

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>	938 Whistling Duck Court Unit C, Blythewood, SC 29016	<b>Order ID</b>	8455675	<b>Property ID</b>	33399222
<b>Inspection Date</b>	10/07/2022	<b>Date of Report</b>	10/08/2022		
<b>Loan Number</b>	51468	<b>APN</b>	177050519		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

Tracking IDs					
<b>Order Tracking ID</b>	10.04.22	<b>Tracking ID 1</b>	10.04.22		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	ROSS TRACY M ASHLEY M SCHEI	<b>Condition Comments</b>
<b>R. E. Taxes</b>	\$1,953	From drive by, the Subject appears to be in good condition and also from the Clear Prop photos.
<b>Assessed Value</b>	\$7,780	
<b>Zoning Classification</b>	Residential RU	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<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>	Improving	Medium sized subdivision with medium sized homes, fairly new construction, traditional in style that conform.
<b>Sales Prices in this Neighborhood</b>	Low: \$187750 High: \$466250	
<b>Market for this type of property</b>	Increased 8 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	938 Whistling Duck Court Unit C	1073 Buttercup Cir	1065 Buttercup Cir	515 Water Willow Way
<b>City, State</b>	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
<b>Zip Code</b>	29016	29016	29016	29016
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.64 <sup>1</sup>	0.66 <sup>1</sup>	0.72 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$260,000	\$279,900	\$339,900
<b>List Price \$</b>	--	\$260,000	\$279,900	\$339,900
<b>Original List Date</b>		09/26/2022	09/08/2022	08/12/2022
<b>DOM · Cumulative DOM</b>	-- · --	12 · 12	30 · 30	57 · 57
<b>Age (# of years)</b>	13	13	13	11
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,764	2,428	2,428	3,620
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 3
<b>Total Room #</b>	9	9	9	9
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<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>	0.23 acres	0.37 acres	0.33 acres	.25 acres
<b>Other</b>	--	--	--	--

\* 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** MLS Comments: Large two-story home in blythewood! Minutes from interstate 77 Double living rooms dining room all major appliances in kitchen large fenced in backyard Pets allowed with nonrefundable pet fee All bedrooms located upstairs Half bath downstairs Huge master with balcony EXTRA Large walk-in closet All rooms are very spacious Laundry room located upstairs.

**Listing 2** MLS Comments: This 2358 square foot single family home has 4 bedrooms and 2.5 bathrooms. This home is located at 1065 Buttercup Cir, Blythewood, SC 29016.

**Listing 3** MLS Comments: 515 Water Willow Way, Blythewood, SC 29016 4 bedrooms/3 bath clean well maintained newer home. This home has large rooms, washer & dryer connections, central heat & air, and fenced yard.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	938 Whistling Duck Court Unit C	124 Pine Loop Dr	1093 Buttercup Cir	225 Westlake Farms Dr
<b>City, State</b>	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
<b>Zip Code</b>	29016	29016	29016	29016
<b>Datasource</b>	MLS	MLS	MLS	Public Records
<b>Miles to Subj.</b>	--	0.16 <sup>1</sup>	0.59 <sup>1</sup>	0.20 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$312,500	\$324,900	\$485,000
<b>List Price \$</b>	--	\$312,500	\$324,900	\$485,000
<b>Sale Price \$</b>	--	\$292,800	\$330,000	\$525,000
<b>Type of Financing</b>	--	Standard	Standard	Standard
<b>Date of Sale</b>	--	09/24/2022	09/22/2022	07/15/2022
<b>DOM · Cumulative DOM</b>	-- · --	50 · 50	34 · 34	30 · 35
<b>Age (# of years)</b>	13	6	13	10
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,764	2,958	2,849	2,948
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 3
<b>Total Room #</b>	9	9	9	9
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<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>	0.23 acres	0.28 acres	0.19 acres	1.21 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$4,850	\$0	-\$5,600
<b>Adjusted Price</b>	--	\$287,950	\$330,000	\$519,400

