

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	131 Elsoma Drive, Chapin, SC 29036	Order ID	8335363	Property ID	33073745
Inspection Date	07/19/2022	Date of Report	07/19/2022		
Loan Number	50382	APN	00103401007		
Borrower Name	Catamount Properties 2018 LLC	County	Lexington		

Tracking IDs

Order Tracking ID	07.18.22_BPO	Tracking ID 1	07.18.22_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	JASON R COLLINS	Condition Comments SUBJECT looks to be in good condition and well maintained. No matter repairs visible
R. E. Taxes	\$2,100	
Assessed Value	\$9,020	
Zoning Classification	Miscellaneous	
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 is very well maintained and well kept. Community seems to be mature and quiet.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$26800 High: \$830000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	131 Elsoma Drive	226 Elsoma Dr	217 Caro Ln	121 Oak Brook Dr
City, State	Chapin, SC	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.50 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$314,900	\$290,000	\$360,000
List Price \$	--	\$314,900	\$289,777	\$360,000
Original List Date		07/13/2022	06/14/2022	07/07/2022
DOM · Cumulative DOM	-- · --	6 · 6	35 · 35	12 · 12
Age (# of years)	3	3	21	25
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 Traditional	2 Stories Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,264	2,148	1,780	1,945
Bdrm · Bths · ½ Bths	5 · 3	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	10	9	9	9
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	.29 acres	0.15 acres	0.37 acres	4.92 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.

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

Listing 1 Long Pine Station home built in 2018 that features a freshly painted interior, modern kitchen, vaulted ceilings in the master bedroom, second-story front balcony, and a fenced backyard. Kitchen appliances include stainless refrigerator, stove, microwave, and dishwasher.

Listing 2 three bedroom home boasts 2 1/2 baths plus a FROG and is located on Stephenson Lake, but also has access to Lake Murray via the community boat ramp and dock

Listing 3 This 1911 square foot single family home has 3 bedrooms and 2.5 bathrooms. Very well maintained and quiet community.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	131 Elsoma Drive	259 Bent Oak Dr	234 Elsoma Dr	120 Lakeside Dr
City, State	Chapin, SC	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.84 ¹	0.08 ¹	0.65 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$545,000	\$282,000	\$375,000
List Price \$	--	\$545,000	\$282,000	\$375,000
Sale Price \$	--	\$542,400	\$282,000	\$372,000
Type of Financing	--	Conv	Fha	Conv
Date of Sale	--	11/05/2021	12/30/2021	05/04/2022
DOM · Cumulative DOM	-- · --	42 · 42	27 · 27	37 · 37
Age (# of years)	3	21	2	15
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,264	3,141	2,278	2,230
Bdrm · Bths · ½ Bths	5 · 3	5 · 2 · 1	5 · 3	4 · 2 · 1
Total Room #	10	10	10	10
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	.29 acres	1.41 acres	0.18 acres	0.52 acres
Other	--	--	--	--
Net Adjustment	--	-\$12,000	\$0	\$0
Adjusted Price	--	\$530,400	\$282,000	\$372,000

* 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** custom built home on Lake Murray is a very rare find! Not only is it in the highly desirable Oaks community but it also sits on 1.4 acres! Comes with a private pond and a private bridge over the pond. Adjustments made for size
- Sold 2** beautiful 5/3 two-story home w/ the 5th bedroom/office down comes with many of the remarkable GSH features: Honeywell Lyric/Tuxedo SmartHome System, Sodded yard with Irrigation System, Tankless water heater, Granite countertops, even a Bose Kitchen Speaker system. Gas Fireplace in Family Room to make you feel cozy and right at home. There is LVT flooring throughout the kitchen, living room, Dining Room and 5th bedroom/office.
- Sold 3** 120 Lakeside Dr, Chapin, SC 29036 is a single family home that contains 2,250 sq ft and was built in 2007. It contains 3 bedrooms and 2.5 bathrooms. Located in a very nice clean community.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			NO RECENT SALES 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	\$325,000	\$325,000
Sales Price	\$330,000	\$330,000
30 Day Price	\$315,000	--
Comments Regarding Pricing Strategy		
PRICING STRATEGY BASED ON SOLD COMPS AND CURRENT MARKET.		

