

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	340 E Lake Trail, Columbia, SC 29209	Order ID	8417098	Property ID	33271329
Inspection Date	09/09/2022	Date of Report	09/11/2022		
Loan Number	51124	APN	163090117		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	090722_BPO	Tracking ID 1	090722_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	MASON CYNTHIA	Condition Comments SUBJECT APPEARS TO BE WELL MAINTAINED, THERE WERE NO VISIBLE REPAIRS NEEDED ON THE EXETIOR OF THE PROPERTY. SUBJECT IS IN LINE WITH THE COMMUNITY WHICH IS ALSO WELL MAINTAINED AND CLOSE TO SHOPPING, AMENTIIES AND PUBLIC TRANSIT.
R. E. Taxes	\$752	
Assessed Value	\$4,020	
Zoning Classification	Residential RG-2	
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 SUBJECT APPEARS TO BE WELL MAINTAINED, THERE WERE NO VISIBLE REPAIRS NEEDED ON THE EXETIOR OF THE PROPERTY. SUBJECT IS IN LINE WITH THE COMMUNITY WHICH IS ALSO WELL MAINTAINED AND CLOSE TO SHOPPING, AMENTIIES AND PUBLIC TRANSIT.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$155000 High: \$266600	
Market for this type of property	Decreased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	340 E Lake Trail	154 Hay Meadow Ln	176 Council Loop	627 Fountain Lake Rd
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29209	29209	29209	29209
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.42 ¹	0.34 ¹	0.22 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$269,000	\$27,000
List Price \$	--	\$310,770	\$263,000	\$259,900
Original List Date		08/23/2022	09/01/2022	06/07/2022
DOM · Cumulative DOM	-- · --	18 · 19	9 · 10	95 · 96
Age (# of years)	18	0	3	22
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 Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventio
# Units	1	1	1	1
Living Sq. Feet	1,623	2,686	1,920	2,022
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	9	9	9
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.18 acres	0.16 acres	0.15 acres	0.19 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** The Brunson Offers A Beautiful Extended Foyer That Leads To A Formal Dining Room, Eat-in Kitchen, And Large Family Room. Wood-look Premium Vinyl Floor Coverings On Main Level. Kitchen Has Granite Counter Tops, Large Island, Tile Backsplash, Samsung Stainless Appliances, And Butler's Pantry Area. Owner's Suite Offers Two Large Walk-in Closets, 5 Ft. Fiberglass Low Maintenance Shower, Dual Vanity, And Water Closet. Includes 2-car Garage, Rheem Tankless Water Heater, And Low E High Efficiency Windows. Large Homesite With Designer Landscape Package To Include Sod And 3-zone Irrigation System. Community Pool And Sidewalks. You Don't Want To Miss The Opportunity To Live In The Heart Of Se Columbia Just Minutes From Downtown And Convenience To I77 And I20. P
- Listing 2** This Home Was Built Just For You!! Brand Newly Built Home In A Family Friendly Community With A Clubhouse And Pool. This 4 Bedroom 2 Full Bath And A Half Plus A Bonus Room Home Is Just What You Need Whether You Are In Columbia, Sc For A Few Years Or Forever. No Where Can You Get Full Amenities In A Subdivision That Is So Close In Distance To Shopping, Family Activities, Downtown, Festivals, Ft Jackson And Usc. Let's Not Mention A Floor Plan And Square Footage That Is Spacious But Not Overwhelming. The Backyard Is Privately Fenced With A Gazebo And Covered Back Porch. Turn Your Offer Into A Cash Offer By Working With The Seller's Preferred Lender. P
- Listing 3** Beautifully Renovated 4 Bedroom 2.5 Bathroom Home With Fresh Paint And Vinyl Plank Throughout The Main Living Areas. Downstairs There Is Plenty Of Room For Entertaining; Dining Room, Living Room, Family Room And Eat In Kitchen With An Open Floor Concept. The Kitchen Boasts Stainless Steel Appliances, Brand New Kitchen Cabinetry With New Granite Countertops. The Main Bedroom Is Located Upstairs With A Large Walk In Closet And A Brand New Double Sink Vanity In Main Bathroom. The Laundry Room Is Conveniently Located Upstairs In Between All Of The Bedrooms. Nice Flat Backyard In A Quiet Neighborhood. Currently Zoned Richland School District One; Meadowfield, Hand And Dreher And Conveniently Located Off Of Garners Ferry Rd Just Off Of Interstate 77 And Close To Downtown. Seller Will Pay Your Closing Costs. Ask Agent For Details! P