\* Sold 2 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** Adjustments: Superior GLA -\$4,850. MLS Comments: Open floor plan. Home features hardwoods on the Foyer which leads into the formal areas. A half wall separates the formals from the Great Room. Beautiful Kitchen with stained wood cabinets, granite counter-tops, black appliances and large pantry. Eat-in area large enough for a dining room table. Back door leads to a covered porch, perfect for grilling. Huge laundry room off of garage. Master Suite is upstairs with a sitting area. Also features a private bath with soaking tub, separate shower, double vanity with granite counters and a walk-in closet.
- Sold 2** Adjustments: 0 MLS Comments: 1093 Buttercup Cir, Blythewood, SC 29016 is a single family home that contains 3,038 sq ft and was built in 2009. It contains 4 bedrooms and 3 bathrooms. This home last sold for \$330,000 in September 2022.
- Sold 3** Adjustments: Superior GLA -\$4,600. superior lot size -\$1,000. MLS Comments: Beautiful custom-built brick home in the sought after Longcreek Westlake Farms! This Dunbar built home is nicely situated on 1.21 acres and was meticulously crafted with 9Ft ceilings, heavy molding & hardwoods throughout. Great room opens to the kitchen featuring S/S appliances, gas range, beautiful white cabinets with vent hood, walk-in pantry and tons of storage. Great room offers a gas fireplace with three sets of French doors to the large, screened porch that has surround sound speakers. The formal dining room is currently being used as the kids' reading and playroom. The first-floor in-law suite has a private bath while the upstairs master bedroom features his & her closets, private bath, double vanities, whirlpool tub and multiple spa shower heads. Along with the two other bedrooms upstairs, there is an additional room that's being used as a bedroom/office. The large bonus room has two large attic areas for storage and spray foam insulation. The backyard backs up to a wooded area, comes with a playground set, natural gas grill and you can walk down your private trail to your own outdoor fire pit. This home really is a must see and has been kept in immaculate condition! BONUS: home has French-drains that allow water to flow away from your home. No need for a vacuum cleaner because this home comes with a central vacuum on both floors and a kick plate in the kitchen.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			No activity in 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

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$335,000	\$335,000
<b>Sales Price</b>	\$330,000	\$330,000
<b>30 Day Price</b>	\$325,000	--
<b>Comments Regarding Pricing Strategy</b>		
Focused on same complex and closest in proximity and characteristics. With adjustments, utilizing S2 for final value and L3 for bracketed listing price.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Street

