

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>	1850 Atlantic Drive Unit 214, Columbia, SC 29210	<b>Order ID</b>	8644873	<b>Property ID</b>	33975623
<b>Inspection Date</b>	03/07/2023	<b>Date of Report</b>	03/08/2023		
<b>Loan Number</b>	51125	<b>APN</b>	073820110		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	03.06.23 BPO Citi-CS Update	<b>Tracking ID 1</b>	03.06.23 BPO Citi-CS Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Catamount Properties 2018 LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,429	Subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.	
<b>Assessed Value</b>	\$83,300		
<b>Zoning Classification</b>	residential		
<b>Property Type</b>	Condo		
<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>	N/A 000000		
<b>Association Fees</b>	\$257 / Month (Landscaping)		
<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	The subject is located in a suburban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.	
<b>Sales Prices in this Neighborhood</b>	Low: \$75,000 High: \$398,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<180		

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	1850 Atlantic Drive Unit 214	1100 Skyland Drive K8	1850 Atlantic #534 Drive 534	1850 Atlantic Drive 214
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29210	29210	29210	29210
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.46 <sup>1</sup>	0.00 <sup>1</sup>	0.00 <sup>1</sup>
<b>Property Type</b>	Condo	Condo	Condo	Condo
<b>Original List Price \$</b>	\$	\$115,000	\$127,900	\$159,900
<b>List Price \$</b>	--	\$115,000	\$127,900	\$159,900
<b>Original List Date</b>		02/01/2023	02/24/2023	03/03/2023
<b>DOM · Cumulative DOM</b>	-- · --	34 · 35	11 · 12	4 · 5
<b>Age (# of years)</b>	37	50	34	37
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Condo Floor Number</b>	2	2	2	2
<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>	2 Stories Condo	1 Story Condo	1 Story Condo	1 Story Condo
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,321	1,100	1,500	1,280
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	2 · 2 · 1	3 · 2	2 · 2
<b>Total Room #</b>	6	6	7	6
<b>Garage (Style/Stalls)</b>	None	None	None	None
<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>	0 acres	0 acres	0 acres	0 acres
<b>Other</b>	None	None	None	None

\* Listing 3 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.

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

**Listing 1** This 2 bed and 2 1/2 bath condo is an end unit This condo offers an open floor plan and the 2 bedrooms both have walk-in closets carpet with laminate hardwoods throughout the downstairs. The bathrooms have updated vanities and the HVAC

**Listing 2** 3 bed with 2 bath home kitchen with Dishwasher, Refrigerator, Electric Water Heater Master Bedroom

**Listing 3** kitchen & baths; STAINLESS appliances looming, hardware, fixtures, finishes, H2O heater and more . Offering a split floor plan, and a large master bedroom with custom shower, DUAL VANITY & WALK IN CLOSET. Living room offers Built-in workspace tons of natural light

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	1850 Atlantic Drive Unit 214	1850 Atlantic Drive #613	1850 Atlantic Drive 112	210 River Bluff Way
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29210	29210	29210	29210
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.00 <sup>1</sup>	0.00 <sup>1</sup>	0.14 <sup>1</sup>
<b>Property Type</b>	Condo	Condo	Condo	Condo
<b>Original List Price \$</b>	--	\$123,900	\$129,425	\$157,500
<b>List Price \$</b>	--	\$123,900	\$129,425	\$157,500
<b>Sale Price \$</b>	--	\$123,900	\$129,425	\$157,500
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	02/28/2023	10/13/2022	12/13/2022
<b>DOM · Cumulative DOM</b>	-- · --	42 · 42	26 · 26	88 · 88
<b>Age (# of years)</b>	37	37	37	27
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Condo Floor Number</b>	2	2	2	2
<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>	2 Stories Condo	1 Story Condo	1 Story Condo	1 Story Condo
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,321	1,100	1,200	1,450
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	2 · 2	2 · 2	2 · 2 · 1
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	None	None	None	None
<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>	0 acres	0 acres	0 acres	0 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$2,210	+\$1,210	-\$3,540
<b>Adjusted Price</b>	--	\$126,110	\$130,635	\$153,960

