

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	866 Ragin Lane, Rock Hill, SOUTH CAROLINA 29732	Order ID	9047273	Property ID	34842015
Inspection Date	12/04/2023	Date of Report	12/04/2023		
Loan Number	50175	APN	6310107017		
Borrower Name	Champery Rental REO LLC	County	York		

Tracking IDs					
Order Tracking ID	11.29_UpdatedBPO	Tracking ID 1	11.29_UpdatedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Champery Rental LLC	The exterior is vinyl siding and in average condition. The roof is average with no patching or missing shingles. The grass is very high and needs to be mowed. The home is on public water and sewer. The square footage came from the MLS and it is attached. Public records is also attached. It was determined to be vacant by the fact there was no drapes, blinds, and personal property around the home.
R. E. Taxes	\$4,247	
Assessed Value	\$235,326	
Zoning Classification	sfd	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(doors and windows shut and locked)	
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		Neighborhood Comments
Location Type	Suburban	This is a neighborhood with older custom built homes. Most of the homes are larger than the subject. Most of the homes have been maintained. The neighborhood opens onto a secondary roadway. There have been very few REO's in this area. The supply is low and the demand is moderate. In searching for comps I went out 1 mile and back 180 days. The main criteria was map grid and square footage. The comps used are the best available at this time.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$225,000 High: \$550,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	866 Ragin Lane	295 Ratteree Cr.	1857 Hyatt Ave.	1274 Berryhill Ct.
City, State	Rock Hill, SOUTH CAROLINA	Rock Hill, SC	Rock Hill, SC	Rock Hill, SC
Zip Code	29732	29732	29732	29732
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.85 ¹	0.73 ¹	0.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$323,000	\$319,000	\$314,900
List Price \$	--	\$323,000	\$319,000	\$314,900
Original List Date		09/29/2023	12/03/2023	11/24/2023
DOM · Cumulative DOM	-- · --	66 · 66	1 · 1	3 · 10
Age (# of years)	21	41	47	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	1.5 Stories cape	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,495	1,402	1,560	1,425
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 1 · 1	3 · 2
Total Room #	6	6	6	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.61 acres	.34 acres	.75 acres	.40 acres
Other	--	--	--	screen porch

* 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.

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

Listing 1 The exterior is brick and vinyl. The flooring is laminate wood and vinyl. There is a fireplace in the living room. Vaulted ceilings. The kitchen has granite counter tops. There is a patio, detached storage building and fencing in the back.

Listing 2 The exterior is brick. The flooring is carpeting, ceramic tile, and vinyl. There is a fireplace in the family room. There is a patio and a detached storage building in the back.

Listing 3 The exterior is brick and vinyl. The flooring is vinyl plank and ceramic tile. Vaulted ceilings. There is a fireplace in the living room. The kitchen is remodeled with new cabinets and granite counter tops. There is a screen porch, patio, and detached storage building.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	866 Ragin Lane	1139 Ebinport Rd.	2026 Middleton Pl.	1463 Hollythorne Dr.
City, State	Rock Hill, SOUTH CAROLINA	Rock Hill, SC	Rock Hill, SC	Rock Hill, SC
Zip Code	29732	29732	29732	29732
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.89 ¹	0.66 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$320,000	\$306,400	\$330,000
List Price \$	--	\$320,000	\$306,400	\$330,000
Sale Price \$	--	\$305,000	\$306,400	\$330,000
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	07/25/2023	07/07/2023	07/19/2023
DOM · Cumulative DOM	-- · --	64 · 110	3 · 28	3 · 62
Age (# of years)	21	63	50	24
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	1.5 Stories cape	1 Story ranch	1 Story ranch	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,495	1,614	1,660	1,716
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	7	6	7
Garage (Style/Stalls)	None	Carport 2 Car(s)	Carport 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	.61 acres	.40 acres	.72 acres	.20 acres
Other	--	--	Glass enclosed porch	--
Net Adjustment	--	+\$14,760	-\$13,100	-\$20,590
Adjusted Price	--	\$319,760	\$293,300	\$309,410

* 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** The exterior is brick. The flooring is vinyl and hardwood. There is a fireplace in the den. New HVAC system. There is a covered patio, detached storage building, and koi pond in the back. Adjustments: seller's concessions -3,000, age 21,000, square foot 4,760, carport -8,000.
- Sold 2** The exterior is brick. The flooring is carpeting, vinyl, and hardwood. There is a sun room, patio, detached storage building, and an attached storage building. Adjustments: seller's concessions -5,000, age 14,500, square footage -6,600, carport -8,000, sun room, -8,000
- Sold 3** The exterior is vinyl. The flooring is carpeting, linoleum, and hardwood. There is a fireplace in the living room. Vaulted and tray ceilings. The primary bath has double sinks, garden tub, and separate shower. There is an oversized deck and fencing in the back.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Sold to the present owner on 6/21/2022 for \$250,000.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# 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	06/21/2023	\$250,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$309,500	\$309,500
Sales Price	\$309,500	\$309,500
30 Day Price	\$309,500	--
Comments Regarding Pricing Strategy		
<p>Absorption rate is 2.93 months compared to 2.42 months last year at this time. The average days on market is 11 compared to 20 last year at this time. The median price in town is \$315,000 compared to \$300,000 last year at this time. The list to sale ratio is 100% compared to 100% last year at this time. The price per square foot is \$190 compared to \$184 last year at this time. Inventory of homes is 361 compared to 184 last year at this time. Sold units are 123 compared to 157 last year at this time. The sales trend is \$194,7750 for 2023 compared to \$192,750 for 2022. This is not an appraisal and cannot be used to obtain a loan.</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



