

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	276 Lacebark Pine Way, Beech Island, SC 29842	Order ID	8362458	Property ID	33131178
Inspection Date	08/07/2022	Date of Report	08/08/2022		
Loan Number	50713	APN	0551009017		
Borrower Name	Catamount Properties 2018 LLC	County	Aiken		

Tracking IDs					
Order Tracking ID	08.02.22 BPO	Tracking ID 1	08.02.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	HUBIE D THARP III	Condition Comments From drive by, the Subject appears to be in good condition and conforms with surrounding homes.
R. E. Taxes	\$928	
Assessed Value	\$7,960	
Zoning Classification	Residential	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Tract subdivision neighborhood with smaller homes, mostly single story that conform with each other.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$75500 High: \$736711	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	276 Lacebark Pine Way	500 3rd St	122 Thompson Ave	572 Legion Rd
City, State	Beech Island, SC	Jackson, SC	North Augusta, SC	Warrenville, SC
Zip Code	29842	29831	29841	29851
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	6.04 ¹	7.46 ¹	7.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$215,000	\$239,000	\$205,000
List Price \$	--	\$215,000	\$239,000	\$205,000
Original List Date		07/20/2022	06/16/2022	08/01/2022
DOM · Cumulative DOM	-- · --	19 · 19	53 · 53	7 · 7
Age (# of years)	6	67	54	87
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	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Cottage	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,865	1,765	1,780	1,988
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	2 · 2
Total Room #	8	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 2 Car(s)	Detached 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	1.02 acres	0.51 acres	0.69 acres	1.33 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: Notice the whitewashed brick, window flower boxes, cottage shutters, craftsman front door that will let lots of sunlight into the family room and a beautiful lantern light to welcome you in. Once inside you will notice that the hardwood flooring with wide baseboards runs throughout the home with the exception of the kitchen and bathrooms. The family room contains beautiful crown molding and a gas fireplace that will help keep you warm on those chilly evenings.

Listing 2 MLS Comments: Completely renovated, 3 bedrooms, 2 baths PLUS an oversized bonus room upstairs with lots of closet space that can easily be used as a 4th bedroom. In the kitchen you will find new custom wood cabinetry, granite counter tops with a large single basin sink with pull down faucet and brand new stainless-steel appliances, including refrigerator. This home features new floors, new paint, new HVAC package unit and ducts, new roof, new light fixtures, new electric and electric panel, new plumbing.

Listing 3 MLS Comments: You will find hardwood throughout, amazing upgrades in the owners suite, open floor plan GREAT FOR ENTERTAINING. outside you will find a huge front porch for those who enjoy outdoors. The yard is fenced and well maintained.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	276 Lacebark Pine Way	289 Lacebark Pine Way	5153 Tower Lndg	1627 Tavelle Plantation Dr
City, State	Beech Island, SC	Beech Island, SC	Beech Island, SC	Beech Island, SC
Zip Code	29842	29842	29842	29842
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.15 ¹	0.54 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$279,900	\$230,000	\$300,000
List Price \$	--	\$279,900	\$230,000	\$300,000
Sale Price \$	--	\$282,500	\$235,000	\$300,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	07/07/2022	02/10/2022	05/20/2022
DOM · Cumulative DOM	-- · --	35 · 35	52 · 52	50 · 50
Age (# of years)	6	6	9	28
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	1 Story Ranch/Rambler	2 Stories Other	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,865	1,996	1,831	1,889
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	4 · 2	3 · 2
Total Room #	8	8	8	7
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	1.02 acres	1.32 acres	1.55 acres	0.48 acres
Other	--	--	--	--
Net Adjustment	--	-\$3,275	\$0	\$0
Adjusted Price	--	\$279,225	\$235,000	\$300,000

* 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 -\$3,275. MLS Comments: Sitting on almost 1.5 acres, this adorable MOVE IN READY home features 3 bedrooms, 2 1/2 bathrooms plus a separate office or bonus room and two car garage! The bottom floor is an open concept, perfect for entertaining! It also features LVP flooring, throughout. As we make our way upstairs all of the bedrooms boast their own walk-in closet, and the master bedroom is large.
- Sold 2** Adjustments: 0 MLS Comments: This beautiful single story home features an open concept and sits on 1.55 acres of land. The home features a two car garage, four bedrooms, two bathrooms and a bonus room that could be used as an office. There is carpet and laminate flooring throughout the house. Built in 2013.
- Sold 3** Adjustments: 0 MLS Comments: Beautiful brick, ranch home located in Tavelle Place could be your next home! Enjoy sitting on the rocking chair front porch to enjoy your morning coffee. Once inside the home you will see the beautiful, new wood-like laminate flooring in the main living areas. The spacious great room has cathedral ceilings and a wood fireplace. The kitchen has been updated with beautiful granite countertops, has a breakfast area, formal dining room, and laundry room. The master suite has also been renovated to now include a sitting area or nursery. Enjoy the vaulted ceiling, walk in closet and the bathroom include double sinks, large tub and separate shower.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No activity in past 12 months.				
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	\$239,000	\$239,000
Sales Price	\$235,000	\$235,000
30 Day Price	\$229,000	--
Comments Regarding Pricing Strategy		
Focused search on same complex comps where possible. With adjustments, 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