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



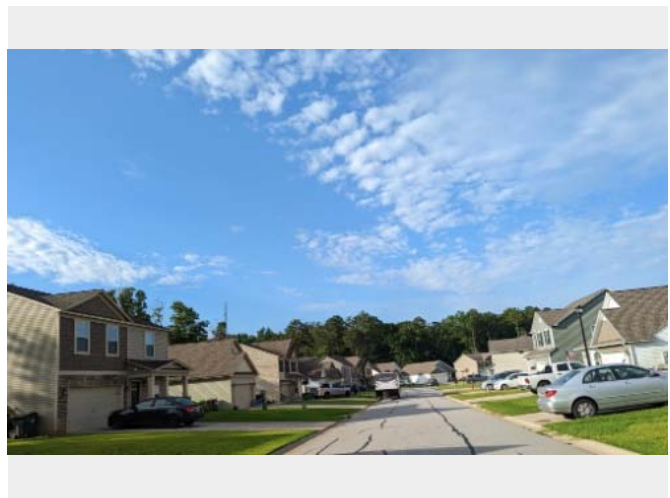
Side



Side



Street



Street

Listing Photos

L1 226 Elsoma Dr
Chapin, SC 29036



Front

L2 217 Caro Ln
Chapin, SC 29036



Front

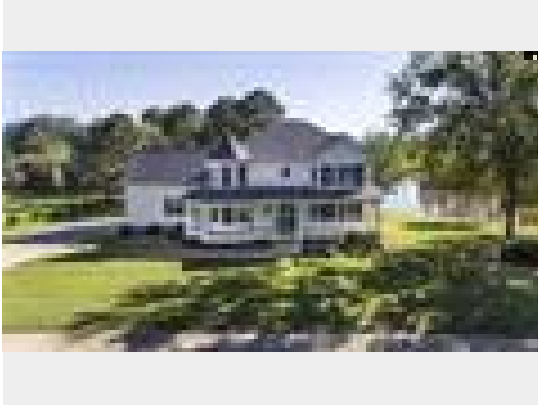
L3 121 Oak Brook Dr
Chapin, SC 29036



Front

Sales Photos

S1 259 Bent Oak Dr
Chapin, SC 29036



Front

S2 234 Elsoma Dr
Chapin, SC 29036



Front

S3 120 Lakeside Dr
Chapin, SC 29036



Front

ClearMaps Addendum

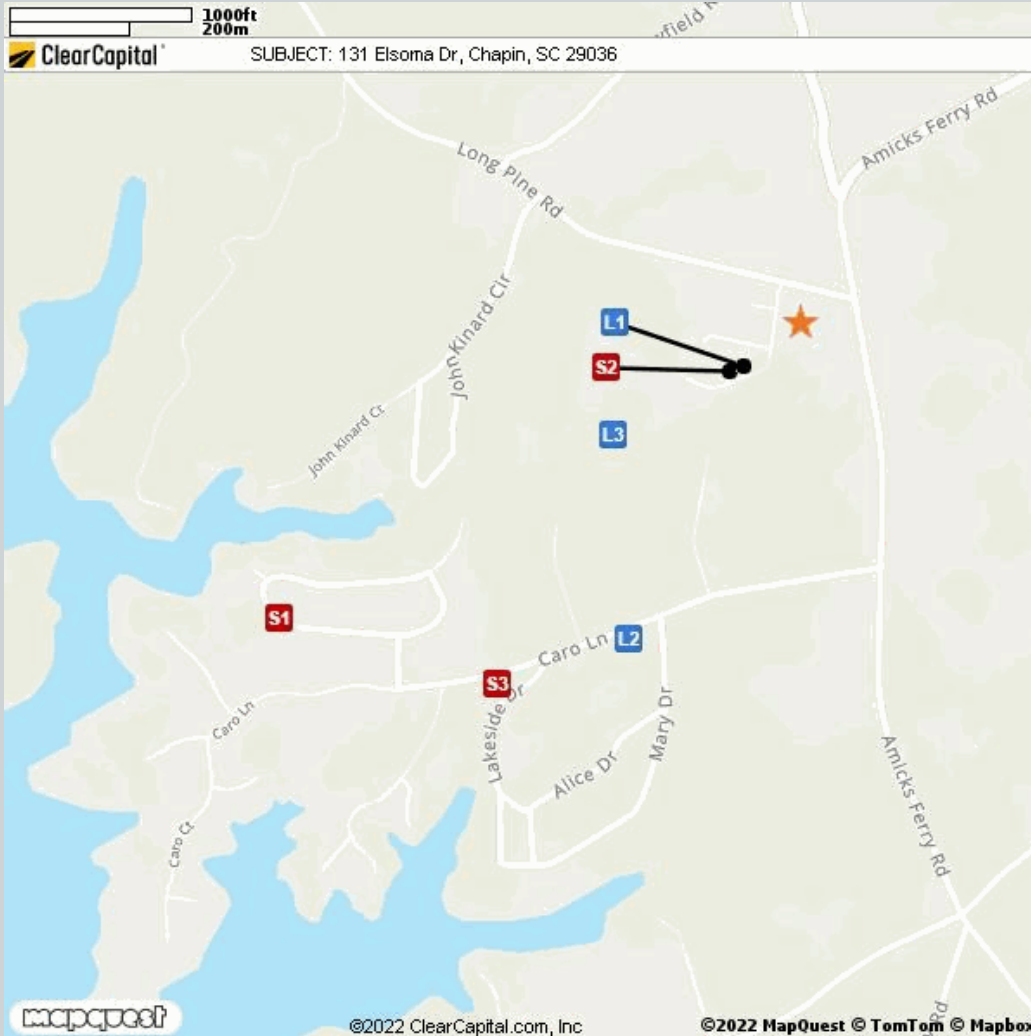
Address ★ 131 Elsoma Drive, Chapin, SC 29036

Loan Number 50382

Suggested List \$325,000

Suggested Repaired \$325,000

Sale \$330,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	131 Elsoma Drive, Chapin, SC 29036	--	Parcel Match
L1 Listing 1	226 Elsoma Dr, Chapin, SC 29036	0.06 Miles ¹	Parcel Match
L2 Listing 2	217 Caro Ln, Chapin, SC 29036	0.50 Miles ¹	Parcel Match
L3 Listing 3	121 Oak Brook Dr, Chapin, SC 29036	0.30 Miles ¹	Parcel Match
S1 Sold 1	259 Bent Oak Dr, Chapin, SC 29036	0.84 Miles ¹	Parcel Match
S2 Sold 2	234 Elsoma Dr, Chapin, SC 29036	0.08 Miles ¹	Parcel Match
S3 Sold 3	120 Lakeside Dr, Chapin, SC 29036	0.65 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 realistic market value for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, commentary is required as to why you expanded your search, and what the effect on value will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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.

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.

Report Instructions - cont.

1. Digital Photos with time stamps are required, if there are no time stamps, please label photos with date and time in the photo caption comments.

2. One current, original photo of the subject (Front and side view are required)

3. One address verification photo (House number or street sign required)

4. One street scene photo looking down the street

5. One close up photo of any damages present

6. For condos and co-ops, a photo of the lobby is required in addition to a photo of the building.

- If access can not be made to the lobby, take a photo of the lobby from the window.
- If photos can not be taken from the window then please comment on what is visible from the outside and whether it is likely any damage may have occurred.

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	16.10 miles	Date Signed	07/19/2022

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.