## Listing Photos

**L1** 1073 Buttercup Cir  
Blythewood, SC 29016



Front

**L2** 1065 Buttercup Cir  
Blythewood, SC 29016



Front

**L3** 515 Water Willow Way  
Blythewood, SC 29016



Front

## Sales Photos

**S1** 124 Pine Loop Dr  
Blythewood, SC 29016



Front

**S2** 1093 Buttercup Cir  
Blythewood, SC 29016



Front

**S3** 225 Westlake Farms Dr  
Blythewood, SC 29016



Front



## ClearMaps Addendum

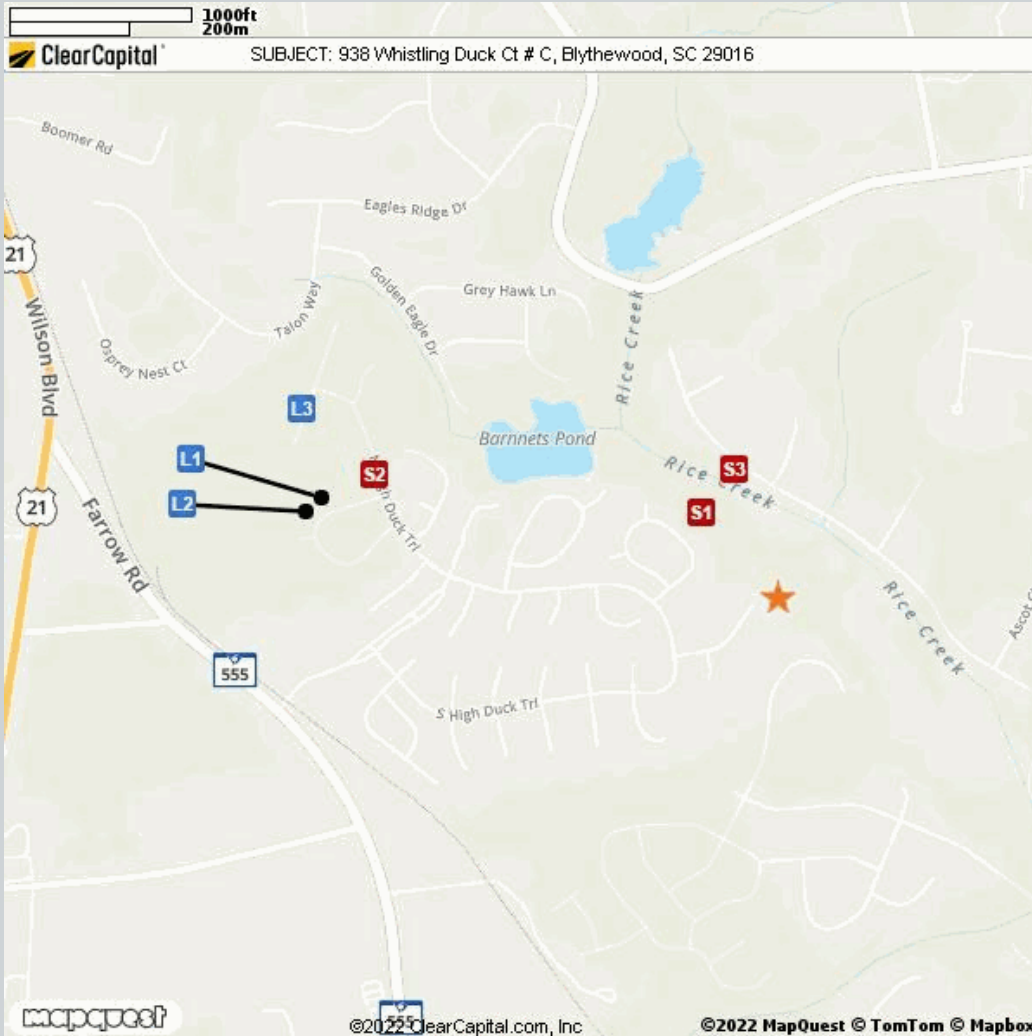
**Address** ★ 938 Whistling Duck Court Unit C, Blythewood, SC 29016

**Loan Number** 51468

**Suggested List** \$335,000

**Suggested Repaired** \$335,000

**Sale** \$330,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	938 Whistling Duck Court Unit C, Blythewood, SC 29016	--	Parcel Match
L1 Listing 1	1073 Buttercup Cir, Blythewood, SC 29016	0.64 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1065 Buttercup Cir, Blythewood, SC 29016	0.66 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	515 Water Willow Way, Blythewood, SC 29016	0.72 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	124 Pine Loop Dr, Blythewood, SC 29016	0.16 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1093 Buttercup Cir, Blythewood, SC 29016	0.59 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	225 Westlake Farms Dr, Blythewood, SC 29016	0.20 Miles <sup>1</sup>	Parcel 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>	James Otis	<b>Company/Brokerage</b>	Asset Realty Inc
<b>License No</b>	114034	<b>Address</b>	412 Oak Brook Drive Columbia SC 29223
<b>License Expiration</b>	06/30/2023	<b>License State</b>	SC
<b>Phone</b>	3233605374	<b>Email</b>	jamesbobbyotis@icloud.com
<b>Broker Distance to Subject</b>	7.18 miles	<b>Date Signed</b>	10/08/2022

*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.**