

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	4 Melrose Court, Columbia, SC 29229	Order ID	8603490	Property ID	33870435
Inspection Date	02/03/2023	Date of Report	02/06/2023		
Loan Number	50189	APN	230040904		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	02.01.23 BPO Citi-CS Update	Tracking ID 1	02.01.23 BPO Citi-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments SUBJECT WELL MAINTAINED IN LINE WITH COMMUNITY, NO NECESSARY EXTERIOR REPAIRS
R. E. Taxes	\$1,561	
Assessed Value	\$5,920	
Zoning Classification	Residential RS-HD	
Property Type	SFR	
Occupancy	Occupied	
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	Suburban	Neighborhood Comments NEIGHBORHOOD MAINTAINED IN LINE WITH SUBJECT, CLOSE TO AMENITIES AND SHOPPING.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$145000 High: \$315000	
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	4 Melrose Court	6 Melrose Ct	18 Melrose Ct	112 Royal Crest Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.01 ¹	0.10 ¹	0.67 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$290,000	\$289,000	\$278,000
List Price \$	--	\$290,000	\$289,000	\$278,000
Original List Date		01/31/2023	12/09/2022	01/27/2023
DOM · Cumulative DOM	-- · --	6 · 6	59 · 59	10 · 10
Age (# of years)	25	26	22	26
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	2 Stories Conventional	1 Story Conventional	2 Stories Conventional	1.5 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	2,300	2,148	2,386	1,893
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2 · 1	4 · 2
Total Room #	7	8	8	8
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	.23 acres	0.23 acres	0.33 acres	0.21 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** Updated And Move In Ready 1.5 Story Home In The Heart Of Ne Columbia. Features Include Lvp Floors, Upgraded Lighting Fixtures, Updated Baths And A Granite + Stainless Appliance Kitchen Complete With Eat-in Area. Floor Plan Offers Multiple Living Spaces: Formals (living: Ideal For Home Office) + Dining Room. Great Room With Vaulted Ceiling And Fireplace + Bonus Room Over Garage (4th Bedroom). Primary Suite Has Walk-in Closet And Soaking Tub. Enjoy Excellent Outdoor Living On The Covered Porch, Deck Or Patio Overlooking The Fenced Backyard-storage Shed Conveys. Neighborhood Amenities Include A Pool, Playground And Tennis Courts. Convenient To Numerous Shopping/dining Amenities And Zoned For Rich 2 Schools. This Is A Must See! Sqft Approx; Buyer To Verify. P
- Listing 2** Open House!! Sunday From 2 - 4!! Don't Miss This Wonderful Home In The Winchester Neighborhood On A Quiet Cul-de-sac. Spacious Rooms, Open Floor Plan On The Main Floor With Engineered Hardwoods. Laundry Room Off Kitchen. Family Room With Gas Log Fireplace. Large Master Bedroom With Private Bath, Walk-in Closet, Separate Shower And Garden Tub. Loft Will Make A Great Media Room, Office Or Playroom. Per Owner; Roof Replaced Approximately 2 Years Ago, Hvac Replaced 3 Years Ago. P
- Listing 3** A Very Nice Home Located In The Summit Subdivision In Northeast Columbia. This Home Has Four Bedrooms, Two Bathrooms, A Two-car Garage And A Driveway Assessable For Four Cars To Park. There's A Back Yard Enclosed With A Fence Around It And A Large Deck That's Enclosed With Screening. On The Deck A Fan, Electrical Outlets And Also A Cable Connection Is Available. Galley Style Kitchen With High End Appliances To Include A Convection Oven, Microwave, Stove On Countertop, Trash Compactor, Dishwasher And A Garbage Disposal. Great Room Offers High Vaulted Ceilings, A Fireplace And The Connections Designed For The Six In Wall Speakers. Primary Suite Has A Large Closet, Garden Tub And Shower With Separate Sinks. There Are Three Bedrooms On The Main Level And The Fourth Bedroom Is Located On The Second Level. The Summit Is A Great Place To Live And Being In Richland School District Two Makes It Great. This Home Is Only Minutes Away From Sandhill Mall And 14 Minutes Away From Fort Jackson. Sold As-is. P

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4 Melrose Court	8 Melrose Ct	5 Melrose Ct	1 Duffie Ct
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.03 ¹	0.04 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$299,000	\$310,000	\$304,900
List Price \$	--	\$295,000	\$310,000	\$304,900
Sale Price \$	--	\$291,000	\$309,900	\$300,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	11/22/2022	08/29/2022	06/27/2022
DOM · Cumulative DOM	-- · --	109 · 109	45 · 45	42 · 42
Age (# of years)	25	26	25	23
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	2 Stories Conventional	2 Stories Traditional	2 Stories Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	2,300	2,225	2,300	2,437
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	5 · 2 · 1	3 · 2 · 1
Total Room #	7	9	9	8
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	.23 acres	0.21 acres	0.25 acres	0.15 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$7,000	-\$3,500
Adjusted Price	--	\$291,000	\$302,900	\$296,500

