

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	301 Castleburg Lane, Columbia, NC 29229	Order ID	8559931	Property ID	33754937
Inspection Date	12/22/2022	Date of Report	12/23/2022		
Loan Number	50160	APN	233060311		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	12.20.22 BPO	Tracking ID 1	12.20.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC,	From drive by, the Subject appears to be in good condition, well maintained conforming with the good condition of homes on the street. PLEASE NOTE: There isn't an address verification for the Subject. Attached is photo of #305 of the house directly next door.
R. E. Taxes	\$1,737	
Assessed Value	\$6,780	
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	Lake Carolina HOA	
Association Fees	\$115 / Year (Pool,Landscaping,Insurance,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Lake Carolina with older styled homes, but relatively new. Lake Carolina is a large subdivision with different types of homes, sections.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$206500 High: \$439500	
Market for this type of property	Decreased 10 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	301 Castleburg Lane	717 Sorenson Dr	817 Winsham Dr	235 Baysdale Dr
City, State	Columbia, NC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.23 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$380,000	\$381,261	\$396,790
List Price \$	--	\$380,000	\$381,261	\$396,790
Original List Date		12/20/2022	06/03/2022	06/03/2022
DOM · Cumulative DOM	-- · --	3 · 3	203 · 203	203 · 203
Age (# of years)	15	2	0	0
Condition	Good	Good	Excellent	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	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,026	2,340	2,097	2,177
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	8	9	8	8
Garage (Style/Stalls)	None	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	0.20 acres	0.20 acres	0.15 acres	0.15 acres
Other	--	--	--	--

* Listing 1 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: 2 years young and features 4 bedrooms, 2 1/2 baths, and is situated on an oversized lot! Upon entering you are greeted with gleaming LVP leading you to an open concept main level that boast a formal dining room, oversized family room, and a breathtaking kitchen with a large island and tons of upgrades! The second level features 3 secondary bedrooms, a laundry room(with cabinets!), and a massive owners suite with a huge walk in closet, separate garden tub & shower, double vanities , and a water closet! This home is meticulously maintained and loaded with upgrades that include Quartz counter tops, stainless steel appliances, recessed lighting, tankless water heater, large, covered porch with 2 additional pergolas, and a fully fenced in backyard
- Listing 2** MLS Comments: Look no further than the Hopewell plan on a raised slab across from a spacious common area. This plan is a traditional Charleston style home with three bedrooms and two-and-one-half baths. On the first floor a gracious foyer and hallway lead you to a huge great room open to the kitchen with a long breakfast bar and island. In your kitchen you will have a single sink, undercabinet lighting, beautiful designer Burlap cabinetry, quartz countertops and the desirable gas range. Upstairs the primary suite features a primary bath with a drop in garden tub and tiled walk-in shower as well as a water closet and a large walk-in closet. The laundry room is conveniently located on the second level close to the secondary bedrooms and bathroom.
- Listing 3** MLS Comments: This two-story Joliet Plan sits atop a raised slab and includes 3 bedrooms and 2.5 bathrooms. Just inside the front porch, you will be amazed at the luxury planks covering your floor as you walk to the large family room with marble surround fireplace which adjoins an eat-in and kitchen that has the desirable Greyhound cabinets, classic white quartz countertops and stunning pendant lights. The main level primary bedroom boasts a spacious bathroom with tiled flooring and tiled separate tub and shower and walk-in closet. A second hallway brings you to the laundry room with overhead cabinets and adjacent to that is your family entryway off the rear garage and covered porch and features bench and cubbies for a perfect drop zone upon entering. Upstairs, you have a two more bedrooms, a bathroom, a loft, second front porch and floored storage space.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	301 Castleburg Lane	626 Harbour Pointe Dr	273 Castlebury Dr	206 Castlebury Dr
City, State	Columbia, NC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	Public Records	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.28 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$268,500	\$280,000	\$269,900
List Price \$	--	\$268,500	\$271,000	\$259,000
Sale Price \$	--	\$275,000	\$265,000	\$262,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	10/07/2022	12/06/2022	11/01/2022
DOM · Cumulative DOM	-- · --	40 · 38	113 · 113	55 · 55
Age (# of years)	15	15	17	17
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	2,026	2,008	2,316	2,100
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 2 · 1	4 · 2 · 1
Total Room #	8	7	9	9
Garage (Style/Stalls)	None	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	0.20 acres	0.12 acres	0.17 acres	0.28 acres
Other	--	--	--	--
Net Adjustment	--	+\$2,500	-\$12,250	-\$5,000
Adjusted Price	--	\$277,500	\$252,750	\$257,000

