

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	832 Wickham Lane, Columbia, SC 29229	Order ID	8644873	Property ID	33975348
Inspection Date	03/07/2023	Date of Report	03/10/2023		
Loan Number	51127	APN	176090217		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	03.06.23 BPO Citi-CS Update	Tracking ID 1	03.06.23 BPO Citi-CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments Subject well maintained in line with community, no necessary exterior repairs.
R. E. Taxes	\$4,835	
Assessed Value	\$8,140	
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, neighborhood appears quiet. Has close proximity to amenities, shopping and transit.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$190780 High: \$408400	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	832 Wickham Lane	204 Meyer Ln	6 Cupola Ct	636 Chaterelle Way
City, State	Columbia, SC	Columbia, SC	Blythewood, SC	Columbia, SC
Zip Code	29229	29229	29016	29229
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.23 ¹	0.25 ¹	0.95 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$245,000	\$269,000	\$299,900
List Price \$	--	\$245,000	\$253,000	\$299,900
Original List Date		02/14/2023	09/29/2022	02/17/2023
DOM · Cumulative DOM	-- · --	24 · 24	162 · 162	21 · 21
Age (# of years)	17	16	28	16
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	1,974	2,128	1,884	2,360
Bdrm · Bths · ½ Bths	5 · 3 · 1	4 · 2 · 1	3 · 2 · 1	5 · 3 · 1
Total Room #	11	9	10	11
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	0.17 acres	0.15 acres	0.23 acres	0.25 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** Come See This 4 Bedroom, 2.5 Bath Home In Brookhaven. This Home Has New Lvp Flooring In The Entryway, Office, Formal Dining Room, Great Room, Kitchen And Half Bath. All Interior Walls Are Painted Agreeable Grey For That Fresh New Look. Updated Light Fixtures Enhance The Home To The Next Level. Enjoy Your Screen Porch That Overlooks A Privacy Fenced Backyard. Owners Suite Is Generously Appointed With A Great Master Bath With His And Her Walk In Closet. The 2nd And 3rd Bedrooms Are Large In Size With Walk In Closets And Ceiling Fans Too. Garage Doors And Garage Door Openers (quiet Belt Drive) Are New As Well. Gutters Have Been Added For Proper Drainage. Enjoy Great Schools, Easy Access To Shopping And Dining And Convenience To I-77 And I-20. P
- Listing 2** Welcome To This Charming Neighborhood! You Don't Want To Miss This Home Now On The Market. Enjoy Preparing Meals In This Impressive Kitchen Equipped With A Stylish Backsplash, Ample Cabinetry For Storage, A Center Island, Generous Counter Space And A Breakfast Nook. Step Inside The Beautiful Main Living Area With Neutral Plush Carpet, High Ceilings And A Cozy Fireplace. The Main Bedroom And Bathroom, With Dual Sinks, Give You The Perfect Space For Everyday Living. Head To The Backyard For The Perfect Private Area To Enjoy The Outdoors. Hurry, This Won't Last Long! This Home Has Been Virtually Staged To Illustrate Its Potential. P
- Listing 3** Brand New Carpet Throughout And Freshly Painted! Open Floor Plan! Formal Living & Formal Dining Rooms. Spacious Eat-in Kitchen Featuring Black Appliances And Access To Huge Private Fenced Back Yard. Cozy Great Room Has Gas Fireplace. All Bedrooms Located On The Second Level. Primary Bedroom Features A Walk-in Closet And A Private Bath With Garden Tub And Separate Shower. Two Bedrooms Share Jack And Jill Bathroom. Laundry Room Located On Second Level. Three Car Garage. Irrigation System. Access To Neighborhood Pool! Minutes From Major Interstates, Fort Jackson And Shopping And Restaurants. Hvac Replaced In 2021 And Transferable Termite Bond. Move In Ready! P

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	832 Wickham Lane	2085 Wilkinson Dr	125 Bliss Ln	1150 Coralbean Way
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.06 ¹	0.14 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$229,000	\$249,000	\$295,000
List Price \$	--	\$229,000	\$249,000	\$295,000
Sale Price \$	--	\$225,000	\$244,000	\$295,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	10/24/2022	07/22/2022	12/15/2022
DOM · Cumulative DOM	-- · --	87 · 87	38 · 38	104 · 104
Age (# of years)	17	16	16	17
Condition	Average	Average	Average	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	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	1,974	1,772	2,128	2,240
Bdrm · Bths · ½ Bths	5 · 3 · 1	3 · 2	4 · 2 · 1	5 · 3 · 1
Total Room #	11	7	10	11
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	0.17 acres	.16 acres	0.20 acres	0.24 acres
Other	--	--	--	--
Net Adjustment	--	+\$2,500	-\$3,500	-\$49,000
Adjusted Price	--	\$227,500	\$240,500	\$246,000

