

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	150 Manzanita Lane, Columbia, SC 29223	Order ID	8417098	Property ID	33271330
Inspection Date	09/09/2022	Date of Report	09/11/2022		
Loan Number	51126	APN	226080811		
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		Condition Comments
Owner	STEPHANIE M LAKIN	SUBJECT NEIGHBORHOOD WELL MAINTAINED JUST AS THE SUBJECT, THERE WERE NO VISIBLE REPAIRS NEEDED ON THE EXTERIOR OF THE PROPERTY. NEIGHBORHOOD CLOSE TO SHOPPING, AMENITIES AND PUBLIC TRANSIT.
R. E. Taxes	\$1,488	
Assessed Value	\$6,550	
Zoning Classification	Residential RM-MD	
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		Neighborhood Comments
Location Type	Suburban	SUBJECT NEIGHBORHOOD WELL MAINTAINED JUST AS THE SUBJECT, THERE WERE NO VISIBLE REPAIRS NEEDED ON THE EXTERIOR OF THE PROPERTY. NEIGHBORHOOD CLOSE TO SHOPPING, AMENITIES AND PUBLIC TRANSIT.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$102015 High: \$306500	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	150 Manzanita Lane	240 Oakbrook Village Rd	34 Sweetoak Ct	5 Beardmore 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.	--	0.74 ¹	0.39 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$240,000	\$250,000	\$285,000
List Price \$	--	\$241,000	\$249,900	\$285,000
Original List Date		08/15/2022	08/25/2022	05/23/2022
DOM · Cumulative DOM	-- · --	26 · 27	16 · 17	110 · 111
Age (# of years)	6	21	18	11
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	1,910	2,041	1,925	2,330
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	5 · 1 · 1	6 · 3 · 1
Total Room #	8	1	1	1
Garage (Style/Stalls)	Attached 1 Car	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	0.15 acres	0.19 acres	0.26 acres	0.15 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** Come See This Charming 4 Bedroom, 2.5 Bathroom Home Now On The Market! Kitchen Includes White Counters, Generous Counter Space, And Modern Appliances. Entertaining Is A Breeze With This Great Floor Plan Complete With A Cozy Fireplace. A Luxurious Primary Suite, Complete With An En-suite Bathroom. Lush Green Landscape Surrounds This Beautiful House. Don't Miss This Incredible Opportunity! Make This Home Yours Today! P
- Listing 2** Cozy, Well Maintained Home Located In A Cul- De Sac. Great Location Close To Fort Jackson, Interstate Access, And Shopping. This Cozy Home Features 5 Bedrooms 2.5 Baths With An Open Concept Plan. Additionally The Property Has A Sunroom That Leads Out To A Deck With Lots Of Privacy. All Appliances Including Washer And Dryer Will Convey P
- Listing 3** Great Cul-de-sac Home With 6 Bedrooms. This Home Features A Main Level Master With Double Vanity, Garden Tub And Separate Shower In Master Bath, Granite Counters Throughout, Kitchen With Stained Wooden Cabinets, Smooth Top Stove And All Appliances Remain To Include Fridge Formal Dining Room, Tankless Hot Water Heater, Exterior Sprinklers, And More. Fully Fenced In Backyard. Zoned For Rich 2 Schools, Close To Ft Jackson, Village At Sandhills And I-20. House Back On The Market Due To Contract Falling Though. P

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	150 Manzanita Lane	609 Kimpton Dr	116 Sweetoak Dr	242 Sorrel Tree Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.24 ¹	0.46 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$260,000	\$249,000	\$235,000
List Price \$	--	\$260,000	\$245,000	\$235,000
Sale Price \$	--	\$262,100	\$242,000	\$235,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	05/11/2022	08/09/2022	09/15/2021
DOM · Cumulative DOM	-- · --	22 · 22	57 · 57	49 · 49
Age (# of years)	6	5	18	11
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	1,910	2,158	1,799	2,410
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	5 · 2 · 1	4 · 2 · 1
Total Room #	8	9	11	10
Garage (Style/Stalls)	Attached 1 Car	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	0.15 acres	0.19 acres	.21 acres	0.22 acres
Other	--	--	--	--
Net Adjustment	--	+\$1,500	+\$11,000	\$0
Adjusted Price	--	\$263,600	\$253,000	\$235,000

* 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** Just Listed Is This Pristine Home In The Allan's Mill Neighborhood! Conveniently Located Minutes Away From Fort Jackson As Well As The Nearby Interstates So Shopping, Dining And Entertainment Are Just A Short Drive Away. This Four Bedroom, Two And A Half Bathroom Home Has Been Well Taken Care Of. The Huge Kitchen Offers Granite Countertops With A Breakfast Bar That Has Room For Seating. On One Side Of The Kitchen Is The Dining Room And The Other Side The Living Room. Beautiful Hardwoods Throughout Are Featured On The Main Level. Upstairs You Will Find The Owners' Suite With A Private Bath That Includes A Tasteful Granite Double Vanity. All The Bedrooms Are Spacious And Carpeted And Have Walk-in Closets For Great Storage. There Are Also Two Linen Closets On Each Side Of The Upstairs Bathroom Adding Even More Storage And Convenience. This Fantastic Home Sits At The End Of A Cul-de-sac On A Good-sized Lot. The Back Yard Is Fenced In And Offers Plenty Of Space For Relaxation Or Play. Schedule Your Showing Today As This One Will Not Last Long! P
- Sold 2** Beautiful Partially Brick Home With Relaxing Deck On Back, Located In Quiet Northeast Columbia Subdivision. This Home Has An Open Floorplan With A Total Of 5 Bedrooms And 2.5 Bathrooms. The Primary Bedroom Is On The Main Level. Location Is Key, Close To Fort Jackson, Shopping, And Entertainment, Come Tour This Home Today! P
- Sold 3** 242 Sorrel Tree Dr, Columbia, SC 29223 is a single family home that contains 2,349 sq ft and was built in 2011. It contains 4 bedrooms and 2.5 bathrooms.

