

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>	321 Pine Drive, Piedmont, SC 29673	<b>Order ID</b>	8768453	<b>Property ID</b>	34234421
<b>Inspection Date</b>	06/05/2023	<b>Date of Report</b>	06/05/2023		
<b>Loan Number</b>	50201	<b>APN</b>	0602040110100		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Greenville		

### Tracking IDs

<b>Order Tracking ID</b>	06.02.23 Citi-CS BPO Request	<b>Tracking ID 1</b>	06.02.23 Citi-CS BPO Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC,	<b>Condition Comments</b> The home appeared to be in good condition at the time of inspection with no notable repairs.
<b>R. E. Taxes</b>	\$714	
<b>Assessed Value</b>	\$4,770	
<b>Zoning Classification</b>	Residential UNZONED	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(It is assumed that the doors are locked.)		
<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>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The homes in the area appeared to be averaged a good condition at the time of inspection. The homes in the area appear to be a mix of mobile homes and stick built homes.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$101500 High: \$640000	
<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
Street Address	321 Pine Drive	118 Castlebrook Drive	109 Sweetgrass Lane	112 Dunbartin Drive
City, State	Piedmont, SC	Greenville, SC	Piedmont, SC	Greenville, SC
Zip Code	29673	29605	29673	29605
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.57 <sup>1</sup>	1.60 <sup>1</sup>	2.48 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$295,000	\$284,000	\$280,000
List Price \$	--	\$270,000	\$279,000	\$280,000
Original List Date		09/06/2022	04/11/2023	06/02/2023
DOM · Cumulative DOM	-- · --	165 · 272	55 · 55	3 · 3
Age (# of years)	25	5	2	4
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 Conventional	2 Stories Traditional	1 Story Ranch	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,450	1,440	1,300	1,680
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	4 · 2 · 1
Total Room #	6	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	60%	0%	0%	0%
Basement Sq. Ft.	870	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.38 acres	0.17 acres	0.16 acres	0.15 acres
Other	--	--	--	--

\* Listing 1 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.

## Current Listings - Cont.

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

- Listing 1** Your dream home is waiting just for you! This 3 bedroom, 2 1/2 bath home has been freshly painted throughout. The kitchen boasts new stainless steel appliances, spacious cabinetry and a center island, making cooking and entertaining a delight. Well-placed windows create a bright and welcoming interior. The main bedroom and bathroom give you the perfect space for everyday living. Other bedrooms provide additional flexible living space. Head to the backyard for the perfect private area to enjoy the outdoors.
- Listing 2** This home can go USDA! This is such a cute community. It is so close to everything. This home is so adorable, you walk in to this home and it has 2 piece crown molding in the Foyer, Kitchen, Great Room and Breakfast Room. There is another room off of the Laundry room for extra storage. Gas Stove and Cook top. All Whirlpool Stainless appliances as well. The Owner's Suite has a 2 Bowl Countertop with a 5 foot Shower. A very nice size walk in closet as well. The Back yard is all Fenced in and ready for you to entertain! There is a Swimming Pool coming to this community as well. A Builders Transferable Structural Warranty is included with this home.
- Listing 3** Introducing a fantastic opportunity for those seeking a spacious 4-bedroom house with a motivated seller! This charming residence, though requiring some tender loving care, offers great potential for customization and value appreciation. Located in a desirable neighborhood, the property boasts ample living space spread across two levels. The main floor features a welcoming foyer, a cozy living room, a functional kitchen, and a dining area perfect for entertaining guests. Upstairs, you'll find four generously sized bedrooms, offering ample space for a growing family or guests. With a motivated seller eager to make a deal, this house presents an excellent chance to transform it into your dream home with a little TLC. Don't miss out on this incredible opportunity to unleash its true potential!

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	321 Pine Drive	137 Bismark Drive	201 Melrose Road	18 Tattershall Road
<b>City, State</b>	Piedmont, SC	Pelzer, SC	Greenville, SC	Greenville, SC
<b>Zip Code</b>	29673	29669	29605	29605
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	2.74 <sup>1</sup>	2.75 <sup>1</sup>	2.52 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$250,000	\$269,900	\$270,000
<b>List Price \$</b>	--	\$250,000	\$269,900	\$265,000
<b>Sale Price \$</b>	--	\$257,700	\$269,900	\$275,000
<b>Type of Financing</b>	--	Fha	Conventional	Fha
<b>Date of Sale</b>	--	03/27/2023	01/27/2023	02/17/2023
<b>DOM · Cumulative DOM</b>	-- · --	2 · 34	23 · 72	56 · 86
<b>Age (# of years)</b>	25	23	17	5
<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 Conventional	1 Story Ranch	1 Story Contemporary	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,450	1,500	1,671	1,440
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 2	3 · 2 · 1
<b>Total Room #</b>	6	8	8	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>	Yes	Yes	No	No
<b>Basement (% Fin)</b>	60%	0%	0%	0%
<b>Basement Sq. Ft.</b>	870	1,500	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.38 acres	0.68 acres	0.18 acres	0.15 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$17,913	-\$972	+\$7,204
<b>Adjusted Price</b>	--	\$239,787	\$268,928	\$282,204

