

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	212 Beacon Lane, Columbia, SOUTH CAROLINA 29229	Order ID	8353458	Property ID	33108393
Inspection Date	07/30/2022	Date of Report	07/30/2022		
Loan Number	50530	APN	232040213		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	07.27.22 BPO	Tracking ID 1	07.27.22 BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	WILLIAM R THOMAS	Condition Comments	
R. E. Taxes	\$1,737	From drive by and Clear Prop photos, the Subject appears to be in good condition.	
Assessed Value	\$6,750		
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

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	Lake Carolina subdivision which is large with different sections of homes of different sizes and types that conform.	
Sales Prices in this Neighborhood	Low: \$196200 High: \$442610		
Market for this type of property	Increased 6 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	212 Beacon Lane	6 Dove Wood Ct	5 Dove Wood Ct	140 Van Der Horst Dr
City, State	Columbia, SOUTH CAROLINA	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.16 ¹	0.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$310,000	\$289,900	\$354,900
List Price \$	--	\$265,000	\$289,900	\$354,900
Original List Date		06/26/2022	07/27/2022	06/20/2022
DOM · Cumulative DOM	-- · --	34 · 34	3 · 3	40 · 40
Age (# of years)	22	18	17	16
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	2,165	2,147	2,160	2,438
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 3
Total Room #	8	9	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 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	0.33 acres	0.18 acres	0.10 acres
Other	--	--	--	--

* Listing 2 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: This beautiful home sits at the end of a cul-de-sac and overlooks a private wooded area! Upon entry you have a New steel front door, gleaming hardwoods, Formal Dining Room with bay window and access to the Kitchen that's been upgraded with Breakfast Nook and Open to the Living Room with Gas FP and Powder Room w/granite countertops. Upgraded kitchen has Samsung stainless steel appliances with granite countertops. The 2nd Level offers 3BRs with a FROG w/closet used as the 4th BR or FLEX room.
- Listing 2** MLS Comments: 2 Story Traditional Home situated on Cul-de-sac with a Private Backyard that backs up to one of Lake Carolina's Many Natural Areas (so NO Backyard Neighbors). Main Level offers Hardwood Floors throughout Foyer, Formal Living and Dining Room (both are ideal Flex Rooms such as Home Office/Play Room/Work-Out Room); Open Kitchen and Family Room with Newer Stainless Steel Appliances (Smooth Top Stove, Built-In Microwave, Dishwasher and Stainless Steel Farm Sink), Newer Luxury Vinyl Planking Flooring.
- Listing 3** MLS Comments: Lake Carolina Charleston style home that features a freshly painted interior, new carpet upstairs, porch on each level, rear courtyard, and detached rear entry garage. Kitchen appliances include stainless refrigerator, stove, microwave, and dishwasher.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	212 Beacon Lane	324 Highland Point Dr	117 Beacon Ln	136 Van Der Horst Dr
City, State	Columbia, SOUTH CAROLINA	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	MLS	Public Records	MLS
Miles to Subj.	--	0.15 ¹	0.13 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$331,000	\$270,500	\$320,000
List Price \$	--	\$331,000	\$270,500	\$320,000
Sale Price \$	--	\$335,000	\$270,000	\$318,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	03/16/2022	03/31/2022	03/15/2022
DOM · Cumulative DOM	-- · --	35 · 35	60 · 64	33 · 33
Age (# of years)	22	17	22	16
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 Colonial	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,165	2,405	2,161	2,147
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 3	3 · 2	3 · 3
Total Room #	8	9	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 2 Car(s)	None	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	.08 acres	0.30 acres	0.09 acres
Other	--	--	--	--
Net Adjustment	--	-\$6,000	+\$2,500	\$0
Adjusted Price	--	\$329,000	\$272,500	\$318,000

* 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** Adjustments: Superior GLA -\$6,000. MLS Comments: 324 Highland Point Dr, Columbia, SC 29229 is a single-family home that contains 2,403 sq ft and was built in 2005. It contains 4 bedrooms and 3 bathrooms. This home last sold for \$335,000 in March 2022.
- Sold 2** Adjustments: Superior half bath -\$2,500, inferior garage \$5,000. MLS Comments: 3 bedroom, 2 1/2 bath approx. 2,300 w/ master on the main is located in the only 12 Time Award Winning "Community of the Year"! Live the LAKE CAROLINA resort like lifestyle with neighborhood shops, spa, pool, restaurants, winery, & abundant community amenities! The first floor consists of a spacious kitchen with an eat-in dining area, a formal dining room, open living room & sitting room. The Master bedroom is located on the main floor with a HUGE walk in closet, double vanities, garden tub with a stand up shower. Large Secondary bedrooms and Loft Space. The backyard features a large deck overlooking a wonderful backyard.
- Sold 3** Adjustments: 0 MLS Comments: 136 Van Der Horst Dr, Columbia, SC 29229 is a single family home that contains 2,076 sq ft and was built in 2006. It contains 3 bedrooms and 2.5 bathrooms. This home last sold for \$318,000 in March 2022.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			See below:				
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
06/23/2022	\$220,000	06/26/2022	\$220,000	Sold	07/25/2022	\$212,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$275,000	\$275,000
Sales Price	\$272,500	\$272,500
30 Day Price	\$269,000	--
Comments Regarding Pricing Strategy		
Focused on same complex comps and characteristics. Utilizing S2 for final value and L2 for bracketed listing price.		

