

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	450 Lemon Grass Court, Duncan, SC 29334	Order ID	8819033	Property ID	34339001
Inspection Date	07/07/2023	Date of Report	07/08/2023		
Loan Number	50553	APN	5300031600		
Borrower Name	Catamount Properties 2018 LLC	County	Spartanburg		

Tracking IDs					
Order Tracking ID	07.06.23 Citi-CS Update	Tracking ID 1	07.06.23 Citi-CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC,	The home appeared to be in average to good condition for the age of the home at the time of the inspection with no notable repairs. The home appears to conform to the homes in the area.
R. E. Taxes	\$1,176	
Assessed Value	\$7,140	
Zoning Classification	Residential	
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		Neighborhood Comments
Location Type	Suburban	The homes in the neighborhood appeared to be in average to good condition for their age from the street view at the time of inspection.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$245600 High: \$456800	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	450 Lemon Grass Court	278 Twilitemist Drive	225 Jordan Springsdrive	139willowbottomdrive
City, State	Duncan, SC	Duncan, SC	Duncan, SC	Greer, SC
Zip Code	29334	29334	29334	29651
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	1.35 ¹	2.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,500	\$350,000	\$359,000
List Price \$	--	\$315,500	\$325,000	\$349,900
Original List Date		05/15/2023	05/28/2023	04/14/2023
DOM · Cumulative DOM	-- · --	53 · 54	40 · 41	84 · 85
Age (# of years)	23	16	18	6
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	1 Story Other	1 Story ranch	1 Story craftsman	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,870	2,022	1,410	1,920
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	9	7	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	0.61 acres	0.17 acres	0.73 acres	0.19 acres
Other	none	none	none	--

* Listing 3 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** CHARMING AND A UNIQUE FIND! Welcome home! This very well maintained ranch style home features a split floor plan with 3BR, 2 full BA, screened in back porch with adjacent deck space and a home office all on one level. Hardwood floors lead you with easy flow from room to room outlined with crown molding and arched hallways. The beautiful kitchen with granite counters, pull-out cabinet drawers, pantry closet, under cabinet lighting, recessed lighting with dimmers has a new refrigerator and gas stove with built in air fryer and griddle! There is plenty of area for entertaining in your spacious den with fireplace, formal dining room and cozy 12 x 14 back porch. The porch and deck overlooks your meticulously landscaped backyard with views of a flowing creek. The grill is plumbed with natural gas so you never have to worry about running out of fuel. If you enjoy being outside without being out, the screened in porch will be a dream come true. If you like going to the wilderness for some peace and quiet and enjoy listening to water run over creek shoals as you relax, this will be your retreat! The 14 x 15 back yard patio is surrounded by trees and beautiful landscaping. A wonderful place to entertain all year. Starting with the rocking chair front porch you will fall in love with this immaculate home. AND it is MOVE IN READY! New Roof in 2020, new HVAC in 2021, new gas hot water heater in December 2022 and most of the gutters have been replaced. Rogers Mill is a neighborhood pool community that also features street lights, a playground and athletic field. Storage galore with the encapsulated crawlspace and additional shelving in garage. If square footage is important to buyer, buyer must verify.
- Listing 2** Welcome to your dream oasis! This stunning home boasts three beautifully designed bedrooms and two bathrooms, ensuring comfort and privacy for the whole family. The spacious great room provides the perfect setting for entertaining guests or simply unwinding after a long day. As you step outside, you'll be greeted by a picturesque backyard complete with a charming pergola, creating an idyllic space for outdoor gatherings and relaxation. Take a dip in the sparkling pool on hot summer days, or bask in the serenity of the well-maintained landscaping surrounding the property. The long driveway offers plenty of parking space for your vehicles and ensures convenience for you and your guests. With its perfect combination of indoor and outdoor living spaces, this home is an absolute gem. Don't miss out on the opportunity to make this your forever haven!
- Listing 3** Back on the market (no seller's fault)! This spacious ranch plan embodies open concept living at its best. The Azalea offers 3 bedrooms and 2 full baths on the main level with an open Family Room, Kitchen and Dining Space! The Family Room features a Gas Log Fireplace with built in HD Link, allowing you to mount your TV above the fireplace and hide all the wires! The Kitchen features an expansive Granite Island, Pendant and Recessed Lighting, Subway Tile Backsplash and GE Stainless Steel appliances, including dishwasher, microwave and Electric/Gas Range. The Breakfast area next to the kitchen leads out to the built in covered patio for year round enjoyment. The Owner's Suite with Tray Ceiling looks out to the rear of the home for privacy. The Owner's Bath has an oversized Tile Shower, Dual Vanities and Large Walk-In closet. Two additional bedrooms are located in the front of the home and share the hallway bathroom. This home is complete with 5 inch Hardwood Flooring in ALL of your major living spaces* a 2 car garage and lots of great built in energy saving features! New carpet, sprinkle system, garage floor finished, front and backyard extra drainage for storm water and a gorgeous landscape. This house has also video surveillance system with multiple cameras. Make all these your own home!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	450 Lemon Grass Court	265 Jordan Springsdrive	356 Buckleberry Boulevard	525 E Czardas Way
City, State	Duncan, SC	Duncan, SC	Greer, SC	Reidville, SC
Zip Code	29334	29334	29651	29375
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.53 ¹	2.38 ¹	2.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$319,900	\$364,900	\$329,000
List Price \$	--	\$316,900	\$329,900	\$329,000
Sale Price \$	--	\$314,000	\$325,000	\$329,000
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	02/16/2023	03/09/2023	04/21/2023
DOM · Cumulative DOM	-- · --	39 · 84	23 · 50	4 · 49
Age (# of years)	23	18	5	8
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	1 Story Other	1 Story traditional	1.5 Stories traditional	1 Story craftsman
# Units	1	1	1	1
Living Sq. Feet	1,870	1,912	2,036	2,121
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 3	3 · 2 · 1
Total Room #	8	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	0.61 acres	0.58 acres	0.15 acres	0.20 acres
Other	none	none	none	none
Net Adjustment	--	-\$2,600	-\$5,082	-\$7,620
Adjusted Price	--	\$311,400	\$319,918	\$321,380

