

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	128 Twin Oaks Lane, Columbia, SC 29209	Order ID	8170412	Property ID	32664057
Inspection Date	05/03/2022	Date of Report	05/03/2022		
Loan Number	49705	APN	219690202		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	05.03.22 BPO	Tracking ID 1	05.03.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	JONATHON R RUCKER	Condition Comments	
R. E. Taxes	\$994	This recently built home is one story and appears to be in good, well maintained condition and conforms. The subject is in a gated area. No access. Took picture of Closest number before gate.	
Assessed Value	\$3,960		
Zoning Classification	Residential PDD		
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	Twin Oaks HOA		
Association Fees	\$125 / Month (Landscaping, Insurance, Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Slow	Twin Oaks Subdivision with homes that are smaller in size, mostly one story that conform.	
Sales Prices in this Neighborhood	Low: \$91500 High: \$267800		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	128 Twin Oaks Lane	22 Woodwind Ct	36 Woodwind Ct	1004 S Twin Oaks Way
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29209	29209	29209	29209
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.56 ¹	0.56 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$155,000	\$160,000	\$219,000
List Price \$	--	\$155,000	\$160,000	\$219,000
Original List Date		04/07/2022	04/11/2022	04/08/2022
DOM · Cumulative DOM	-- · --	26 · 26	22 · 22	25 · 25
Age (# of years)	9	43	43	24
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	1 Story Traditional	2 Stories Contemporary	2 Stories Contemporary	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,423	1,672	1,710	1,513
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	7	8	8	7
Garage (Style/Stalls)	Attached 1 Car	None	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	0.50 acres	.50 acres	0.15 acres
Other	--	Water	Water	--

* 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: 3 Bedroom, 2 1/2 Bathroom Townhome in a safe, gated community with pool and tennis court...a short distance from the VA Hospital / School of Medicine, Fort Jackson, and USC. New Brazillian Teak hardwood floors through kitchen, foryer, and 1/2 bath. Basket weave designer carpet throughout other areas. New energy efficient sliding doors allow for loads of natural light throughout (2 downstairs and 1 upstairs). Attractive stone floor to ceiling fireplace. Wainscoting throughout dining room and up stairwell. Granite counters throughout kitchen...ample counter/prep space and abundant cabinents for storage.
- Listing 2** MLS Comments: Welcoming front porch leads to entryway w/halfbath & coat closet. Stunning new flooring flows from entry through kitchen & living areas. Spacious Great room w/bright windows, wood burning fireplace, glass doors onto upper balcony w/lake views, & crisp crown molding. Formal Dining area opens to upper balcony & Great room. Kitchen has fresh paint & plenty of cabinet space w/access to front patio area. All bedrooms on the lower floor w/fresh flooring & paint! Large master bedroom w/lake views, walk-in closet, & access to lower patio. Master bath boasts tile flooring & tile shower. Bedrooms 2 & 3 share jack & jill bath w/tile flooring & tile shower. BR 2 w/walk-in closet! BR 3 w/tranquil lake views & access to back patio. Don't miss the huge storage space under the stairs! All exterior maintenance including front and back yard landscaping is included in HOA
- Listing 3** MLS Comments: This 1507 square foot single family home has 3 bedrooms and 2.0 bathrooms. This home is located at 1004 S Twin Oaks Way, Columbia, SC 29209.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	128 Twin Oaks Lane	125 Mallard Landing Way	143 Myers Creek Dr	119 Mallard Landing Way
City, State	Columbia, SC	Columbia, SC	Hopkins, SC	Columbia, SC
Zip Code	29209	29209	29061	29209
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.84 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$175,000	\$180,000	\$189,900
List Price \$	--	\$175,000	\$180,000	\$194,900
Sale Price \$	--	\$178,000	\$190,000	\$195,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	11/10/2021	12/20/2021	01/11/2022
DOM · Cumulative DOM	-- · --	125 · 148	26 · 26	41 · 41
Age (# of years)	9	21	17	20
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	1 Story Traditional	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,423	1,576	1,366	1,596
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	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	.20 acres	.20 acres	.25 acres	0.22 acres
Other	--	--	--	--
Net Adjustment	--	-\$1,325	-\$2,500	-\$6,825
Adjusted Price	--	\$176,675	\$187,500	\$188,175

