

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	148 Orchard Park Road, Columbia, SC 29223	Order ID	8603490	Property ID	33870433
Inspection Date	02/03/2023	Date of Report	02/06/2023		
Loan Number	50710	APN	17315-11-12		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	02.01.23 BPO Citi-CS Update	Tracking ID 1	02.01.23 BPO Citi-CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments SUBJECT MAINTAINED IN LINE WITH COMMUNITY, NO NECESSARY EXTERIOR REPAIRS
R. E. Taxes	\$6,466	
Assessed Value	\$11,100	
Zoning Classification	Residential PDD	
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 MAINTAINED IN LINE WITH SUBJECT, CLOSE PROXIMITY TO AMENITIES AND SHOPPING.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$77580 High: \$250200	
Market for this type of property	Increased 8 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	148 Orchard Park Road	1019 Majestic Cir	547 Mansfield Ln	296 Arbor Falls Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29203	29229
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.31 ¹	1.00 ¹	0.78 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$275,000	\$284,900	\$225,500
List Price \$	--	\$275,000	\$284,900	\$225,500
Original List Date		12/31/2022	01/25/2023	01/25/2023
DOM · Cumulative DOM	-- · --	37 · 37	12 · 12	12 · 12
Age (# of years)	3	26	13	18
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 RANCH	1 Story RANCH	2 Stories RANCH	2 Stories RANCH
# Units	1	1	1	1
Living Sq. Feet	1,608	1,900	2,517	1,400
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2	4 · 2 · 1	3 · 2 · 1
Total Room #	8	8	9	8
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	Spa - Yes	--	--
Lot Size	0.12 acres	0.25 acres	0.18 acres	0.10 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.

Current Listings - Cont.

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

- Listing 1** **\$2,000.00 In Buyer Closing Cost** Welcome Home!! This Beautiful Four Bedroom Two Bath Home Is Ready For A New Family!! You Are Greeted With High Ceilings And Natural Lighting. The Kitchen Has All Stainless Steel Appliances Including A Gas Range. Pull Up A Stool And Eat At Your Kitchen Island, A Beautiful Live Oak Edge Bar For Your Small Appliances Or Coffee Bar. Enjoy The Screened In Porch With Built In Seating And Back Deck That Offers An Amazing Hot Tub That Is Ready To Help You Ease Your Tired Muscles Away. Owners Suite Is On The Main Floor And Offers A Double Vanity And Walk In Shower. Built-ins Complete The Walk In Closet. There Are Two Other Bedrooms On The Main Floor That Share A Full Four Piece Bath. The 4th Bedroom Is Over The Garage With Closet. Come See This Beautiful Home With A Central Location, Enjoy All Of The Shopping, Entertainment And Dining That North East Columbia Has To Offer. ** Open House 2/4/23 11a-2p*** P
- Listing 2** Perfect Family Home Near Everything! Open Floor Plan. Large First-floor Master With Private Bath And Walk-in Closet. Three More Spacious Bedrooms On The Second-floor With A Second Full Bath Between. Laundry On Main. Large Kitchen With Granite Countertops And Breakfast Nook. Newly Installed Tankless Water Heater And Freshly Painted Throughout. New Flooring In The Master And All 3 Bedrooms Upstairs. The Front Porch Is Perfect For Relaxing After A Long Day At Work And Watching Life On The Cul-de-sac. Great Family Neighborhood. Close To I 77 For A 15 Min Commute To Fort Jackson Or Downtown. Open House Saturday, January From 2-4 And Sunday, January From 2-4. P
- Listing 3** Charming Move-in Ready Home On A Cul-de-sac In A Nice Quiet Neighborhood. Close To Everything But Tucked Away. 3 Bedrooms, 2 1/2 Bath, With An Open Concept Great-room With An Eat-in Kitchen And Bar Height Counter Tops To Have Ample Room For Entertaining Guests. Fully Fenced In Backyard. Minutes From The Interstate And Shopping. P

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	148 Orchard Park Road	207 Coppice Ln	29 Apple Tree Ct	79 Apple Tree Ct
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.10 ¹	0.12 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$260,000	\$245,000	\$255,000
List Price \$	--	\$260,000	\$245,000	\$255,000
Sale Price \$	--	\$259,000	\$242,250	\$250,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	07/21/2022	05/25/2022	01/12/2023
DOM · Cumulative DOM	-- · --	34 · 34	40 · 40	91 · 91
Age (# of years)	3	3	3	3
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 RANCH	2 Stories RANCH	2 Stories RANCH	2 Stories RANCH
# Units	1	1	1	1
Living Sq. Feet	1,608	1,488	1,636	1,612
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	0.10 acres	.13 acres	0.15 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$259,000	\$242,250	\$250,000

