

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>	500 Regency Park Drive, Columbia, SC 29210	<b>Order ID</b>	8574548	<b>Property ID</b>	33800523
<b>Inspection Date</b>	01/08/2023	<b>Date of Report</b>	01/09/2023		
<b>Loan Number</b>	50544	<b>APN</b>	061120849		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

Tracking IDs					
<b>Order Tracking ID</b>	01.06.23 Citi-CS Update	<b>Tracking ID 1</b>	01.06.23 Citi-CS Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC,	<b>Condition Comments</b> From drive by and Clear Prop photos, the condo Subject appears to be in good condition and conforms.
<b>R. E. Taxes</b>	\$787	
<b>Assessed Value</b>	\$4,340	
<b>Zoning Classification</b>	Residential PDD	
<b>Property Type</b>	Condo	
<b>Occupancy</b>	Occupied	
<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>	Regency HOA	
<b>Association Fees</b>	\$100 / Year (Landscaping,Insurance,Greenbelt)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Condo cluster neighborhood with semi-attached condo homes, single story that conform with each other.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$92924 High: \$155000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	500 Regency Park Drive	3011 Village Creek Dr	702 Old Manor Rd	158 Jefferson Pl
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29210	29210	29210	29212
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.92 <sup>1</sup>	1.82 <sup>1</sup>	3.46 <sup>1</sup>
<b>Property Type</b>	Condo	Condo	Condo	Condo
<b>Original List Price \$</b>	\$	\$104,900	\$73,000	\$160,000
<b>List Price \$</b>	--	\$104,900	\$73,000	\$160,000
<b>Original List Date</b>		11/30/2022	09/21/2022	01/05/2023
<b>DOM · Cumulative DOM</b>	-- · --	40 · 40	110 · 110	4 · 4
<b>Age (# of years)</b>	14	38	49	45
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Condo Floor Number</b>	1	1	1	1
<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 Other	2 Stories Traditional	3 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,284	1,450	1,300	1,500
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 3	3 · 2	2 · 1 · 1
<b>Total Room #</b>	7	8	7	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	None	None	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0 acres	0 acres	0 acres	0 acres
<b>Other</b>	--	--	--	--

\* Listing 3 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** MLS Comments: It has TWO bedroom suites, one on the main level & one upstairs, plus a 3rd BR & BATH on the main level. All bedrooms are spacious. The primary BR on the main level has a ceiling fan, walk-in closet & private bath with tub-shower. Upstairs is another large BR with ceiling fan, private BA with tub-shower & more closet space than the Kardashians! There are beautiful hardwood floors in the main level living areas, tile in the foyer & kitchen, HWD stairs, & HWD floors underneath the LVP upstairs.
- Listing 2** MLS Comments: This 3 BR/2 BA condo with full laundry room is a great investment opportunity.
- Listing 3** MLS Comments: This two story condo has been fully updated to include sealing the exterior windows, new flooring, paint and modern light fixtures throughout. The front door opens into the foyer which offers a convenient coat closet. A formal living greets you inside the front door; this is a great flex space for a home office. You will love the granite countertops and all new stainless steel appliances in the kitchen. The countertop extends beyond the kitchen wall to allow for barstool seating. Additional dining space is offered in the dining room which is combined with the family room. Off of the dining area is the large laundry room which opens to the screened porch. The family room also opens to the spacious screened porch overlooking the rear green space. LVP flooring on the main floor is easy to clean and durable for kids and pets. A convenient half bathroom completes the main level. Two large bedrooms connected by a jack-and-jill bath are located on the second level. The primary bedroom features his-and-hers closets and could be spilt to make a third bedroom. The second bedroom also offers his-and-hers closets. The man bathroom features an updated dual sink vanity and a separate water closet.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	500 Regency Park Drive	153 Wood Ct	458 Regency Park Dr	497 Regency Park Dr
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29210	29210	29210	29210
<b>Datasource</b>	MLS	MLS	Public Records	Public Records
<b>Miles to Subj.</b>	--	0.92 <sup>1</sup>	0.15 <sup>1</sup>	0.03 <sup>1</sup>
<b>Property Type</b>	Condo	Condo	Condo	Condo
<b>Original List Price \$</b>	--	\$69,000	\$100,000	\$128,000
<b>List Price \$</b>	--	\$59,999	\$100,000	\$128,000
<b>Sale Price \$</b>	--	\$54,000	\$100,000	\$128,000
<b>Type of Financing</b>	--	Standard	Standard	Standard
<b>Date of Sale</b>	--	01/05/2023	07/29/2022	11/03/2022
<b>DOM · Cumulative DOM</b>	-- · --	78 · 78	0 · 0	0 · 0
<b>Age (# of years)</b>	14	49	16	14
<b>Condition</b>	Good	Average	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Condo Floor Number</b>	1	1	1	1
<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 Other	2 Stories Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,284	1,422	1,266	1,266
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2 · 1	2 · 2 · 1	2 · 2
<b>Total Room #</b>	7	8	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0 acres	0 acres	0 acres	0 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$4,050	-\$2,500	\$0
<b>Adjusted Price</b>	--	\$58,050	\$97,500	\$128,000