* 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** Adjustments: Superior GLA -\$3,825, inferior garage \$2,500. MLS Comments: 125 Mallard Landing Way, Columbia, SC 29209 is a single family home that contains 1,576 sq ft and was built in 2001. It contains 3 bedrooms and 2 bathrooms. This home last sold for \$178,000 in November 2021.
- Sold 2** Adjustments: Superior garage -\$2,500. MLS Comments: 143 Myers Creek Dr, Hopkins, SC 29061 is a single family home that contains 1,366 sq ft and was built in 2005. It contains 3 bedrooms and 2 bathrooms. This home last sold for \$190,000 in December 2021.
- Sold 3** Adjustments: Superior GLA -\$4,325, superior garage -\$2,500. MLS Comments: 119 Mallard Landing Way, Columbia, SC 29209 is a single family home that contains 1,576 sq ft and was built in 2002. It contains 3 bedrooms and 2 bathrooms. This home last sold for \$195,000 in January 2022.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				3/27/2014 Sold \$95,000			
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

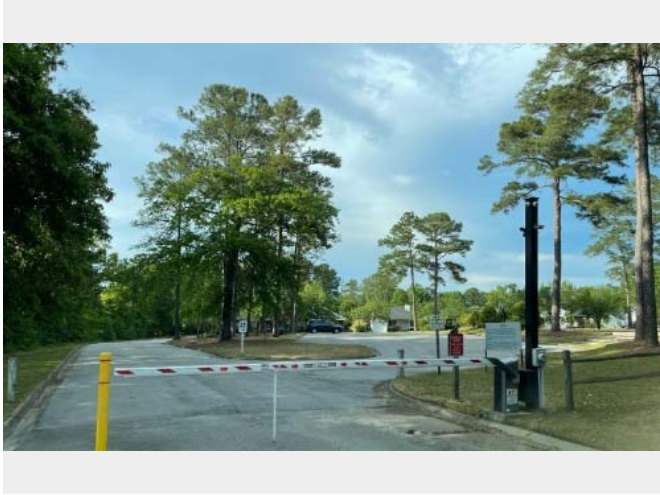
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$179,000	\$179,000
Sales Price	\$177,000	\$177,000
30 Day Price	\$175,000	--
Comments Regarding Pricing Strategy		
Focused on closest proximity and most bracketed characteristics. With adjustments, going with S1 for final value due to least adjustments and L3 for bracketed listing price.		