* Sold 2 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** Renovated Winchester Home That Features New Flooring And Upstairs Hvac, Freshly Painted Interior, Updated Kitchen And Bathrooms, And A Fenced Backyard. Kitchen Appliances Include Stainless Stove, Hood, And Dishwasher. Make An Appointment Today! P NO ADJ NECESSARY
- Sold 2** Location And Amenities! Neighborhood Pool/playground/tennis Courts And Sidewalks! Convenient To Many Shopping/dining Amenities, This Move In Ready Has Been Updated To Include: Recent Paint, Flooring, Lighting, Fixtures, Hardware, Countertops, Appliances And More. Spacious Kitchen With Quartz Counters, Island, And Stainless Appliances Opens To The Great Room With Fireplace. Formal Living Room Ideal For Home Office. All Bedrooms Up, Large Primary Bedroom Has Must See Bath- Stand Alone Tub, Separate Shower, Dual Quartz Vanities, And Walk In Closet. 4 Additional Spacious Bedrooms - 5th Could Be Bonus/ Recreation Room. Enjoy Excellent Outdoor Living Space On The Deck Overlooking The Fenced Backyard. Sqft Approx; Buyer To Verify. Don't Miss Seeing This Home! P ADJ -7000 RC
- Sold 3** Live Dream Home Collection - This Home Is A Hidden Gem! Sit On Your Covered Front Porch Or Covered Back Porch With Huge Deck And Sip Your Arnold Palmer. Situated On A Corner Lot With Side Attached Garage And Large Wide Driveway. The Entrance From Garage (4 Small Steps Up) goes Right Into The Kitchen Which Hubs Laundry Room, Pantry, Eat In Kitchen And Island. Front Entrance Brings You To Foyer With Dining And Living Rooms To Each Side, Powder Room Then To The Great Room With Cathedral Ceilings And Fireplace. This Split Floor Plan Has A Finished Frog With Standing Room Access To Large Attic Storage Space Which Can Be Easily Converted To Closet And/or Bathroom. Partial Stand In Crawl Space Can Be A Work Shop. P NET ADJ -3500 RC -3500 GLA

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			NO LISTING HISTORY				
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	\$302,000	\$302,000
Sales Price	\$299,000	\$299,000
30 Day Price	\$291,900	--
Comments Regarding Pricing Strategy		
SUBJECT PRICE BASED ON COMPS WITH CLOSEST PROXIMITY AND MOST SIMILAR CHARACTERISTICS. UNABLE TO BRACKET RC TO TO LACK OF COMPS. COMPS CHOSEN TO REFLECT SUBJECT GLA AND CHOSEN FOR PROXIMITY TO SUBJECT.		

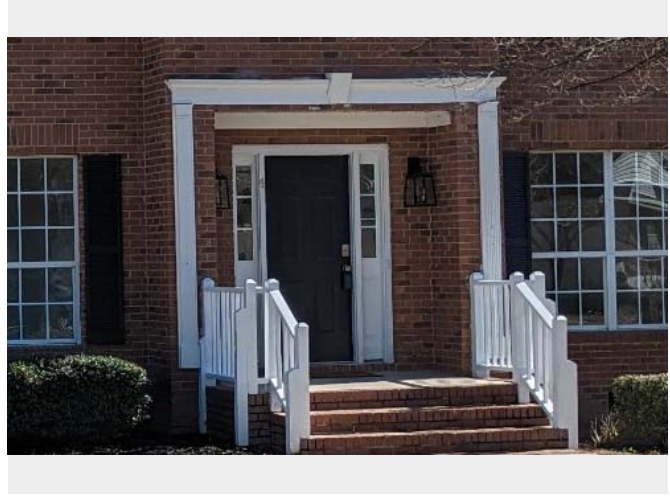
Clear Capital Quality Assurance Comments Addendum

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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 6 Melrose Ct
Columbia, SC 29229



