

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>	4060 Stone Pass Drive, Graniteville, SC 29829	<b>Order ID</b>	8603490	<b>Property ID</b>	33870434
<b>Inspection Date</b>	02/03/2023	<b>Date of Report</b>	02/05/2023		
<b>Loan Number</b>	50709	<b>APN</b>	049-00-06-041		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Aiken		

Tracking IDs					
<b>Order Tracking ID</b>	02.01.23 BPO Citi-CS Update	<b>Tracking ID 1</b>	02.01.23 BPO Citi-CS Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	Catamount Properties, LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$667	At the time of inspection, property appeared to be in average condition for the neighborhood. No damages were observed. Occupation verified through Motor vehicles present in the driveway. This property conforms to the surrounding properties in the neighborhood.	
<b>Assessed Value</b>	\$218,500		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	Sage Creek HOA		
<b>Association Fees</b>	\$500 / Year (Other: front maintenance)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Subject neighborhood is highly desirable due to ease of access to major highways and less than 5 miles from industrial influences. The neighborhood is also near schools and parks. Occupancy rate for this neighborhood is at 95%, with new construction happening in other sub sections of the neighborhood causing an increase in property values. REO activity is less than 5% for this area and there were no boarded up homes at the time of inspection. The neighborhood is desirable for investment companies to provide rentals as well as primary ownership.	
<b>Sales Prices in this Neighborhood</b>	Low: \$154,000 High: \$220,000		
<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>	4060 Stone Pass Drive	4059 Stone Pass Drive	2082 Fern Crest Lane	8219 Cozy Knoll
<b>City, State</b>	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
<b>Zip Code</b>	29829	29829	29829	29829
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.05 <sup>1</sup>	0.48 <sup>1</sup>	0.74 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$233,900	\$235,000	\$285,000
<b>List Price \$</b>	--	\$233,900	\$235,000	\$285,000
<b>Original List Date</b>		01/07/2023	01/28/2023	02/03/2023
<b>DOM · Cumulative DOM</b>	-- · --	5 · 29	2 · 8	2 · 2
<b>Age (# of years)</b>	13	14	7	5
<b>Condition</b>	Average	Average	Average	Average
<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 residential	1 Story residential	1 Story residential	1 Story residential
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,513	1,551	1,500	1,466
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	5	6	7
<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>	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>	.33 acres	.42 acres	.20 acres	.36 acres
<b>Other</b>	--	--	--	--

\* 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** MLS Comments: Qualifies 100% financing located on culdesac w/privacy fenced yard on 0.42 acre lot! Plenty of space in this split bedroom floor plan! Over 1,500 sq ft, 3 bedroom, 2 bath home. Foyer opens to the great room w/vaulted ceiling and connects to the dining room. Oversized kitchen has ample counter space and lots of cabinets plus breakfast bar, huge walk in pantry. This home is perfect for entertaining! Owner's suite has a tray ceiling, walk-in closet, dual sink vanity, garden tub & separate shower. Private backyard w/patio is great for grilling! 2 car garage w/extra storage!
- Listing 2** MLS Comments: Welcome to 8219 Cozy Knoll. You'll love this open floor plan with 3 spacious bedrooms, 2 full baths and nearly 1,500 SqFt of living space! For starters, you can buy this home FULLY FURNISHED so that you can start enjoying all the features of your home right away which include a large living room with a stone electric fireplace, a spacious kitchen with granite countertops, stainless steel appliances, pull out shelving in all kitchen cabinets, wall-to-ceiling shelving in the pantry and upgraded fixtures and recessed lighting throughout. Your owners suite provides plenty of space, walk-in closet with a custom organizer system installed. Your large owners bath features a double vanity, large soaking tub and separate shower. Your two additional bedrooms are just as spacious and also provide ample closet space. You'll love the fact this home is on a corner lot with a privacy fence thats fully landscaped with river rock, extended covered patio that is equipped with ceiling fans and electrical outlets. This back yard is perfect for relaxing or having gatherings. Book your showing today! Qualifies for 100% financing. See pictures/documents attached for fully furnished option.
- Listing 3** MLS Comments: The beautiful Creston features a split bedroom setup and an extremely spacious master bedroom. This plan also features a study that's made private by French Doors. With a simplistic exterior design and plenty to offer inside, the Creston is ideal settling spot for a family of any size! Easy to Show! Easy to Rent! BRAND NEW CARPET! Please schedule through FlexMLS or call/text for showing. Home has a Supra lockbox.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4060 Stone Pass Drive	8058 Cozy Heights	2094 Fern Crest Lane	4074 Stone Pass Dr
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.62 <sup>1</sup>	0.46 <sup>1</sup>	0.02 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$230,000	\$235,000	\$220,000
List Price \$	--	\$230,000	\$235,000	\$220,000
Sale Price \$	--	\$241,000	\$235,000	\$220,000
Type of Financing	--	Va	Conventional	Conventional
Date of Sale	--	10/28/2022	11/04/2022	07/22/2022
DOM · Cumulative DOM	-- · --	13 · 50	11 · 64	10 · 51
Age (# of years)	13	14	7	16
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 residential	1 Story residential	1 Story residential	1 Story residential
# Units	1	1	1	1
Living Sq. Feet	1,513	1,550	1,700	1,523
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	5
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	.33 acres	.22 acres	.17 acres	.17 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$241,000	\$235,000	\$220,000