\* 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** Welcome to Pelzer, SC! Three bedroom, two bathroom plus basement home located in a quiet neighborhood on OVER half an acre! Walk in the front door into your spacious living area featuring a large window, hardwood floors, and tons of natural light! Walk straight into the kitchen featuring all white cabinetry, brand new-never been used stainless steel appliances, ample amounts of cabinet/counter space for all of your kitchen needs, and a large breakfast room with a gorgeous chandelier! On the right side of the home you will find all bedrooms including the two additional bedrooms-sharing a full bathroom in between. Spacious master bedroom with full bathroom featuring double vanity, jetted tub, 2 closets, and a stand up shower! The basement (unfinished) has TONS of potential! Storage/workspace in garage with peg board-perfect for organizing and storing all of your tools! Large 30 x 12 space that could be used as a rec/movie room, and additional storage spaces (which could be converted to what best fits your needs) located in the basement as well. Fenced in yard with lots of privacy. This home has A LOT of potential!!! All for \$250,000!! 20 minutes to Prisma Health Greenville Hospital, less than 30 minutes to downtown Greenville and really close to the 185 connector! You will not want to miss this one.
- Sold 2** Come home to this updated 4 bedroom, 2 bathroom home in a quiet neighborhood! Upon entering you'll notice the great open floor plan with a large kitchen, living room and dining area. The kitchen is bright and efficient with granite countertops and upgraded lighting. Vaulted ceilings make the room feel spacious and airy. The split floorplan has a good sized master bedroom, en-suite bathroom and walk in closet on one side of the house. The other side of the house has a full bath and 3 additional bedrooms. You will love the back yard! It has a sweet pergola as well as a sun room add on! The sun room has both heat and air conditioning and can be used year round. The back yard is fenced which makes it great for privacy or pets. Convenient leaf guard gutter protectors were recently installed. Let's not forget the custom cabinets in the garage which provide excellent storage space! This neighborhood has NO HOA fees and is located close to shopping and conveniences.
- Sold 3** Beautiful well kept home at 18 Tattershall rd. USDA APPROVED! Fairly new 2-story home. Approximately 1,440 sqft. 3 bdr 2 Full bath (1 1/2 bath, 2-car garage. Open floor plan great for entertaining. kitchen has area for dining table. All stainless steel appliances included: refrigerator, stove, dishwasher. Never used screened in Gazebo in backyard. Enjoy a nice relaxing time in the Great room relaxing by custom built fireplace. All 3 bedrooms located on 2nd level filled with natural light.

## Subject Sales & Listing History

<b>Current Listing Status</b>		Not Currently Listed		<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				The home was not located in the MLS but tax information is listed below.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>		0					
<b># of Sales in Previous 12 Months</b>		1					
<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>
--	--	--	--	Sold	06/13/2022	\$230,000	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$275,000	\$275,000
<b>Sales Price</b>	\$270,000	\$270,000
<b>30 Day Price</b>	\$260,000	--
<b>Comments Regarding Pricing Strategy</b>		
The home was priced based on the comps, condition, exterior viewing, and the local area. All information was pulled or obtained by using the tax records, mls, a supplied appraisal by the lender or by estimation. All information is considered accurate by extraordinary assumptions.		