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	\$261,000	\$261,000
Sales Price	\$258,900	\$258,900
30 Day Price	\$254,900	--
Comments Regarding Pricing Strategy		
Subject price based on best comps available with similar characteristics and location. Subject needs no necessary repair and would not have issue with marketing.		

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 240 Oakbrook Village Rd
Columbia, SC 29223



Front

L2 34 Sweetoak Ct
Columbia, SC 29223



Front

L3 5 Beardmore Ct
Columbia, SC 29223



Front

Sales Photos

S1 609 Kimpton Dr
Columbia, SC 29223



Front

S2 116 Sweetoak Dr
Columbia, SC 29223



Front

S3 242 Sorrel Tree Dr
Columbia, SC 29223



Front

ClearMaps Addendum

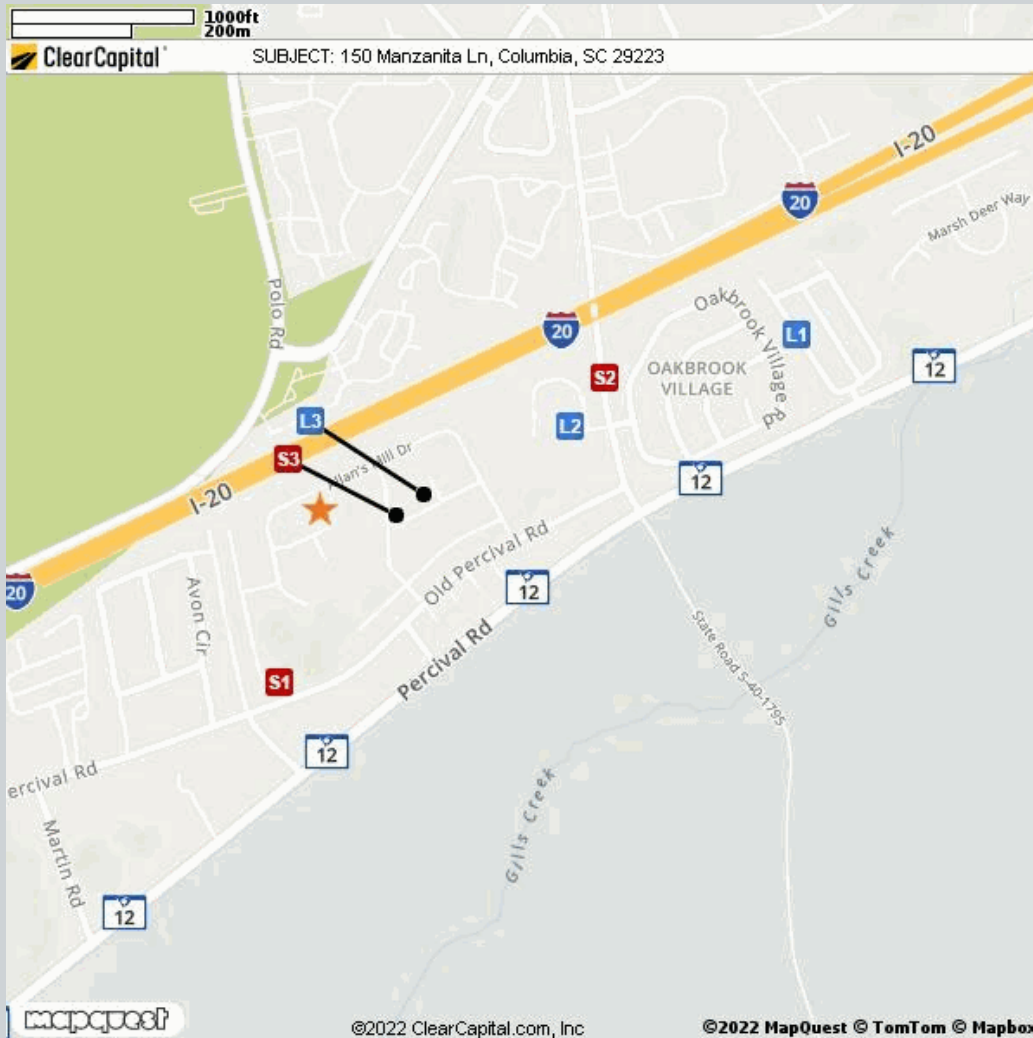
Address ★ 150 Manzanita Lane, Columbia, SC 29223

Loan Number 51126

Suggested List \$261,000

Suggested Repaired \$261,000

Sale \$258,900



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	150 Manzanita Lane, Columbia, SC 29223	--	Parcel Match
L1 Listing 1	240 Oakbrook Village Rd, Columbia, SC 29223	0.74 Miles ¹	Parcel Match
L2 Listing 2	34 Sweetoak Ct, Columbia, SC 29223	0.39 Miles ¹	Parcel Match
L3 Listing 3	5 Beardmore Ct, Columbia, SC 29223	0.19 Miles ¹	Parcel Match
S1 Sold 1	609 Kimpton Dr, Columbia, SC 29223	0.24 Miles ¹	Parcel Match
S2 Sold 2	116 Sweetoak Dr, Columbia, SC 29223	0.46 Miles ¹	Parcel Match
S3 Sold 3	242 Sorrel Tree Dr, Columbia, SC 29223	0.14 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	13.21 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.