Street

Listing Photos

L1 500 3rd St
Jackson, SC 29831



Front

L2 122 Thompson Ave
North Augusta, SC 29841



Front

L3 572 Legion Rd
Warrenville, SC 29851



Front

Sales Photos

S1 289 Lacebark Pine Way
Beech Island, SC 29842



Front

S2 5153 Tower Lndg
Beech Island, SC 29842



Front

S3 1627 Tavelle Plantation Dr
Beech Island, SC 29842



Front

ClearMaps Addendum

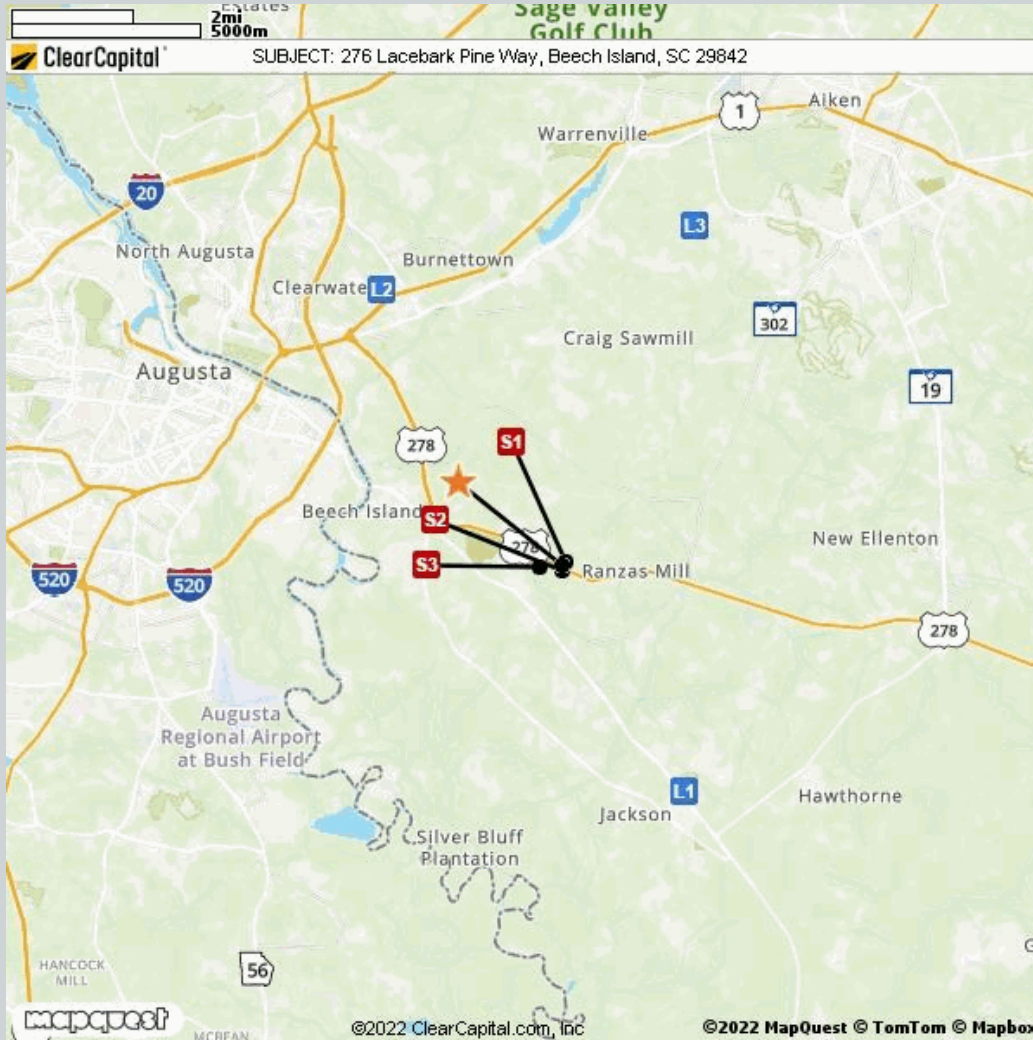
Address ★ 276 Lacebark Pine Way, Beech Island, SC 29842

Loan Number 50713

Suggested List \$239,000

Suggested Repaired \$239,000

Sale \$235,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	276 Lacebark Pine Way, Beech Island, SC 29842	--	Parcel Match
L1 Listing 1	500 3rd St, Jackson, SC 29831	6.04 Miles ¹	Parcel Match
L2 Listing 2	122 Thompson Ave, North Augusta, SC 29841	7.46 Miles ¹	Parcel Match
L3 Listing 3	572 Legion Rd, Warrentonville, SC 29851	7.91 Miles ¹	Parcel Match
S1 Sold 1	289 Lacebark Pine Way, Beech Island, SC 29842	0.09 Miles ¹	Parcel Match
S2 Sold 2	5153 Tower Lndg, Beech Island, SC 29842	0.15 Miles ¹	Parcel Match
S3 Sold 3	1627 Tavelle Plantation Dr, Beech Island, SC 29842	0.54 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	72.94 miles	Date Signed	08/08/2022

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.