

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	14 Northfield Lane, Simpsonville, SC 29681	Order ID	8644873	Property ID	33975351
Inspection Date	03/08/2023	Date of Report	03/09/2023		
Loan Number	51132	APN	0559070112800		
Borrower Name	Catamount Properties 2018 LLC	County	Greenville		

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 The home appeared to be in average to good condition for the age of the home at the time of the inspection with no notable repairs. The home appears to conform to the homes in the area.
R. E. Taxes	\$1,495	
Assessed Value	\$136,870	
Zoning Classification	Residential R-7.5	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (lockbox)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Dunwoody Oaks 864-555-5555	
Association Fees	\$314 / Year (Pool,Tennis,Other: club house,exercise facility,lights)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The homes in the neighborhood appeared to be in average to good condition for their age from the street view at the time of inspection.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$227000 High: \$745034	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	14 Northfield Lane	4 Autumnwood Way	106 Autumnwood Way	264 Oak Valley Dr
City, State	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC
Zip Code	29681	29681	29681	29681
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.20 ¹	0.15 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$239,900	\$249,900	\$259,900
List Price \$	--	\$239,900	\$249,900	\$259,900
Original List Date		02/03/2023	03/05/2023	02/17/2023
DOM · Cumulative DOM	-- · --	34 · 34	4 · 4	20 · 20
Age (# of years)	31	24	31	28
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	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,128	1,152	1,385	1,470
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	None	Attached 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	0.21 acres	0.18 acres	0.20 acres	0.18 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** Welcome Home!!! This adorable 3 bedroom, 2 bath home is located in a highly desirable neighborhood in Simpsonville. The property is wellmaintained and features an HVAC system that was installed approx. "5" years ago, an extra-large pantry, and an additional concrete pad in thecrawlspac--for additional storage. Don't miss the huge rear deck and fenced backyard---Great for Entertaining!!! Make this adorable homeyours today!!!! This home will not last long! This home may be Eligible for 100% financing under the USDA Rural Development loan program.
- Listing 2** This precious 3 bedroom 2 bath bungalow is located in highly desirable Dunwoody Oaks and just minutes from Woodruff Rd and downtownSimpsonville! The spacious living room adorns a wood burning fireplace, perfect for the chilly/cozy nights. Off the master bedroom you will findyour own private deck overlooking your spacious backyard. Dunwoody Oaks community features a pool, exercise room, playground and tenniscourts. Schedule your showing today!
- Listing 3** This beautiful 3BR/2BA home is located just minutes from Woodruff Rd, shopping, restaurants and downtown Simpsonville. The living roomfeatures a wood-burning fireplace and built-in bookcase/entertainment center. Just off the living room you'll find a lovely sunroom that opens upto a large deck overlooking a fenced in yard, perfect for entertaining and providing an enjoyable play area for children and pets. The bedroomsare spacious and the split bedroom layout is perfect for a little additional privacy. You are sure to love the size of this kitchen with an eat-indining area and large bay window! The Dunwoody Oaks community has a pool, exercise room, tennis courts and a playground. A NEW HVACsystem was installed in Dec 2022 and the roof was replaced in 2017. This home is move-in ready and is USDA eligible. All that is missing isYOU!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	14 Northfield Lane	448 Timberview Ln	202 Autumnwood Way	706 Dunwoody Drive
City, State	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC
Zip Code	29681	29681	29681	29681
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.27 ¹	0.19 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$240,000	\$240,000	\$244,900
List Price \$	--	\$236,900	\$240,000	\$244,900
Sale Price \$	--	\$235,000	\$243,500	\$247,000
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	09/22/2022	12/02/2022	03/06/2023
DOM · Cumulative DOM	-- · --	56 · 56	42 · 42	5 · 38
Age (# of years)	31	28	27	29
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	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,128	1,123	1,120	1,207
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	None	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.22 acres	0.18 acres	0.25 acres
Other	--	--	--	--
Net Adjustment	--	-\$300	-\$400	-\$9,150
Adjusted Price	--	\$234,700	\$243,100	\$237,850