* 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** Lovely 3 Bedroom And 2 Bath Home With A 2 Car Garage. Freshly Painted Walls And New Luxury Vinyl Plank Flooring (lvp) And Carpet Throughout. Primary Bedroom On The Main Level With Full Bathroom. The Second Floor Has 2 Bedrooms, Full Bathroom And A Loft. Located In The Brookhaven Subdivision. Back On The Market No Fault Of Sellers. Home Is Conveniently Located To Sandhills Where Shopping Is Only Minutes Away! Don't Miss Out And Schedule A Showing Today. Sold As Is...seller Offering \$500 Towards Appliance Replacement With An Accepted Offer.....buyer/buyer's Agent Is To Verify All Listed Information Including Lot Size, Zoning, Tax Info, Schools, Heated Sqft And Anything Deemed Important To Buyer.* Back On The Market No Fault Of Sellers. P ADJ GLA
- Sold 2** Welcome To 125 Bliss Lane! This Beautiful Home Offers 2128 Sq Ft With 4 Bedrooms, 2.5 Bathrooms, Formal Living Room, Formal Dining Room, Eat In Kitchen, Another Living Room, 2 Car Garage, And Huge Backyard. Fresh Paint And New Carpet All Throughout. New Vinyl Floors In Upstairs Bathrooms And Laundry Room. Gorgeous Wood Looking Tile Flooring In Kitchen And All Living Areas On Main Floor. Spacious Primary Suite With Vaulted Ceiling, His/hers Walk In Closets, And Private Bathroom With Dual Vanities, Garden Tub, And Separate Shower. Conveniently Located Close To Killian Rd Shopping And Easy Access To I-77. Schedule Your Appointment Today And Make This Your New Home Today! P ADJ -3500 GLA
- Sold 3** 5k Buyer Concession With Acceptable Offer By 11/1!!! Pay Down Your Rate Or Apply To Your Cash To Close!!! Welcome Home To This 5 Bedroom, 3.5 Bath, 2240 Sq Ft Smart Home Filled With High Tech Features That Will Make Your Life Easier. Step Inside To Beautiful Porcelain Tile Floors Throughout The Main Floor. Proceed To The Kitchen Which Boasts New Stainless Steel Smart Appliances That Connect To Your Smartphone To Allow For Easy Monitoring. Never Forget To Turn The Oven Off Again! Two Pantries And Extra Cabinets Allow Ample Storage! Sit At The Extra Large Granite Island. The Beautiful Marble And Tile Backsplash Perfectly Accent The Granite Countertops. The Main Floor Is Finished Off With Two Spaces For The Family To Relax, A Living Room And Formal Living Room, Both With Lights That Open To Ceiling Fans. Walk Upstairs To The Second Floor With Lvp Floors Throughout. There's No Carpet In This House! The Master Bedroom Has Vaulted Ceilings And A Light That Provides A Calming Atmosphere With 6 Color Changes, A Speaker, And Opens Into A Ceiling Fan. His And Her Closets Provide Extra Space. The Master Bath Has Double Sinks, Soaker Tub, And Separate Shower. Four More Bedrooms Provide Individual Space For The Family. Relax On The Patio Of Your Fully Fenced Backyard Complete With A Utility Shed. The 2 Car Garage Has A Utility Sink And Extra Washing Machine To Leave The Dirt Outside! This Home Has Every Feature To Make Your Life Easier And More Comfortable! Schedule A Tour Today! P ADJ -12000 GLA -12000 RC -25000 CONDITION/ RECENT UPDATES

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	\$229,000	\$229,000
Sales Price	\$228,000	\$228,000
30 Day Price	\$214,900	--
Comments Regarding Pricing Strategy		
SUBJECT PRICE BASED ON SOLD COMPS WITH CLOSEST PROXIMITY AND MOST SIMILAR CHARACTERISTICS.		