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	340 E Lake Trail	720 Fountain Lake Rd	22 Wild Iris Ct	136 Springway Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29209	29209	29209	29209
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.10 ¹	0.47 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$240,000	\$187,000	\$210,000
List Price \$	--	\$240,000	\$187,000	\$210,000
Sale Price \$	--	\$235,000	\$187,000	\$199,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	04/29/2022	11/04/2021	12/06/2021
DOM · Cumulative DOM	-- · --	273 · 273	103 · 103	64 · 64
Age (# of years)	18	1	16	21
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 Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	1,623	1,642	1,634	1,616
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	8	9	9
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.18 acres	.20 acres	0.09 acres	0.05 acres
Other	--	--	--	--
Net Adjustment	--	-\$2,500	+\$9,000	+\$12,000
Adjusted Price	--	\$232,500	\$196,000	\$211,000

* Sold 3 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** Brand New!! This Wonderful Home Includes 3 Bedrooms And 2.5 Bathrooms On A Spacious Lot. The Owners Sweet Has A Large Private Bath With Garden Tub, Separate Shower, Double Vanities And Large Walk In Closet. All Appliances Are Stainless Steel. Hard Wood Floors Run Throughout The Main Floor, Kitchen And Dining Area. A Must See!!! This Home Is Perfect For A First Time Buyer!! Open House Saturday & Sunday 3/12/2022-3/13/2022 From 11am-3pm Hurry It Wont Last Long. P
- Sold 2** Welcome Home To This Well Maintained, Move In Ready Home, Situated On A Cul-de-sac, Offering An Inviting Front Porch, Open Floor Plan, A Patio, And Large, Fenced Backyard That Is Great For Entertaining. *new Hvac System Recently Installed. This Home Is Conveniently Located With Quick Access To Shopping And Dining Amenities, Fort Jackson, 1-77 And Downtown. P
- Sold 3** Back On The Market. Buyer Financing Fell Through. Lovely Blue Waiting For You! Nested In An Established Neighborhood. Lots Of Upgrades! Beautiful Laminate Floors Downstairs With New Kitchen And Bathroom Counter Tops. Gorgeous Updated Dark Wood Kitchen Cabinets And Laundry Room Cabinets. Stainless Steel Appliances, Recess Lights, & Kitchen Tile Back Splash. 4 Bedrooms And 2.5 Bathrooms. Carpet On Stairs And Upstairs Is Less Than 2 Years Old. Surround Sound System Through Out. Freshly Painted. Roof 2016, Hvac 2012. 2 Car Garage Is Being Used As An Office. Office Can Still Be Changed Back To A Garage. Relax Out Back In A Huge Yard With A Privacy Fence, Large Concrete Slab, And A Patio. Shed Outback Does Convey. Cozy Front Porch Also For Relaxing. Solar Panels Are Paid Off! This Home Has So Much To Offer! Close To All Major Interstates, Lots Of Shopping, Fort Jackson Army Base And Mcentire Joint National Guard Base. P

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	\$224,900	\$224,900
Sales Price	\$219,000	\$219,000
30 Day Price	\$214,900	--
Comments Regarding Pricing Strategy		
Subject price based on best available comps, due to lack of listings some variances could not be avoided. Comps were chosen to reflect subject best in market.		

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 154 Hay Meadow Ln
Columbia, SC 29209