* 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** Welcome Home to 706 Dunwoody Drive in the desirable Five Forks area! This corner lot property is complete with open-concept living, oversized back deck, wood burning fireplace and ALL appliances! The great room and all-white kitchen offer the perfect entertaining options with access to your back deck close by. Newer skylights sun soak the great room with light. Cozy up to your fireplace these last few weeks of winter! Off the great room you will find the laundry, a full sized bath and three bedrooms. The generously sized primary bedroom has TWO closets and full en suite. Dual sinks and jetted tub await for your ultimate relaxation. Enjoy the outdoor deck - over 20 feet in length, practically year round. The entire back yard is fenced. Need extra storage? This property comes with a two car garage and additional storage in the attic! Need ALL the amenities? Dunwoody Oaks boasts a clubhouse complete with exercise room, pool, play ground, tennis courts and neighborhood pond. Don't miss your opportunity to see 706 Dunwoody Drive!
- Sold 2** This precious 3 bedroom 2 bath bungalow is located in highly desirable Dunwoody Oaks and just minutes from Woodruff Rd and downtown Simpsonville! The spacious living room adorns a wood burning fireplace, perfect for the chilly/cozy nights. Off the master bedroom you will find your own private deck overlooking your spacious backyard. Dunwoody Oaks community features a pool, exercise room, playground and tennis courts. Schedule your showing today!
- Sold 3** This beautiful 3BR/2BA home is located just minutes from Woodruff Rd, shopping, restaurants and downtown Simpsonville. The living room features a wood-burning fireplace and built-in bookcase/entertainment center. Just off the living room you'll find a lovely sunroom that opens up to a large deck overlooking a fenced in yard, perfect for entertaining and providing an enjoyable play area for children and pets. The bedrooms are spacious and the split bedroom layout is perfect for a little additional privacy. You are sure to love the size of this kitchen with an eat-in dining area and large bay window! The Dunwoody Oaks community has a pool, exercise room, tennis courts and a playground. A NEW HVAC system was installed in Dec 2022 and the roof was replaced in 2017. This home is move-in ready and is USDA eligible. All that is missing is YOU!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			The home was last listed on 04/16/2014 for \$124,900 and sold on 9/8/2014 for \$115,000.				
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	\$245,000	\$245,000
Sales Price	\$240,000	\$240,000
30 Day Price	\$220,000	--
Comments Regarding Pricing Strategy		
The home was priced based on the comps, condition, exterior viewing, and the local area. All information was pulled or obtained by using the tax records, mls, a supplied appraisal by the lender or by estimation. All information is considered accurate by extraordinary assumptions.		