* Sold 1 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** This is a beautifully maintained and updated home that is located in the desirable Jordan Springs subdivision and District 5 schools of Spartanburg County. Sitting in the center of a slightly elevated culdesac on a well-manicured .58 acre lot surrounded by a beautiful zoysia lawn..partially fenced backyard with a large screen porch and an open patio. This home has a spacious open floor plan, covered front porch entrance plus DOUBLE CAR GARAGE (attic storage) and automatic door opener for easy access, OVERSIZED CONCRETE DRIVEWAY with ExtraPAD for needed parking. Also features a NEW RHEEM HVAC, LEAF GUTTER GUARD, NEW DISHWASHER, GARBAGE DISPOSAL, pleasant gray paint with white trim throughout...CEILING FANS WITH LIGHTS, BLINDS, VINYL TILT-OUT WINDOWS throughout...French doors access screen porch off family room which has a corner fireplace with propane gas logs...Master Bedroom has Private Bath with walk-in Closet, Garden Tub, Walk-In Shower and Dressing area. This home is super convenient to everything that the Upstate of South Carolina has to offer...don't wait, come view this amazing home today!
- Sold 2** Well-kept newer home in nice subdivision, minutes from interstate. This traditional style home offers a split bedroom plan with master bedroom and bath on main level. Large open family room joins the beautiful kitchen with plenty of cabinet space, dining room with lots of windows for natural light that walks out to patio area. In addition, on first floor you have laundry room and 2 additional bedrooms with a full bath. Upstairs is perfect for guest with a large bonus room, bedroom and a full bath. This home is well kept and ready for new owner, make your appointment today.
- Sold 3** Nestled in a gated community with a sparkling pool, this stunning single-story 3 bedroom, 2.5 bath home sits on a quiet cul-de-sac and offers a perfect blend of style and functionality. With all bedrooms including the master on the main, this split floor plan provides maximum privacy and comfort. You'll love the bright and airy feel of 9 foot tray & coffered ceilings with beautiful hardwood floors that lead you through the main living areas. The modern kitchen features sleek granite countertops in abundance, perfect for meal prep and entertaining. Quietly work from home in the spacious office and enjoy the shaded backyard patio with a direct access path into Tyger River Park which offers plentiful access to sports, running paths, exercise equipment, and an incredible frisbee golf course. Don't miss the chance to make this your forever home!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Bluefield Realty Group	listed below					
Listing Agent Name	Kimberley Humphries						
Listing Agent Phone	864-345-3635						
# 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
05/28/2023	\$334,900	06/22/2023	\$329,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$325,000	\$325,000
Sales Price	\$320,000	\$320,000
30 Day Price	\$300,000	--
Comments Regarding Pricing Strategy		
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