Front

L2 176 Council Loop
Columbia, SC 29209



Front

L3 627 Fountain Lake Rd
Columbia, SC 29209



Front

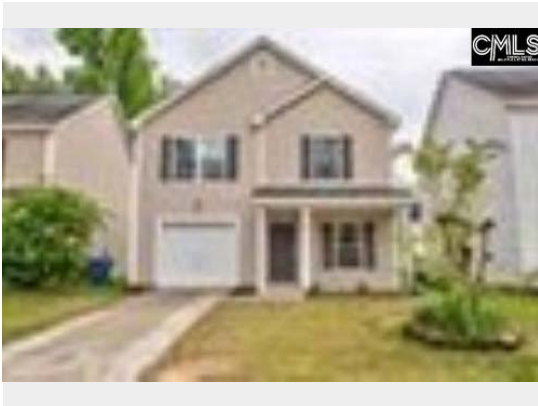
Sales Photos

S1 720 Fountain Lake Rd
Columbia, SC 29209



Front

S2 22 Wild Iris Ct
Columbia, SC 29209



Front

S3 136 Springway Dr
Columbia, SC 29209



Front

ClearMaps Addendum

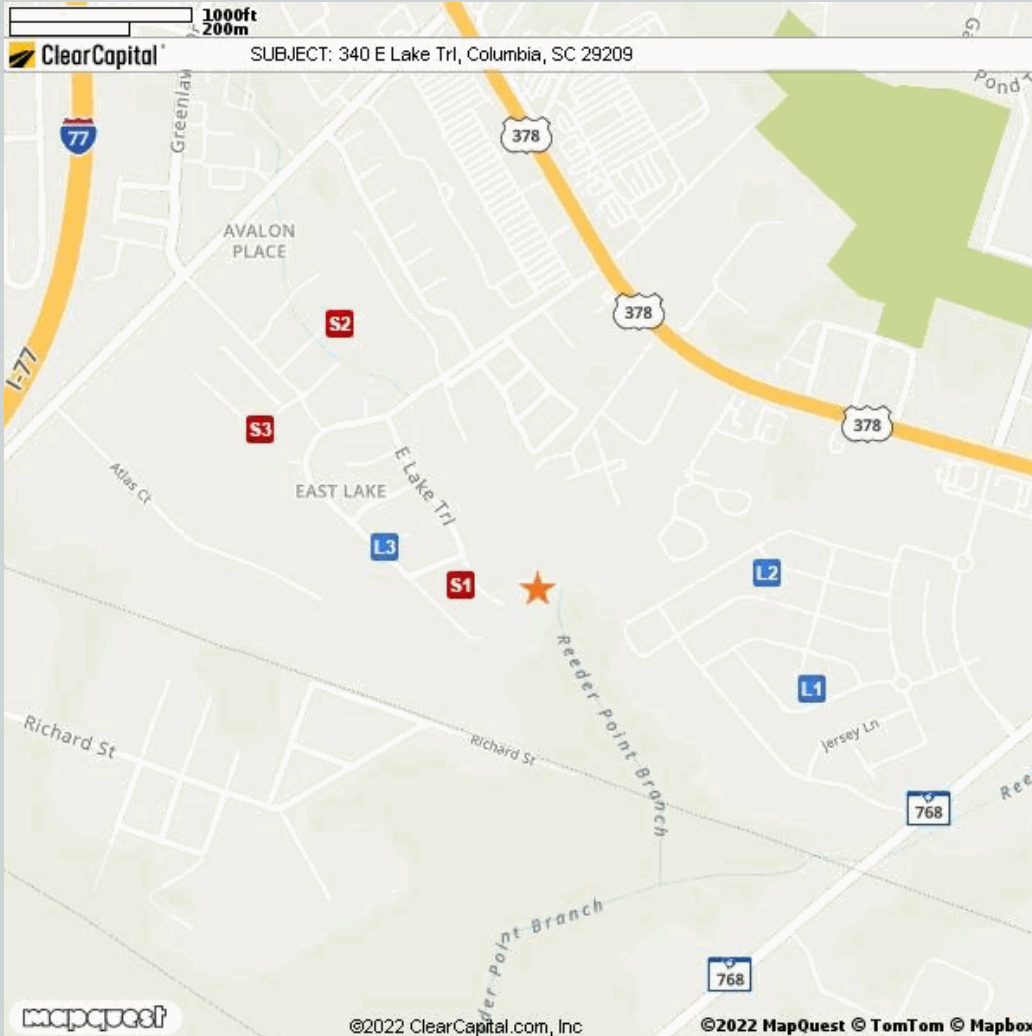
Address ★ 340 E Lake Trail, Columbia, SC 29209

Loan Number 51124

Suggested List \$224,900

Suggested Repaired \$224,900

Sale \$219,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	340 E Lake Trail, Columbia, SC 29209	--	Parcel Match
L1 Listing 1	154 Hay Meadow Ln, Columbia, SC 29209	0.42 Miles ¹	Parcel Match
L2 Listing 2	176 Council Loop, Columbia, SC 29209	0.34 Miles ¹	Parcel Match
L3 Listing 3	627 Fountain Lake Rd, Columbia, SC 29209	0.22 Miles ¹	Parcel Match
S1 Sold 1	720 Fountain Lake Rd, Columbia, SC 29209	0.10 Miles ¹	Parcel Match
S2 Sold 2	22 Wild Iris Ct, Columbia, SC 29209	0.47 Miles ¹	Parcel Match
S3 Sold 3	136 Springway Dr, Columbia, SC 29209	0.45 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	12.54 miles	Date Signed	09/10/2022

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.