## 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



## Listing Photos

**L1** 118 Castlebrook Drive  
Greenville, SC 29605



Front

**L2** 109 Sweetgrass Lane  
Piedmont, SC 29673



Front

**L3** 112 Dunbartin Drive  
Greenville, SC 29605



Front

## Sales Photos

**S1** 137 Bismark Drive  
Pelzer, SC 29669



Front

**S2** 201 Melrose Road  
Greenville, SC 29605



Front

**S3** 18 Tattershall Road  
Greenville, SC 29605



Front

## ClearMaps Addendum

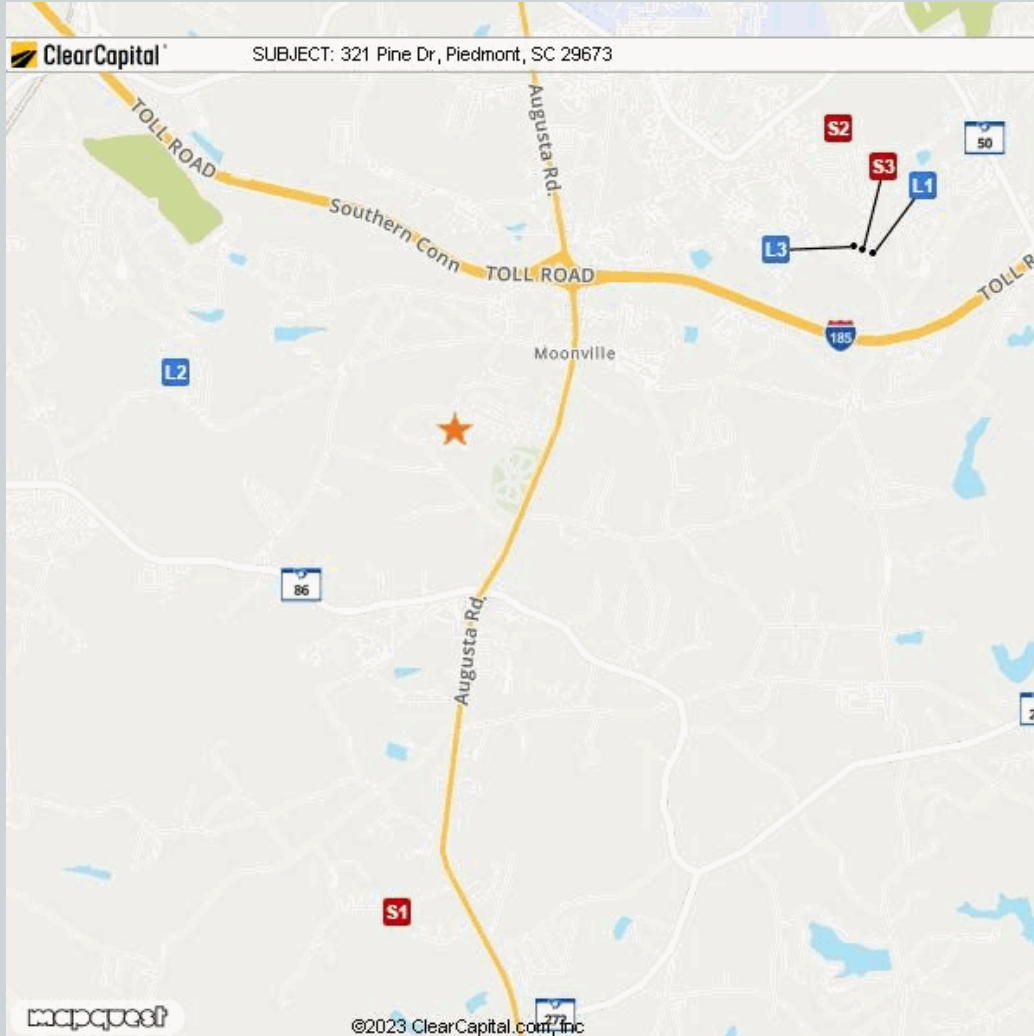
**Address** ★ 321 Pine Drive, Piedmont, SC 29673

**Loan Number** 50201

**Suggested List** \$275,000

**Suggested Repaired** \$275,000

**Sale** \$270,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	321 Pine Drive, Piedmont, SC 29673	--	Parcel Match
L1 Listing 1	118 Castlebrook Drive, Greenville, SC 29605	2.57 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	109 Sweetgrass Lane, Piedmont, SC 29673	1.60 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	112 Dunbartin Drive, Greenville, SC 29605	2.48 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	137 Bismark Drive, Pelzer, SC 29669	2.74 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	201 Melrose Road, Greenville, SC 29605	2.75 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	18 Tattershall Road, Greenville, SC 29605	2.52 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>	Jeffrey Thompson	<b>Company/Brokerage</b>	Upstate Realty & Associates
<b>License No</b>	79692	<b>Address</b>	201 Misty Meadow Dr Greenville SC 29615
<b>License Expiration</b>	06/30/2024	<b>License State</b>	SC
<b>Phone</b>	8646313099	<b>Email</b>	jthompson8405@gmail.com
<b>Broker Distance to Subject</b>	10.88 miles	<b>Date Signed</b>	06/05/2023

*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.**