* 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** Welcome Home! Cul-de-sac Lot Home That Was Recently Built And Features New Carpet Upstairs, A Freshly Painted Interior, And A Fenced Backyard. Kitchen Appliances Include Stove, Microwave, And Dishwasher. Don't Miss Out On This One! P NO ADJ NECESSARY
- Sold 2** Fantastic Home Located In Orchard Park Subdivision In Richland County! Welcome To This Move-in Ready 3-bedroom, 2.5-bathroom Home Nestled In A Quiet Neighborhood With A Large Backyard Already Fenced In. Enter The Home Into A Lovely Entryway That Leads To A Large Open Great Room With Lots Of Natural Light, A Cozy Fireplace, And Open Concept Floorplan. Enjoy The Eat-in Kitchen That Boasts An Island, Tons Of Counter And Cabinet Space, Pantry And A Bay Window Overlooking The Spacious Backyard. Easily Accessible Laundry Room Located On The Second Floor With Ample Storage Shelving. The Owner's Suite Features Open Tray Ceilings, Attached Full Private Bath And A Large Walk-in Closet. The Two Additional Bedrooms Offer Lots Of Closet Space And Large Shared Bathroom. You Will Love The Features Of Having A Certified Green Smart Home, Radiant Barrier Sheathing, And A Tankless Water Heater. Relax On Your Back Patio With Your Morning Coffee And Relish In The Cool South Carolina Evenings In The Backyard. P NO ADJ NECESSARY
- Sold 3** 3 Bedroom, 2.5 Bath Home In Orchard Park. 2 Story With Laminate Flooring Throughout The Main Level. Half-bath, 1 Car Garage, And Extra Closet Space For Storage. The Living Room Features A Fireplace With An Spacious Concept. Kitchen Has An Eat-in Area, Granite Countertops And Black Appliances. The Backyard Features A Backyard Deck/patio. There Is Carpet On The Stairs And Throughout The Bedrooms Upstairs. The Owner Suite Features A Walk-in Closet And A Granite Shower. Come See Your Dream House P NO ADJ NECESSARY

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			NO LISTING HISTORY AVAILABLE				
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	\$255,000	\$255,000
Sales Price	\$252,000	\$252,000
30 Day Price	\$247,900	--
Comments Regarding Pricing Strategy		
SUBJECT PRICE BASED ON COMPS WITH CLOSEST PROXIMITY AND MOST SIMILAR CHARACTERISTICS. PRICE HEAVILY WEIGHED BY SOLD COMPS.		

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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 1019 Majestic Cir
Columbia, SC 29223



Front

L2 547 Mansfield Ln
Columbia, SC 29203



Front

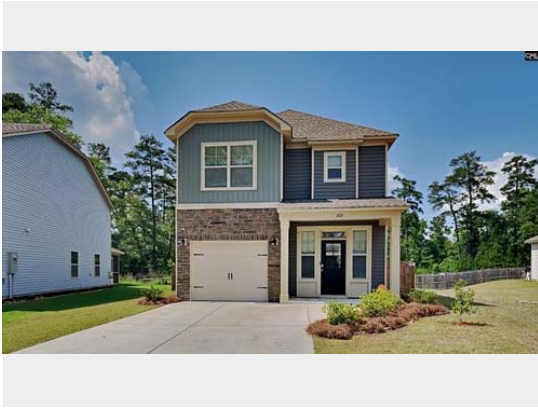
L3 296 Arbor Falls Dr
Columbia, SC 29229