\* Sold 3 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** Adjustments: Superior GLA -\$3,450, inferior condition \$10,000, superior half bath -\$2,500. MLS Comments: Purchase or Rent. Lovely and spacious 3 bed/2.5 bath 2 story condo w/new updates to include carpet, paint, appliances, flooring, cabinets, counter tops and half bath. Great investment opportunity or for your own personal use. Rental option also available.
- Sold 2** Adjustments: Superior half bath -\$2,500. Public Comments: Single family, attached home. Two bedrooms with two full baths (including the on-suite master bath and walk in closet). Bonus Room/Den/potential third bedroom. One car garage. All appliances, including a washer and dryer included. Plenty of storage. Small fenced in backyard patio.
- Sold 3** Adjustments: 0 Public Comments: 497 Regency Park Dr, Columbia, SC 29210 is a condo home that contains 1,266 sq ft and was built in 2009. It contains 2 bedrooms and 2 bathrooms. This home last sold for \$128,000 in November 2022.

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No history in 12 months.			
<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>	0						
<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>

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$129,000	\$129,000
<b>Sales Price</b>	\$128,000	\$128,000
<b>30 Day Price</b>	\$125,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Focused search on closest proximity and same complex, same street comps and in average "good" condition of all of the homes. Utilizing S3 for final value and L3 as basis for bracketed listing price. On the listing end, had to go out 5 miles because there are no same complex listings.</p>		

### Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Street

## Listing Photos

**L1** 3011 Village Creek Dr  
Columbia, SC 29210



Front

**L2** 702 Old Manor Rd  
Columbia, SC 29210



Front

**L3** 158 Jefferson Pl  
Columbia, SC 29212



Front



## Sales Photos

**S1** 153 Wood Ct  
Columbia, SC 29210



Front

**S2** 458 Regency Park Dr  
Columbia, SC 29210



Front

**S3** 497 Regency Park Dr  
Columbia, SC 29210



Front

### ClearMaps Addendum

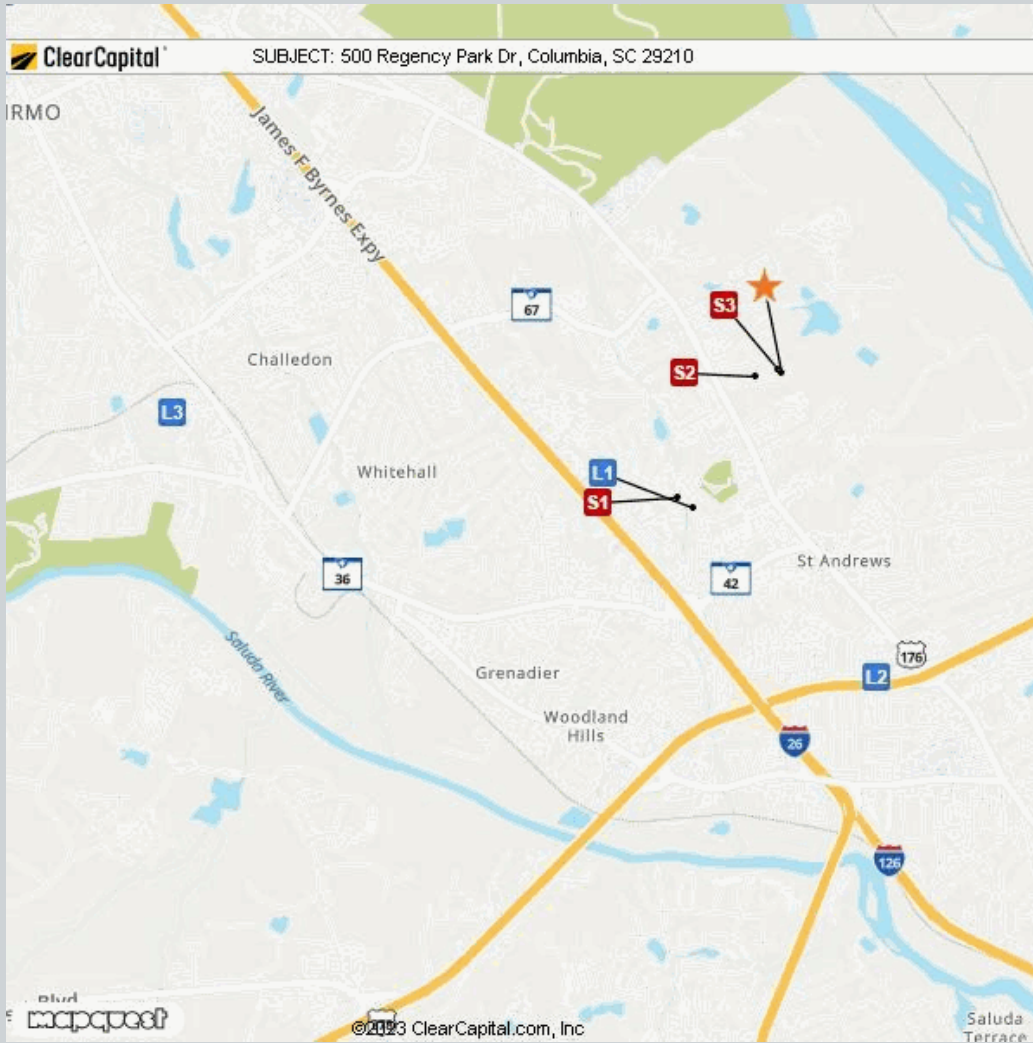
**Address** ★ 500 Regency Park Drive, Columbia, SC 29210

**Loan Number** 50544

**Suggested List** \$129,000

**Suggested Repaired** \$129,000

**Sale** \$128,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	500 Regency Park Drive, Columbia, SC 29210	--	Parcel Match
L1 Listing 1	3011 Village Creek Dr, Columbia, SC 29210	0.92 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	702 Old Manor Rd, Columbia, SC 29210	1.82 Miles <sup>1</sup>	Street Centerline Match
L3 Listing 3	158 Jefferson Pl, Columbia, SC 29212	3.46 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	153 Wood Ct, Columbia, SC 29210	0.92 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	458 Regency Park Dr, Columbia, SC 29210	0.15 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	497 Regency Park Dr, Columbia, SC 29210	0.03 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>	James Otis	<b>Company/Brokerage</b>	Asset Realty Inc
<b>License No</b>	114034	<b>Address</b>	412 Oak Brook Drive Columbia SC 29223
<b>License Expiration</b>	06/30/2023	<b>License State</b>	SC
<b>Phone</b>	3233605374	<b>Email</b>	jamesbobbyotis@icloud.com
<b>Broker Distance to Subject</b>	13.81 miles	<b>Date Signed</b>	01/09/2023

*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.**