\* Sold 1 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** MLS Comments: The beautiful Creston features a split bedroom setup and an extremely spacious master bedroom. This plan also features a study that's made private by French Doors. With a simplistic exterior design and plenty to offer inside, the Creston is ideal settling spot for a family of any size! Easy to Show! Easy to Rent! Please schedule through FlexMLS or call/text for showing. Home has a Supra lockbox.
- Sold 2** MLS Comments: The beautiful Creston features a split bedroom setup and an extremely spacious master bedroom. This plan also features a study that's made private by French Doors. With a simplistic exterior design and plenty to offer inside, the Creston is ideal settling spot for a family of any size! Easy to Show! Easy to Rent! Please schedule through FlexMLS or call/text for showing. Home has a Supra lockbox.
- Sold 3** MLS Comments: SAGE CREEK one level, 3 bedroom, 2 bath home, ready for immediate occupancy. New carpet and fresh paint throughout. Popular split bedroom plan, large great room, kitchen with eating area and snack bar. Tray ceiling in owner suite, attached double garage and fenced backyard. Better hurry, this one won't last long! Convenient location to I-20 or to downtown Aiken.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			Subject has not been listed in the last 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>

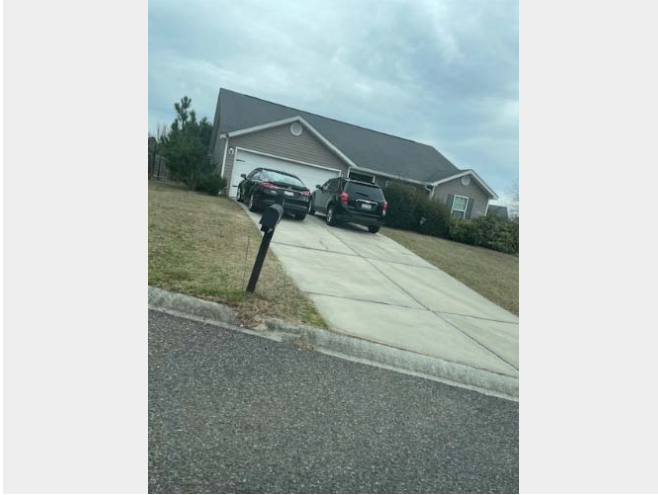
## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$225,000	\$225,000
<b>Sales Price</b>	\$225,000	\$225,000
<b>30 Day Price</b>	\$225,000	--
<b>Comments Regarding Pricing Strategy</b>		
Based on the most similar comps provided in the same neighborhood, the subject pricing strategy is \$225,000. Current market conditions provide proof this property would sell in 30 days or less at the specified price.		