* 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: Inferior half bath \$2,500. MLS Comments: Charleston style home with dual wrap around porches, detached garage, fenced in yard...spacious Great Room with gas fireplace, granite and stainless steel appliances in kitchen, breakfast bar and nook. Master site opens to large 2nd story porch, double vanity, garden tub with separate tiled shower.
- Sold 2** Adjustments: Superior GLA -\$7,250, superior garage -\$5,000. MLS Comments: 273 Castlebury Dr, Columbia, SC 29229 is a single-family home that contains 2,341 sq ft and was built in 2005. It contains 4 bedrooms and 2.5 bathrooms. This home last sold for \$265,000 in December 2022.
- Sold 3** Adjustments: Superior garage -\$5,000. MLS Comments: LOADED WITH NEW UPDATES & best value in the beautiful neighborhood of Berkeley in Lake Carolina. NEW: Granite, tile backsplash, stainless steel appliances, carpet, lighting, paint & cork floor in kitchen. This gorgeous home has high ceilings all first level and in Master Bedroom. Hardwood floors in family room, dining room and upstairs hall. Gas Fireplace .28-acre cul-de-sac lot. French Doors lead to patio & lovely Fenced yard.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Century 21 Vanguard	See Below:					
Listing Agent Name	Stephen Grant						
Listing Agent Phone	(803) 781-1623						
# of Removed Listings in Previous 12 Months	2						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	06/17/2022	\$210,000	Tax Records
08/25/2022	\$319,900	11/18/2022	\$269,900	Withdrawn	11/18/2022	\$289,900	MLS
11/18/2022	\$269,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$280,000	\$280,000
Sales Price	\$277,500	\$277,500
30 Day Price	\$275,000	--
Comments Regarding Pricing Strategy		
<p>The market in the Subject's area and in Columbia in general, with homes within the \$200,000 - \$350,000 price range have dropped and slowed down in the past 6 months. This is due to the Fed increases over the past 6 months with the most recent increase just last week. This has knocked out first time buyers and making it necessary for high down payments in order to pay for mortgages. The sold comps are aging, and listings are not moving like they were over 6 months ago. Therefore, the values have come down and homes are sitting. With adjustments, going with S1 for final value due to closest proximity and L1 for bracketed listing price.</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