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



Street



Street

Listing Photos

L1 22 Woodwind Ct
Columbia, SC 29209



Front

L2 36 Woodwind Ct
Columbia, SC 29209



Front

L3 1004 S Twin Oaks Way
Columbia, SC 29209



Front

Sales Photos

S1 125 Mallard Landing Way
Columbia, SC 29209



Front

S2 143 Myers Creek Dr
Hopkins, SC 29061



Front

S3 119 Mallard Landing Way
Columbia, SC 29209



Front

ClearMaps Addendum

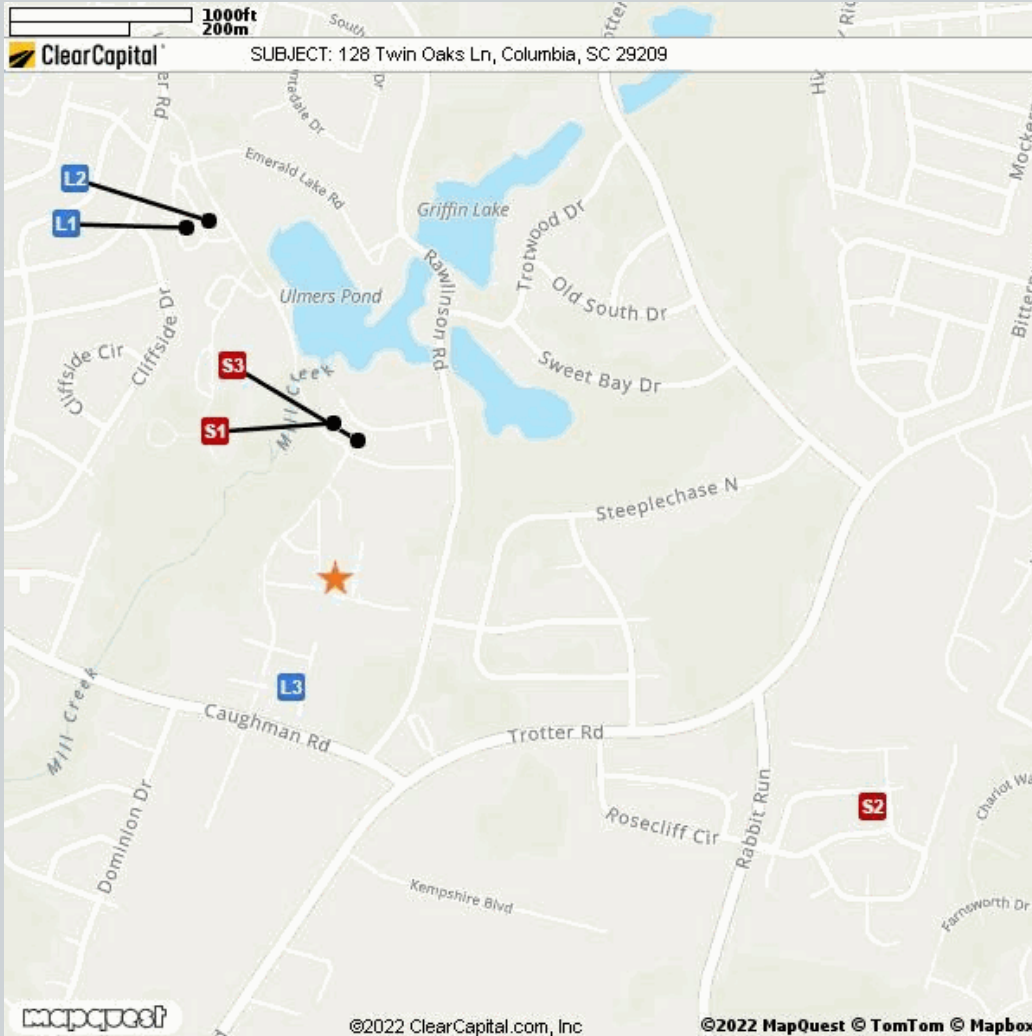
Address ★ 128 Twin Oaks Lane, Columbia, SC 29209

Loan Number 49705

Suggested List \$179,000

Suggested Repaired \$179,000

Sale \$177,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	128 Twin Oaks Lane, Columbia, SC 29209	--	Parcel Match
L1 Listing 1	22 Woodwind Ct, Columbia, SC 29209	0.56 Miles ¹	Parcel Match
L2 Listing 2	36 Woodwind Ct, Columbia, SC 29209	0.56 Miles ¹	Parcel Match
L3 Listing 3	1004 S Twin Oaks Way, Columbia, SC 29209	0.15 Miles ¹	Parcel Match
S1 Sold 1	125 Mallard Landing Way, Columbia, SC 29209	0.25 Miles ¹	Parcel Match
S2 Sold 2	143 Myers Creek Dr, Hopkins, SC 29061	0.84 Miles ¹	Parcel Match
S3 Sold 3	119 Mallard Landing Way, Columbia, SC 29209	0.23 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	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	9.86 miles	Date Signed	05/03/2022

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.