## 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** 4059 Stone Pass Drive  
Graniteville, SC 29829



Front

**L2** 2082 Fern Crest Lane  
Graniteville, SC 29829



Front

**L3** 8219 Cozy Knoll  
Graniteville, SC 29829



Front



## Sales Photos

**S1** 8058 Cozy Heights  
Graniteville, SC 29829



Front

**S2** 2094 Fern Crest Lane  
Graniteville, SC 29829



Front

**S3** 4074 Stone Pass Dr  
Graniteville, SC 29829



Front

### ClearMaps Addendum

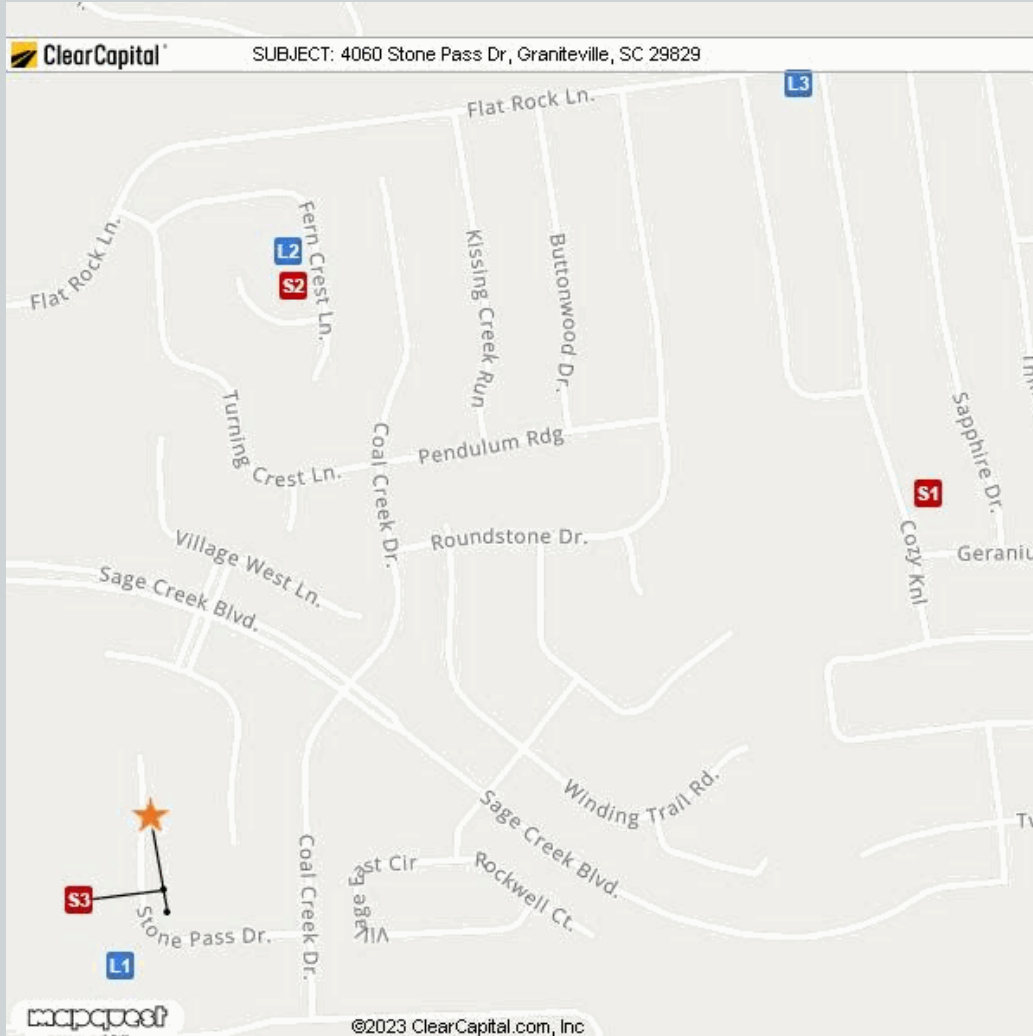
**Address** ★ 4060 Stone Pass Drive, Graniteville, SC 29829

**Loan Number** 50709

**Suggested List** \$225,000

**Suggested Repaired** \$225,000

**Sale** \$225,000



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4060 Stone Pass Drive, Graniteville, SC 29829	--	Parcel Match
L1 Listing 1	4059 Stone Pass Drive, Graniteville, SC 29829	0.05 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2082 Fern Crest Lane, Graniteville, SC 29829	0.48 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	8219 Cozy Knoll, Graniteville, SC 29829	0.74 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	8058 Cozy Heights, Graniteville, SC 29829	0.62 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2094 Fern Crest Lane, Graniteville, SC 29829	0.46 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	4074 Stone Pass Dr, Graniteville, SC 29829	0.02 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>	Ashley Pressley	<b>Company/Brokerage</b>	eXp Realty, LLC
<b>License No</b>	96238	<b>Address</b>	1053 Bubbling Springs Drive Graniteville SC 29829
<b>License Expiration</b>	06/30/2024	<b>License State</b>	SC
<b>Phone</b>	8032576267	<b>Email</b>	ashley.pressley@exprealty.com
<b>Broker Distance to Subject</b>	4.29 miles	<b>Date Signed</b>	02/05/2023

*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:**

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