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



Side



Street



Street

Listing Photos

L1 204 Meyer Ln
Columbia, SC 29229



Front

L2 6 Cupola Ct
Blythewood, SC 29016



Front

L3 636 Chaterelle Way
Columbia, SC 29229



Front

Sales Photos

S1 2085 Wilkinson Dr
Columbia, SC 29229



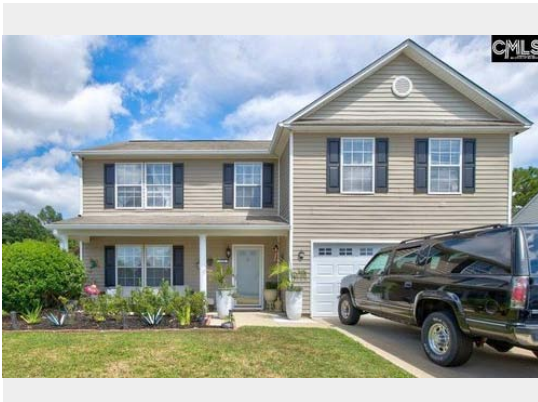
Front

S2 125 Bliss Ln
Columbia, SC 29229



Front

S3 1150 Coralbean Way
Columbia, SC 29229



Front

ClearMaps Addendum

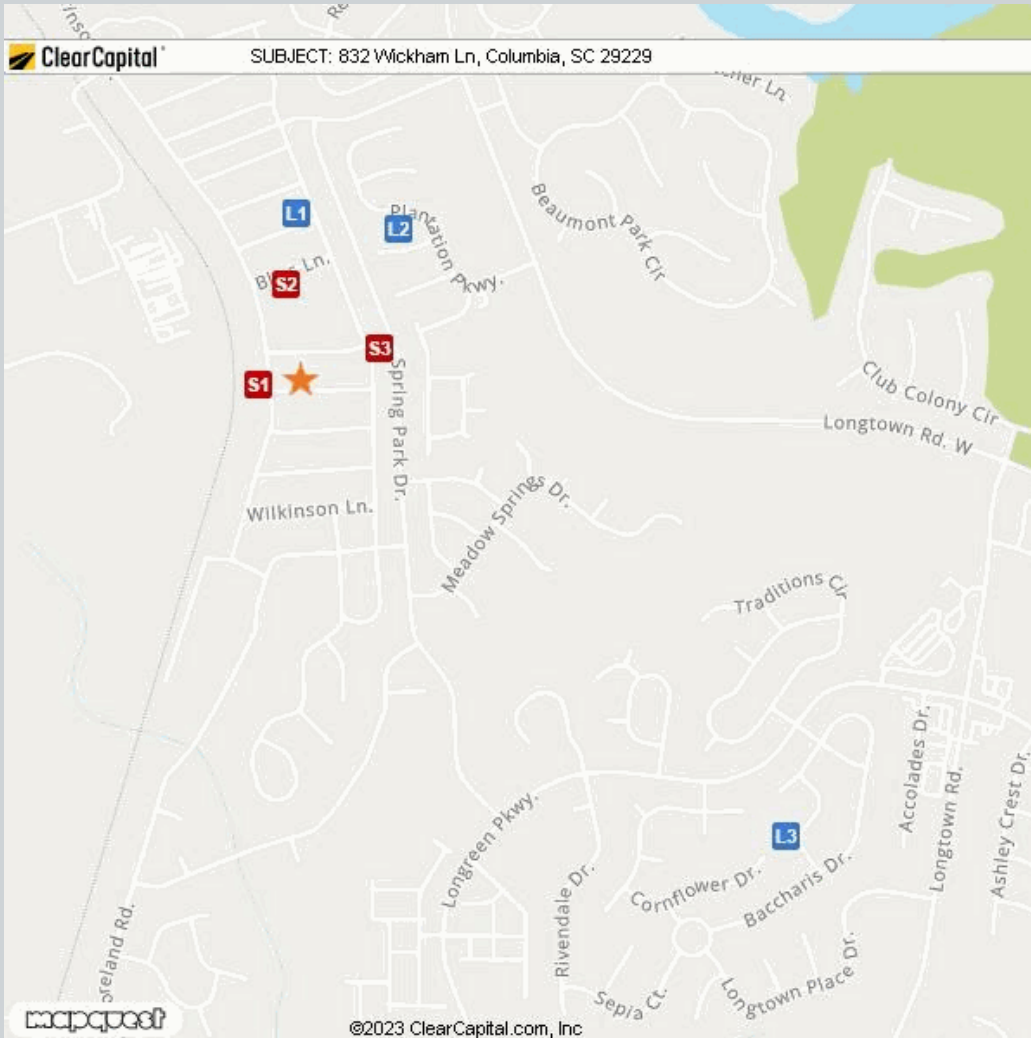
Address ★ 832 Wickham Lane, Columbia, SC 29229

Loan Number 51127

Suggested List \$229,000

Suggested Repaired \$229,000

Sale \$228,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	832 Wickham Lane, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	204 Meyer Ln, Columbia, SC 29229	0.23 Miles ¹	Parcel Match
L2 Listing 2	6 Cupola Ct, Blythewood, SC 29016	0.25 Miles ¹	Parcel Match
L3 Listing 3	636 Chaterelle Way, Columbia, SC 29229	0.95 Miles ¹	Parcel Match
S1 Sold 1	2085 Wilkinson Dr, Columbia, SC 29229	0.06 Miles ¹	Parcel Match
S2 Sold 2	125 Bliss Ln, Columbia, SC 29229	0.14 Miles ¹	Parcel Match
S3 Sold 3	1150 Coralbean Way, Columbia, SC 29229	0.12 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	12.42 miles	Date Signed	03/10/2023

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.