Street

Listing Photos

L1 717 Sorenson Dr
Columbia, SC 29229



Front

L2 817 Winsham Dr
Columbia, SC 29229



Front

L3 235 Baysdale Dr
Columbia, SC 29229



Front

Sales Photos

S1 626 Harbour Pointe Dr
Columbia, SC 29229



Front

S2 273 Castlebury Dr
Columbia, SC 29229



Front

S3 206 Castlebury Dr
Columbia, SC 29229



Front

ClearMaps Addendum

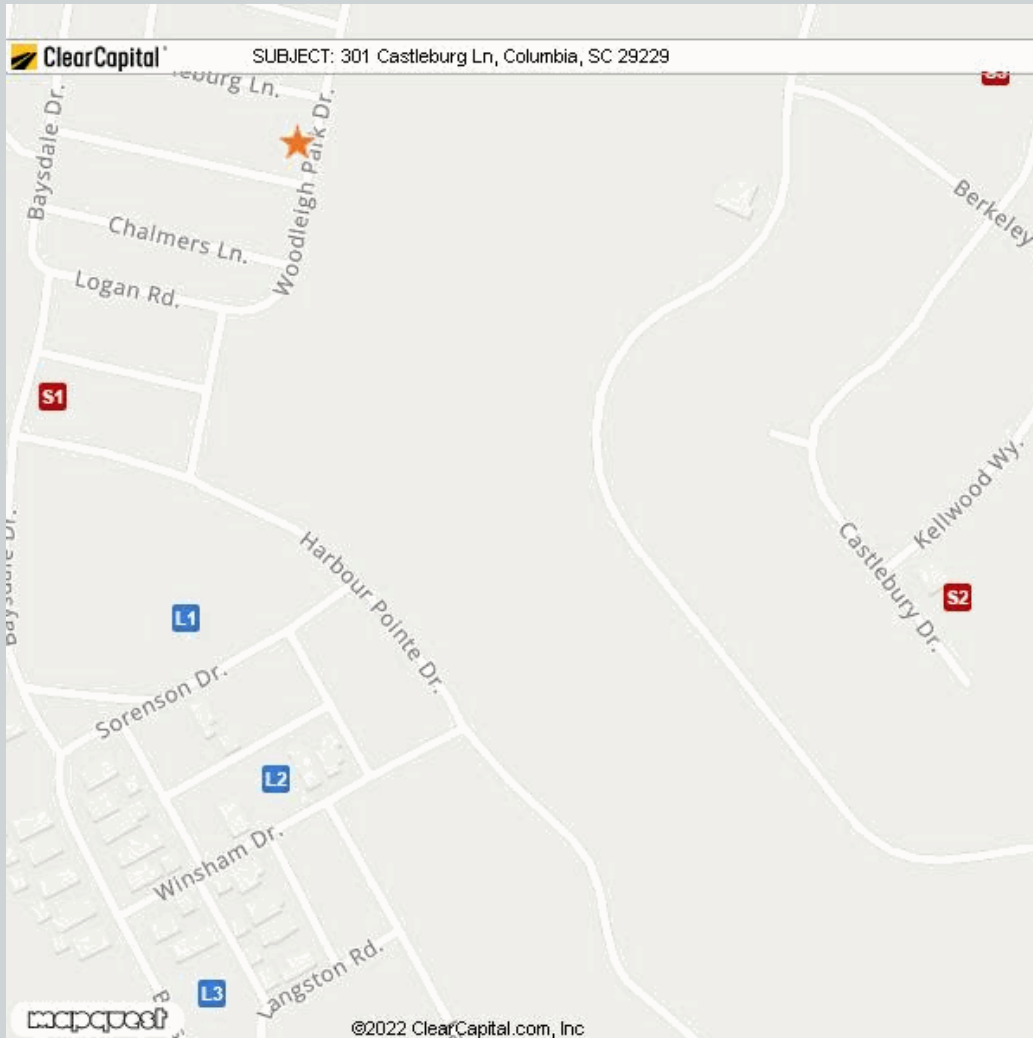
Address ★ 301 Castleburg Lane, Columbia, NC 29229

Loan Number 50160

Suggested List \$280,000

Suggested Repaired \$280,000

Sale \$277,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	301 Castleburg Lane, Columbia, NC 29229	--	Parcel Match
L1 Listing 1	717 Sorenson Dr, Columbia, SC 29229	0.17 Miles ¹	Parcel Match
L2 Listing 2	817 Winsham Dr, Columbia, SC 29229	0.23 Miles ¹	Parcel Match
L3 Listing 3	235 Baysdale Dr, Columbia, SC 29229	0.30 Miles ¹	Parcel Match
S1 Sold 1	626 Harbour Pointe Dr, Columbia, SC 29229	0.12 Miles ¹	Parcel Match
S2 Sold 2	273 Castlebury Dr, Columbia, SC 29229	0.28 Miles ¹	Parcel Match
S3 Sold 3	206 Castlebury Dr, Columbia, SC 29229	0.25 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	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	5.74 miles	Date Signed	12/23/2022

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.