Date of Sale</b>	--	02/27/2023	05/01/2023	03/03/2023
<b>DOM · Cumulative DOM</b>	-- · --	65 · 59	65 · 62	60 · 60
<b>Age (# of years)</b>	19	26	20	19
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Traditional	1 Story Traditional	2 Stories Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,783	1,487	1,678	1,911
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	3 · 2 · 1	3 · 2
<b>Total Room #</b>	7	7	7	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.24 acres	0.09 acres	0.32 acres	0.16 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$5,000	\$0	\$0
<b>Adjusted Price</b>	--	\$260,000	\$260,000	\$286,000

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Beautiful 3 Bedroom 2 Bath one story brick home in Brinkley Place! This lovely home is located in school district 6. Features include New Carpet, Fresh Paint, an attached 2 car garage, and back deck
- Sold 2** MOVE IN READY, 3BR, 2.5BA located in District 6 on a quiet cul de sac. Walk through the front door and you are greeted by the great room with fireplace, gas logs, and a formal dining room w/step up ceiling, both rooms have double windows to let the natural light shine in. Great size kitchen with white cabinets, upgraded appliances,
- Sold 3** Looking for Brick 1 level home in Dist. 6? Look no further! This home offers 3 bedrooms 2 full baths, Great room with FP with gas logs cathedral ceiling, Kitchen with breakfast area, separate dining room, and a bonus room to enjoy. 2 car garage.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Realty One Group Freedom	Listing listed in Greenville MLS not Spartanburg MLS					
<b>Listing Agent Name</b>	Emily A Wise						
<b>Listing Agent Phone</b>	704-576-1841						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
03/17/2023	\$290,000	--	--	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$264,900	\$264,900
<b>Sales Price</b>	\$260,000	\$260,000
<b>30 Day Price</b>	\$250,000	--
<b>Comments Regarding Pricing Strategy</b>		
<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 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.

## Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

## Subject Photos



Street



Other



## Listing Photos

L1 514 Hamilton Chase Dr  
Spartanburg, SC 29301



Front

L2 223 Stockbridge Dr  
Spartanburg, SC 29301



Front

L3 138 Brinkley Place  
Spartanburg, SC 29301



Front

## Sales Photos

**S1** 114 Brinkley Place  
Spartanburg, SC 29301



Front

**S2** 274 Dartmoor Drive  
Spartanburg, SC 29301



Front

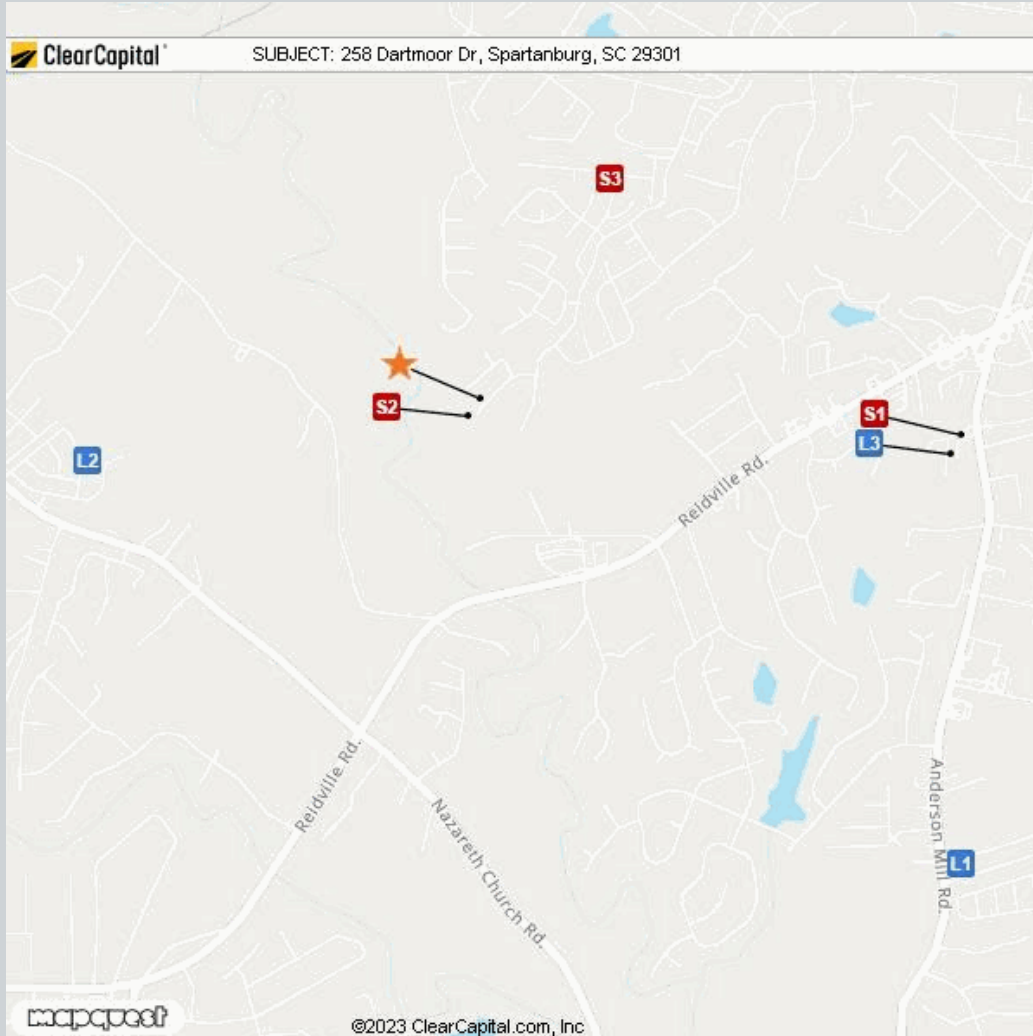
**S3** 747 Lanyon Lane  
Spartanburg, SC 29301



Front

## ClearMaps Addendum

**Address** ★ 258 Dartmoor Drive, Spartanburg, SC 29301  
**Loan Number** 49488      **Suggested List** \$264,900      **Suggested Repaired** \$264,900      **Sale** \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	258 Dartmoor Drive, Spartanburg, SC 29301	--	Parcel Match
L1 Listing 1	514 Hamilton Chase Dr, Spartanburg, SC 29301	1.88 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	223 Stockbridge Dr, Spartanburg, SC 29301	1.12 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	138 Brinkley Place, Spartanburg, SC 29301	1.33 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	114 Brinkley Place, Spartanburg, SC 29301	1.36 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	274 Dartmoor Drive, Spartanburg, SC 29301	0.06 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	747 Lanyon Lane, Spartanburg, SC 29301	0.72 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.  
<sup>2</sup> 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

<b>Broker Name</b>	Manfred Lewis	<b>Company/Brokerage</b>	Boiling Springs Real Estate LLC
<b>License No</b>	44820	<b>Address</b>	571 Thorn Cove Dr Chesnee SC 29323
<b>License Expiration</b>	06/30/2024	<b>License State</b>	SC
<b>Phone</b>	8642054692	<b>Email</b>	manfredlewissells@gmail.com
<b>Broker Distance to Subject</b>	13.91 miles	<b>Date Signed</b>	05/04/2023

*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:**

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