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 295 Ratteree Cr.
Rock Hill, SC 29732



Front

L2 1857 Hyatt Ave.
Rock Hill, SC 29732



Front

L3 1274 Berryhill Ct.
Rock Hill, SC 29732



Front

Sales Photos

S1 1139 Ebinport Rd.
Rock Hill, SC 29732



Front

S2 2026 Middleton Pl.
Rock Hill, SC 29732



Front

S3 1463 Hollythorne Dr.
Rock Hill, SC 29732



Front

ClearMaps Addendum

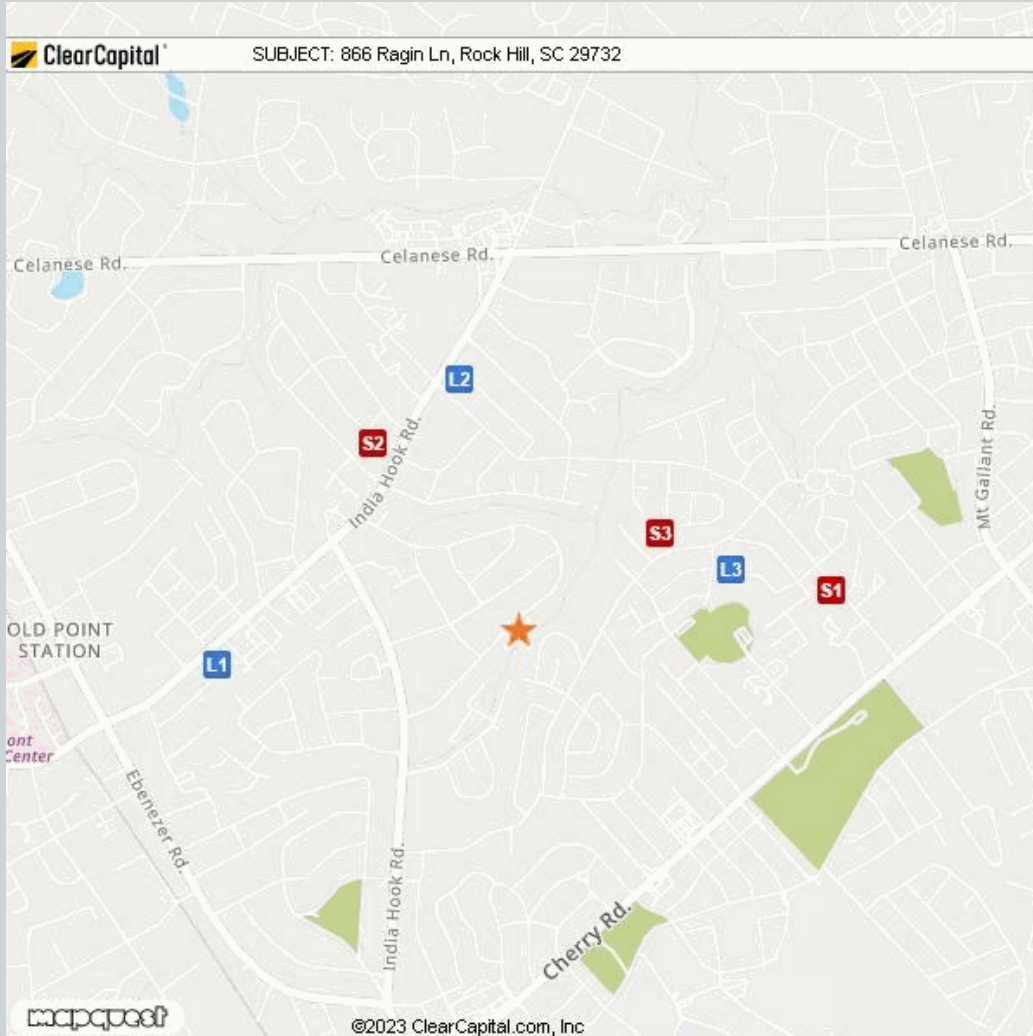
Address ★ 866 Ragin Lane, Rock Hill, SOUTH CAROLINA 29732

Loan Number 50175

Suggested List \$309,500

Suggested Repaired \$309,500

Sale \$309,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	866 Ragin Lane, Rock Hill, South Carolina 29732	--	Parcel Match
L1 Listing 1	295 Ratteree Cr., Rock Hill, SC 29732	0.85 Miles ¹	Parcel Match
L2 Listing 2	1857 Hyatt Ave., Rock Hill, SC 29732	0.73 Miles ¹	Parcel Match
L3 Listing 3	1274 Berryhill Ct., Rock Hill, SC 29732	0.62 Miles ¹	Parcel Match
S1 Sold 1	1139 Ebinport Rd., Rock Hill, SC 29732	0.89 Miles ¹	Parcel Match
S2 Sold 2	2026 Middleton Pl., Rock Hill, SC 29732	0.66 Miles ¹	Parcel Match
S3 Sold 3	1463 Hollythorne Dr., Rock Hill, SC 29732	0.48 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	Janet Bullock	Company/Brokerage	Five Star Realty, Inc.
License No	4695	Address	1729 Celanese Rd. Rock Hill SC 29732
License Expiration	06/30/2025	License State	SC
Phone	8033678445	Email	janetbullock@comporium.net
Broker Distance to Subject	1.75 miles	Date Signed	12/04/2023

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.