Front



Address Verification



Address Verification



Side



Side

Subject Photos



Street



Street

Listing Photos

L1 278 Twilitemist Drive
Duncan, SC 29334



Front

L2 225 Jordan Springs Drive
Duncan, SC 29334



Front

L3 139 WILLOW BOTTOM Drive
Greer, SC 29651



Front

Sales Photos

S1 265 Jordan Springs Drive
Duncan, SC 29334



Front

S2 356 Buckleberry Boulevard
Greer, SC 29651



Front

S3 525 E Czardas Way
Reidville, SC 29375



Front

ClearMaps Addendum

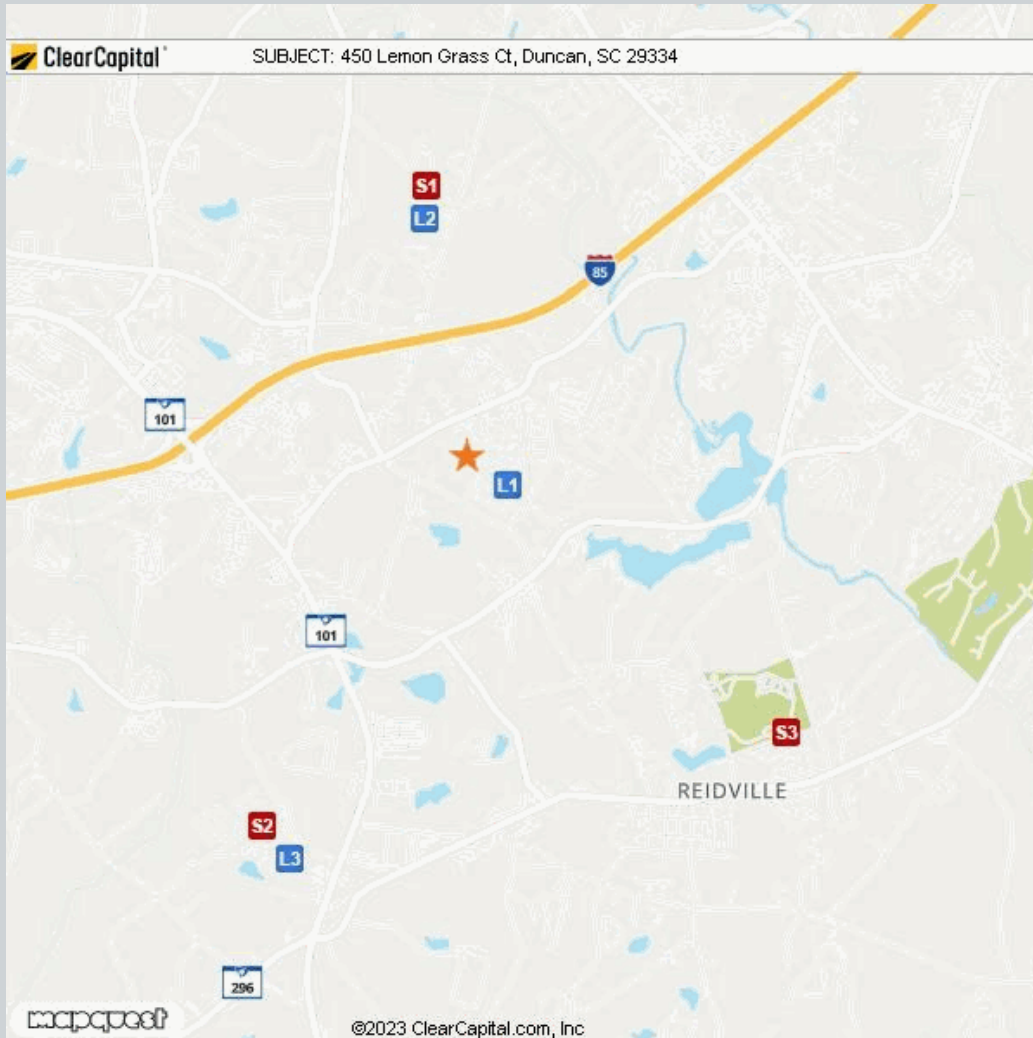
Address ★ 450 Lemon Grass Court, Duncan, SC 29334

Loan Number 50553

Suggested List \$325,000

Suggested Repaired \$325,000

Sale \$320,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	450 Lemon Grass Court, Duncan, SC 29334	--	Parcel Match
L1 Listing 1	278 Twilitemist Drive, Duncan, SC 29334	0.29 Miles ¹	Parcel Match
L2 Listing 2	225 Jordan Springsdrive, Duncan, SC 29334	1.35 Miles ¹	Parcel Match
L3 Listing 3	139willowbottomdrive, Greer, SC 29651	2.48 Miles ¹	Parcel Match
S1 Sold 1	265 Jordan Springsdrive, Duncan, SC 29334	1.53 Miles ¹	Parcel Match
S2 Sold 2	356 Buckleberry Boulevard, Greer, SC 29651	2.38 Miles ¹	Parcel Match
S3 Sold 3	525 E Czardas Way, Reidville, SC 29375	2.39 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	Jeffrey Thompson	Company/Brokerage	Upstate Realty & Associates
License No	79692	Address	201 Misty Meadow Dr Greenville SC 29615
License Expiration	06/30/2024	License State	SC
Phone	8646313099	Email	jthompson8405@gmail.com
Broker Distance to Subject	8.94 miles	Date Signed	07/08/2023

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.