\* 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** LVP flooring throughout the home open floor plan. custom kitchen with high end stainless appliances and counters. A backdoor slider, master bath has Carrera marble and shiplap walls. 0/Bed, 0/bath, 2210/gla, 0/lot, 0/age,0/garage0/Basement
- Sold 2** Spacious living room with slider kitchen overlooks dining with wet bar, laundry room. skylight & built in bookshelves in hallway, laminated kitchen with sink and appliances 0/Bed, 0/bath, 1210/gla, 0/lot, 0/age,0/garage0/Basement
- Sold 3** townhouse with open floor plan, gas fireplace, eat in kitchen with island and trek wood floors through out the home high ceilings in master with cathedral ceilings and master bath with dual vanity shower and jetted bath, 2 more bedrooms and another full bath, family room with full bath 0/Bed, -1250/bath, -1290/gla, 0/lot, -1000/age,0/garage0/Basement

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				there is no sale and listing history for the subject in past 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

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$135,000	\$135,000
<b>Sales Price</b>	\$129,000	\$129,000
<b>30 Day Price</b>	\$123,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject should be sold in as-is condition. The market conditions are currently stable. subject is located near a busy road and commercial . This factor does not affect the subject's marketability. List 3 and sold 1 Comp were weighted the most and similar in age , gla and close proximity. Lack of comps available, the comps chosen were the best available and closest to the same age as the subject.</p>		