Front

L2 18 Melrose Ct
Columbia, SC 29229



Front

L3 112 Royal Crest Dr
Columbia, SC 29229



Front

Sales Photos

S1 8 Melrose Ct
Columbia, SC 29229



Front

S2 5 Melrose Ct
Columbia, SC 29229



Front

S3 1 Duffie Ct
Columbia, SC 29229



Front

ClearMaps Addendum

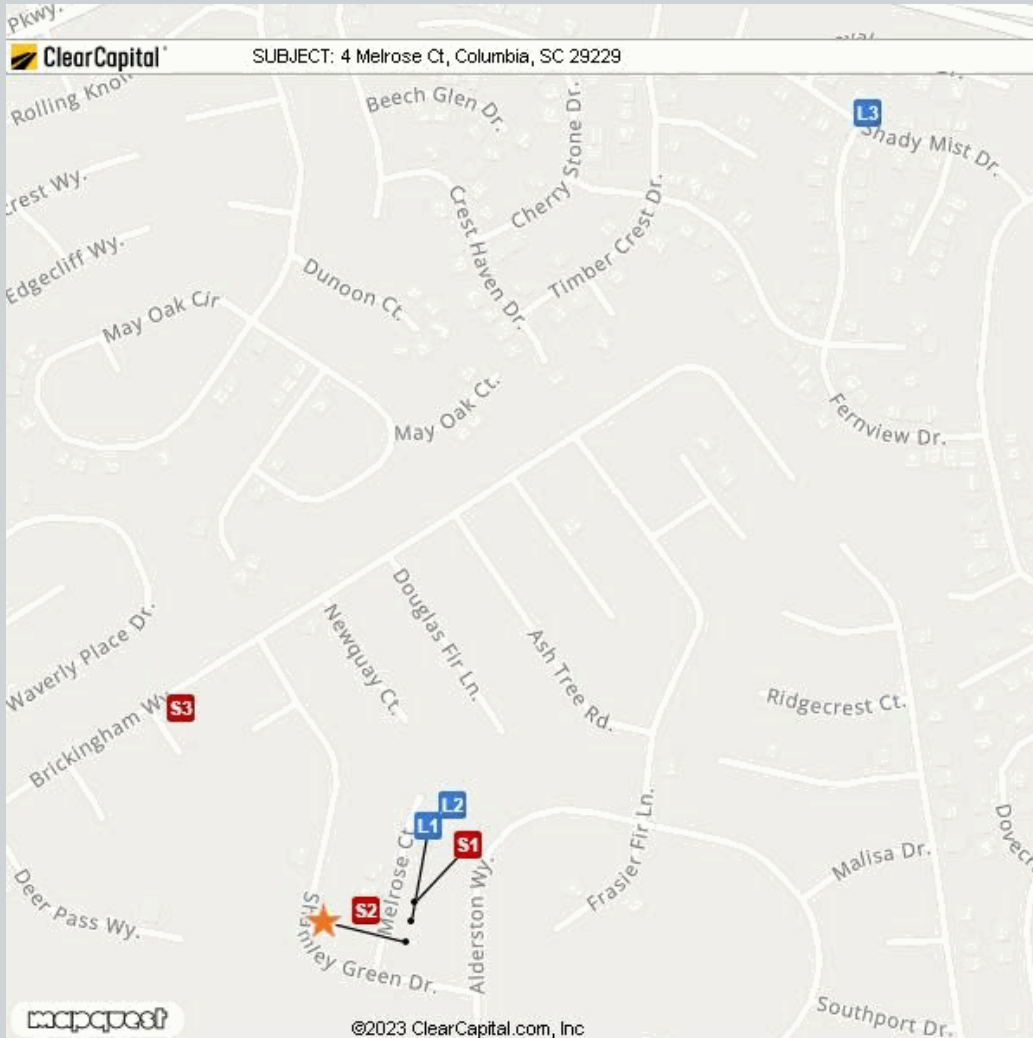
Address ★ 4 Melrose Court, Columbia, SC 29229

Loan Number 50189

Suggested List \$302,000

Suggested Repaired \$302,000

Sale \$299,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4 Melrose Court, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	6 Melrose Ct, Columbia, SC 29229	0.01 Miles ¹	Parcel Match
L2 Listing 2	18 Melrose Ct, Columbia, SC 29229	0.10 Miles ¹	Parcel Match
L3 Listing 3	112 Royal Crest Dr, Columbia, SC 29229	0.67 Miles ¹	Parcel Match
S1 Sold 1	8 Melrose Ct, Columbia, SC 29229	0.03 Miles ¹	Parcel Match
S2 Sold 2	5 Melrose Ct, Columbia, SC 29229	0.04 Miles ¹	Parcel Match
S3 Sold 3	1 Duffie Ct, Columbia, SC 29229	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.

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	Khalil McClellan	Company/Brokerage	TAW REALTY
License No	63926	Address	4216 Donovan Dr Columbia SC 29210
License Expiration	06/30/2024	License State	SC
Phone	8036730023	Email	theamericanwayrealty@gmail.com
Broker Distance to Subject	14.13 miles	Date Signed	02/06/2023

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.