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



Street

Listing Photos

L1 6 Dove Wood Ct
Columbia, SC 29229



Front

L2 5 Dove Wood Ct
Columbia, SC 29229



Front

L3 140 Van Der Horst Dr
Columbia, SC 29229



Front

Sales Photos

S1 324 Highland Point Dr
Columbia, SC 29229



Front

S2 117 Beacon Ln
Columbia, SC 29229



Front

S3 136 Van Der Horst Dr
Columbia, SC 29229



Front

ClearMaps Addendum

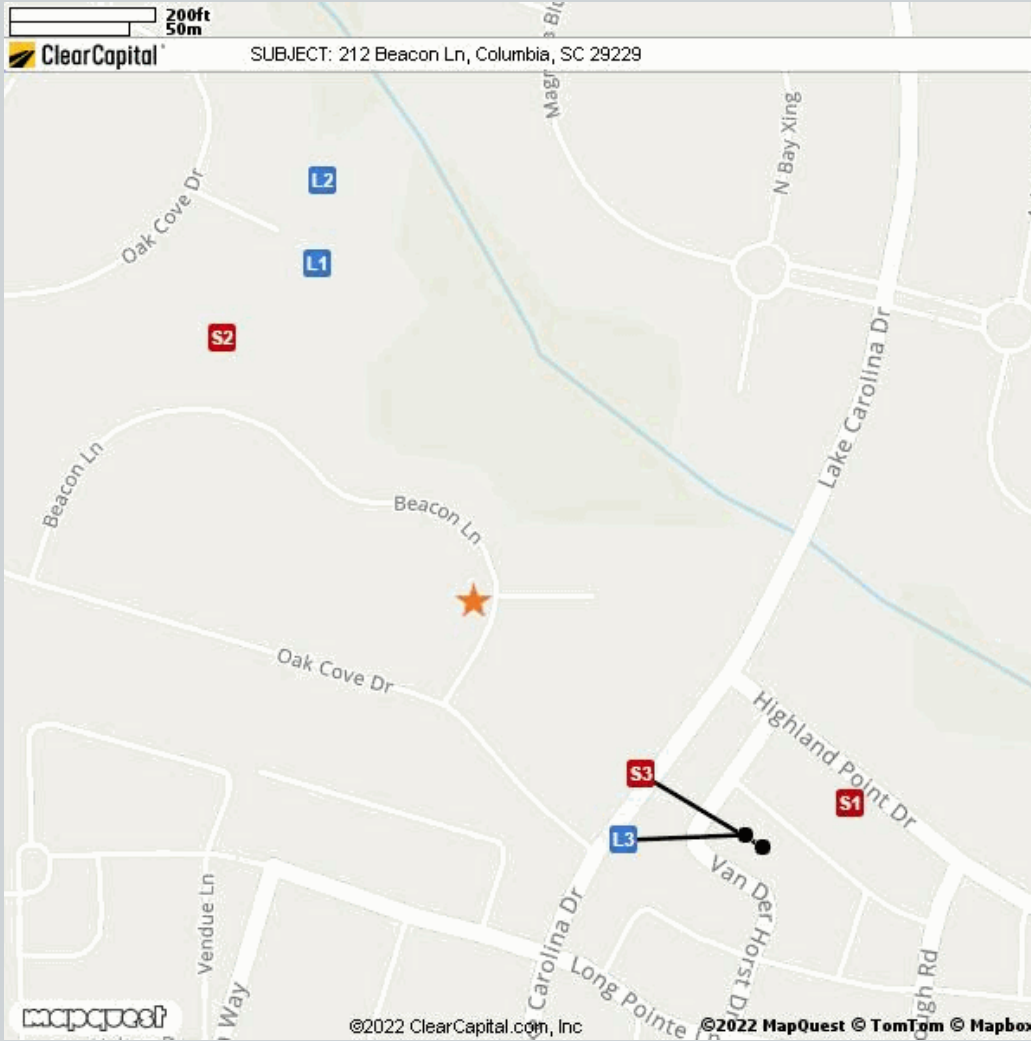
Address ★ 212 Beacon Lane, Columbia, SOUTH CAROLINA 29229

Loan Number 50530

Suggested List \$275,000

Suggested Repaired \$275,000

Sale \$272,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	212 Beacon Lane, Columbia, South Carolina 29229	--	Parcel Match
L1 Listing 1	6 Dove Wood Ct, Columbia, SC 29229	0.13 Miles ¹	Parcel Match
L2 Listing 2	5 Dove Wood Ct, Columbia, SC 29229	0.16 Miles ¹	Parcel Match
L3 Listing 3	140 Van Der Horst Dr, Columbia, SC 29229	0.13 Miles ¹	Parcel Match
S1 Sold 1	324 Highland Point Dr, Columbia, SC 29229	0.15 Miles ¹	Parcel Match
S2 Sold 2	117 Beacon Ln, Columbia, SC 29229	0.13 Miles ¹	Parcel Match
S3 Sold 3	136 Van Der Horst Dr, Columbia, SC 29229	0.14 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	5.51 miles	Date Signed	07/30/2022

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.