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



Front



Address Verification



Address Verification



Side



Side

Subject Photos



Side



Street



Street

Listing Photos

L1 4 Autumnwood Way
Simpsonville, SC 29681



Front

L2 106 Autumnwood Way
Simpsonville, SC 29681



Front

L3 264 Oak Valley Dr
Simpsonville, SC 29681



Front

Sales Photos

S1 448 Timberview Ln
Simpsonville, SC 29681



Front

S2 202 Autumnwood Way
Simpsonville, SC 29681



Front

S3 706 Dunwoody Drive
Simpsonville, SC 29681



Front

ClearMaps Addendum

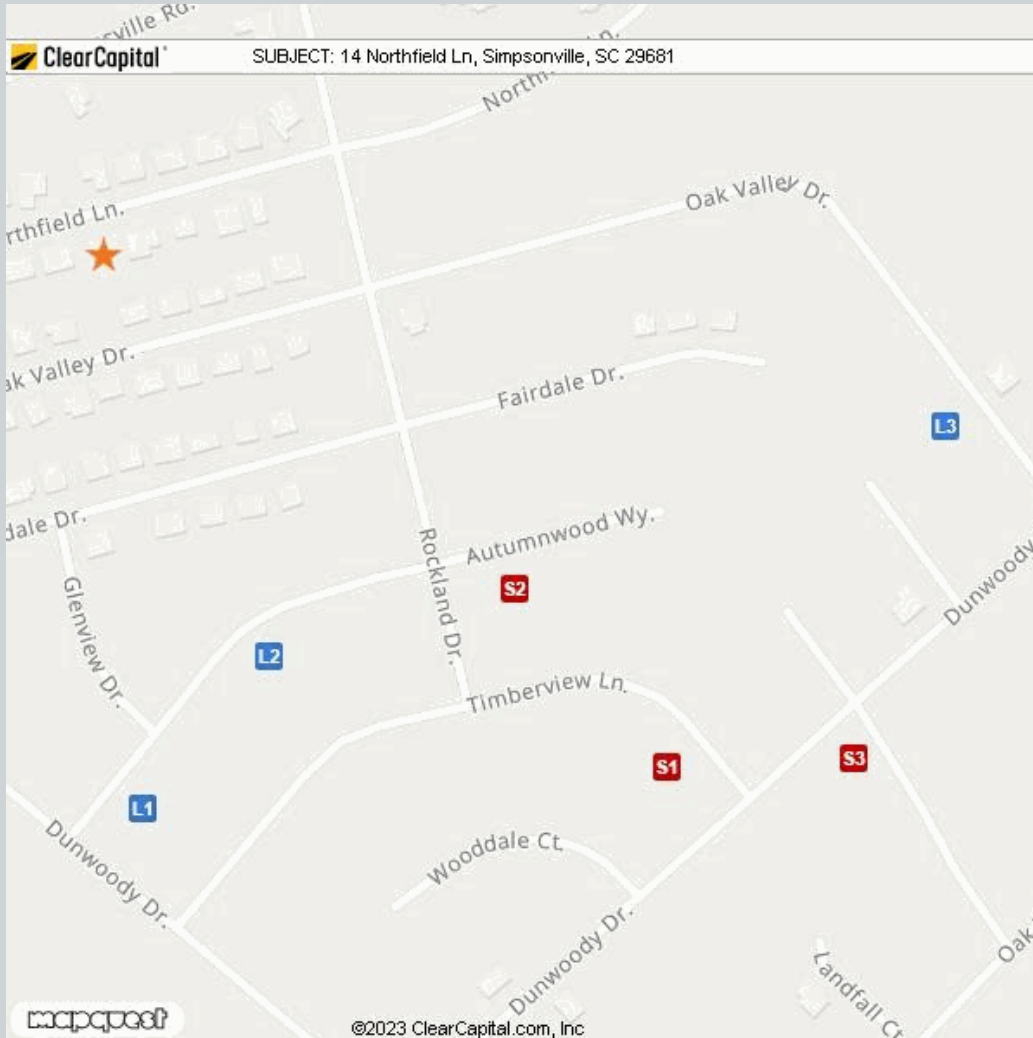
Address ★ 14 Northfield Lane, Simpsonville, SC 29681

Loan Number 51132

Suggested List \$245,000

Suggested Repaired \$245,000

Sale \$240,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	14 Northfield Lane, Simpsonville, SC 29681	--	Parcel Match
L1 Listing 1	4 Autumnwood Way, Simpsonville, SC 29681	0.20 Miles ¹	Parcel Match
L2 Listing 2	106 Autumnwood Way, Simpsonville, SC 29681	0.15 Miles ¹	Parcel Match
L3 Listing 3	264 Oak Valley Dr, Simpsonville, SC 29681	0.30 Miles ¹	Parcel Match
S1 Sold 1	448 Timberview Ln, Simpsonville, SC 29681	0.27 Miles ¹	Parcel Match
S2 Sold 2	202 Autumnwood Way, Simpsonville, SC 29681	0.19 Miles ¹	Parcel Match
S3 Sold 3	706 Dunwoody Drive, Simpsonville, SC 29681	0.32 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	Jeffrey Thompson	Company/Brokerage	Upstate Realty & Associates
License No	79692	Address	201 Misty Meadow Dr Greenville SC 29615
License Expiration	06/30/2024	License State	SC
Phone	8646313099	Email	jthompson8405@gmail.com
Broker Distance to Subject	4.24 miles	Date Signed	03/09/2023

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.