## 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



Side



Street



Street



Other

## Listing Photos

**L1** 1100 Skyland Drive K8  
Columbia, SC 29210



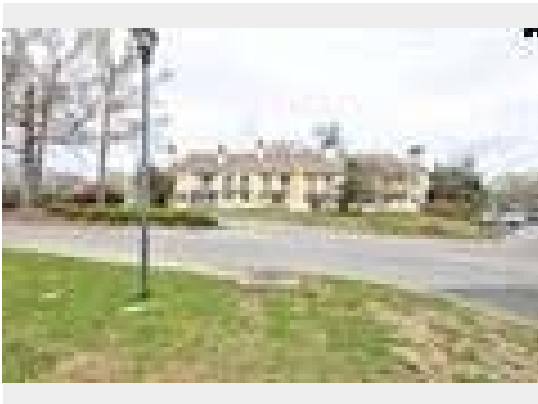
Front

**L2** 1850 Atlantic #534 Drive 534  
Columbia, SC 29210



Front

**L3** 1850 Atlantic Drive 214  
Columbia, SC 29210



Front



## Sales Photos

**S1** 1850 Atlantic Drive #613  
Columbia, SC 29210



Front

**S2** 1850 Atlantic Drive 112  
Columbia, SC 29210



Front

**S3** 210 River Bluff Way  
Columbia, SC 29210



Front

## ClearMaps Addendum

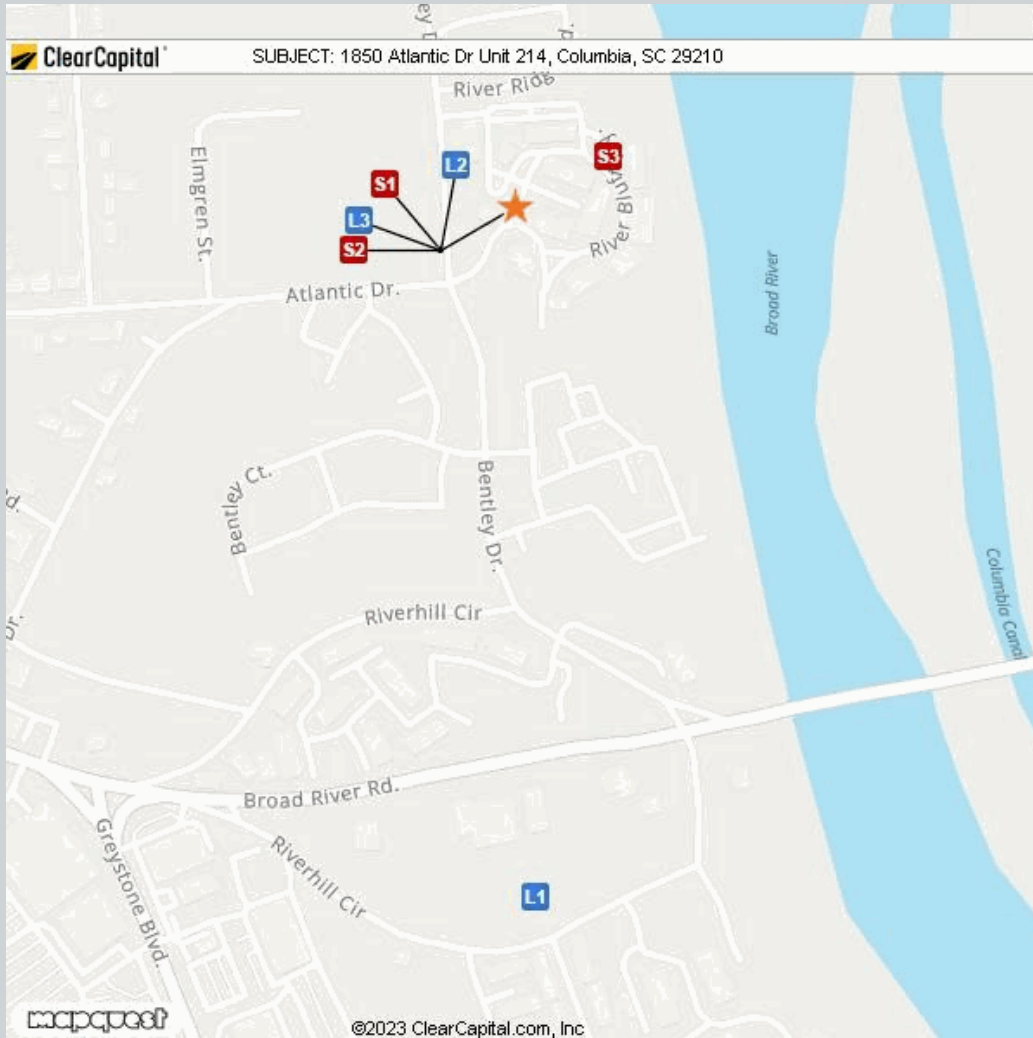
**Address** ★ 1850 Atlantic Drive Unit 214, Columbia, SC 29210

**Loan Number** 51125

**Suggested List** \$135,000

**Suggested Repaired** \$135,000

**Sale** \$129,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1850 Atlantic Drive Unit 214, Columbia, SC 29210	--	Street Centerline Match
L1 Listing 1	1100 Skyland Drive K8, Columbia, SC 29210	0.46 Miles <sup>1</sup>	Street Centerline Match
L2 Listing 2	1850 Atlantic #534 Drive 534, Columbia, SC 29210	0.00 Miles <sup>1</sup>	Street Centerline Match
L3 Listing 3	1850 Atlantic Drive 214, Columbia, SC 29210	0.00 Miles <sup>1</sup>	Street Centerline Match
S1 Sold 1	1850 Atlantic Drive #613, Columbia, SC 29210	0.00 Miles <sup>1</sup>	Street Centerline Match
S2 Sold 2	1850 Atlantic Drive 112, Columbia, SC 29210	0.00 Miles <sup>1</sup>	Street Centerline Match
S3 Sold 3	210 River Bluff Way, Columbia, SC 29210	0.14 Miles <sup>1</sup>	Street Centerline 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>	Janet Kaplan	<b>Company/Brokerage</b>	Blue Dot Real Estate South Carolina, LLC
<b>License No</b>	99531	<b>Address</b>	1320 Main St Suite 300 Columbia SC 29072
<b>License Expiration</b>	06/30/2024	<b>License State</b>	SC
<b>Phone</b>	7042304051	<b>Email</b>	jkaplanbpo@gmail.com
<b>Broker Distance to Subject</b>	11.26 miles	<b>Date Signed</b>	03/08/2023

*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:**

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