Front

Sales Photos

S1 207 Coppice Ln
Columbia, SC 29223



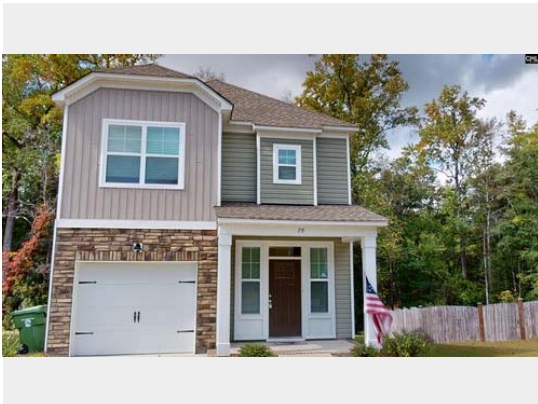
Front

S2 29 Apple Tree Ct
Columbia, SC 29223



Front

S3 79 Apple Tree Ct
Columbia, SC 29223



Front

ClearMaps Addendum

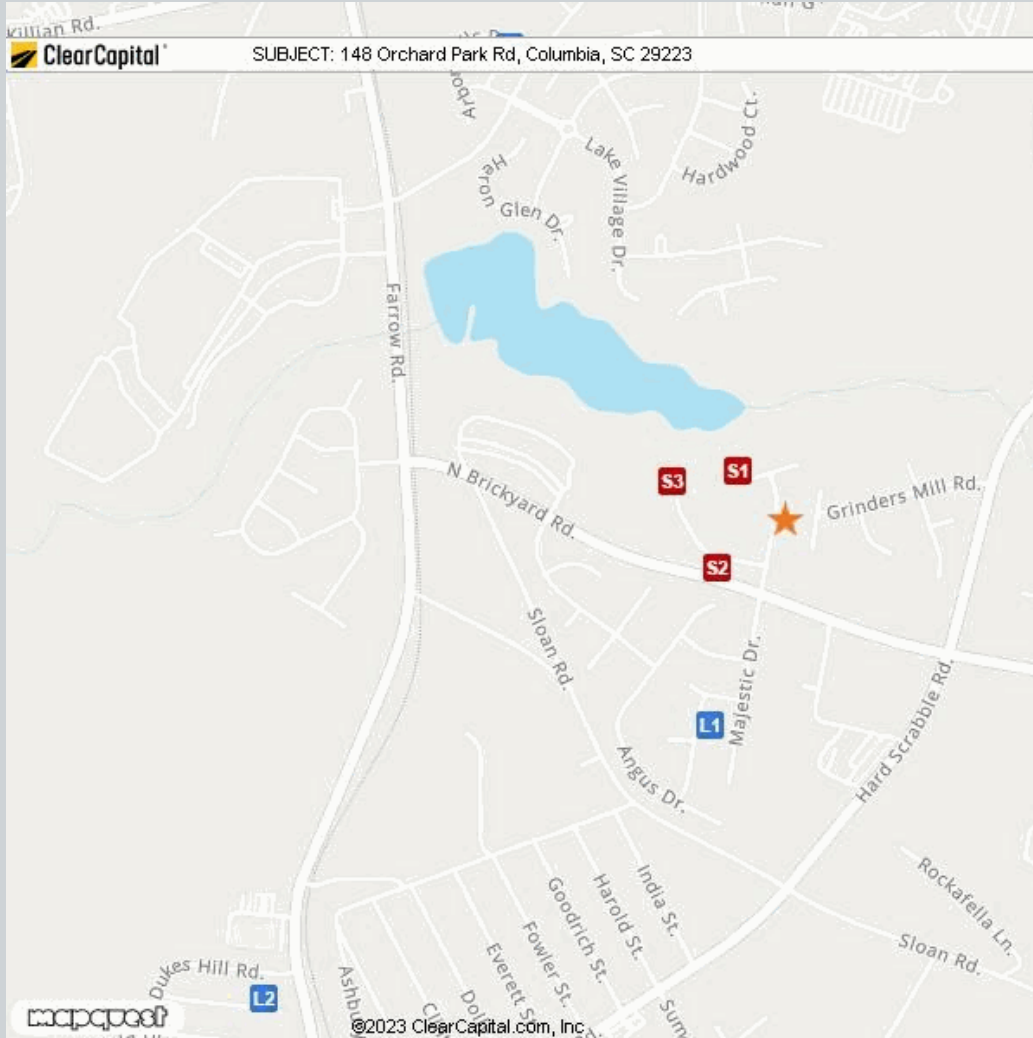
Address ★ 148 Orchard Park Road, Columbia, SC 29223

Loan Number 50710

Suggested List \$255,000

Suggested Repaired \$255,000

Sale \$252,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	148 Orchard Park Road, Columbia, SC 29223	--	Parcel Match
L1 Listing 1	1019 Majestic Cir, Columbia, SC 29223	0.31 Miles ¹	Parcel Match
L2 Listing 2	547 Mansfield Ln, Columbia, SC 29203	1.00 Miles ¹	Parcel Match
L3 Listing 3	296 Arbor Falls Dr, Columbia, SC 29229	0.78 Miles ¹	Parcel Match
S1 Sold 1	207 Coppice Ln, Columbia, SC 29223	0.10 Miles ¹	Parcel Match
S2 Sold 2	29 Apple Tree Ct, Columbia, SC 29223	0.12 Miles ¹	Parcel Match
S3 Sold 3	79 Apple Tree Ct, Columbia, SC 29223	0.17 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	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	11.49 miles	Date Signed	02/06/2023

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.