

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	1227 Green Turf Lane, Elgin, SC 29045	Order ID	8570825	Property ID	33788727
Inspection Date	01/07/2023	Date of Report	01/07/2023		
Loan Number	52040	APN	259100707		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	01.04.23 BPO	Tracking ID 1	01.04.23 BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	ZAHIR HABIBULLAH	Condition Comments From drive by and from Clear Prop photos, the Subject appears to be in good condition and conforms.
R. E. Taxes	\$1,577	
Assessed Value	\$6,000	
Zoning Classification	Residential PDD	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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 Small tract subdivision with medium sized homes, mostly one story, maintained, that conform.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$179950 High: \$364750	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1227 Green Turf Lane	625 Green Pasture Ct	135 Lucky Ct	621 Park Place Dr
City, State	Elgin, SC	Elgin, SC	Elgin, SC	Elgin, SC
Zip Code	29045	29045	29045	29045
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.03 ¹	0.78 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$229,999	\$240,000	\$270,000
List Price \$	--	\$229,999	\$240,000	\$270,000
Original List Date		11/11/2022	11/22/2022	11/30/2022
DOM · Cumulative DOM	-- · --	57 · 57	46 · 46	38 · 38
Age (# of years)	14	15	13	17
Condition	Good	Good	Good	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	1 Story Traditional	2 Stories Traditional	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,600	1,668	1,608	1,666
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	3 · 2	2 · 2
Total Room #	8	8	7	6
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	.16 acres	0.20 acres	0.17 acres	0.20 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** MLS Comments: The home has a great floor plan with 3 spacious bedrooms and 2.5 baths. The master suite is equipped with his/her walk-in closets, and the master bath has a double vanity with shower and tub combination. This home has a spacious loft area on the 2nd floor and a large back yard with a rear patio that is perfect for grilling and family gatherings.
- Listing 2** MLS Comments: Great bungalow/ranch floor plan property that includes hardwood floors in living room, dining area, and kitchen. The kitchen has an eat-in area, lots of cabinets, island, pantry, along with LG stainless steel appliances to include a smooth cooktop stove, dishwasher, over the range microwave, french door refrigerator, and also granite counter tops. Tray ceiling in the living room includes a ceiling fan and the tray ceiling in the dining room as well includes a beautiful light fixture. Owner's suite has a vaulted ceiling, ceiling fan, walk-in closet, as well as a private bathroom with double vanities, large garden tub with a separate shower and separate water closet. Custom blinds in all rooms, and a tankless water heater for continuous hot water.
- Listing 3** MLS Comments: Open Floor plan with a fireplace in the great room gives you lots of room for entertaining. The home boasts granite countertops in kitchen with hardwood floors and copious amounts of cabinet space. Two very large closets in both bedrooms also give you plenty of space for storage.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1227 Green Turf Lane	1204 Green Turf Ln	1213 Green Turf Ln	144 Lucky Ct
City, State	Elgin, SC	Elgin, SC	Elgin, SC	Elgin, SC
Zip Code	29045	29045	29045	29045
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.03 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$227,100	\$225,000	\$239,900
List Price \$	--	\$227,100	\$225,000	\$239,900
Sale Price \$	--	\$227,100	\$230,000	\$240,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	07/05/2022	09/30/2022	09/21/2022
DOM · Cumulative DOM	-- · --	47 · 47	32 · 32	33 · 33
Age (# of years)	14	12	15	14
Condition	Good	Good	Good	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	1 Story Traditional	1 Story Traditional	1 Story Ranch/Rambler	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,600	1,672	1,545	1,608
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	7	7	7
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	.16 acres	0.05 acres	0.16 acres	0.41 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$227,100	\$230,000	\$240,000

* Sold 3 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** Adjustments: 0 MLS Comments: 1204 Green Turf Ln, Elgin, SC 29045 is a single family home that contains 1,672 sq ft and was built in 2011. It contains 3 bedrooms and 2 bathrooms. This home last sold for \$227,100 in June 2022.
- Sold 2** Adjustments: 0 MLS Comments: 1213 Green Turf Ln, Elgin, SC 29045 is a single family home that contains 1,544 sq ft and was built in 2008. It contains 3 bedrooms and 2 bathrooms. This home last sold for \$230,000 in October 2022.
- Sold 3** Adjustments: 0 MLS Comments: 144 Lucky Ct, Elgin, SC 29045 is a single family home that contains 1,608 sq ft and was built in 2009. It contains 3 bedrooms and 2 bathrooms. This home last sold for \$240,000 in September 2022.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No activity in 12 months.			
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	\$235,000	--
Comments Regarding Pricing Strategy		
<p>Focused search on same complex where possible. The average condition is "good" so deferring to that condition. There are no adjustments needed for the sold comps. Utilizing S3 for final value due to being the most bracketed. Using L2 for basis of listing price.</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



Street

Listing Photos

L1 625 Green Pasture Ct
Elgin, SC 29045



Front

L2 135 Lucky Ct
Elgin, SC 29045



Front

L3 621 Park Place Dr
Elgin, SC 29045



Front

Sales Photos

S1 1204 Green Turf Ln
Elgin, SC 29045



Front

S2 1213 Green Turf Ln
Elgin, SC 29045



Front

S3 144 Lucky Ct
Elgin, SC 29045



Front

ClearMaps Addendum

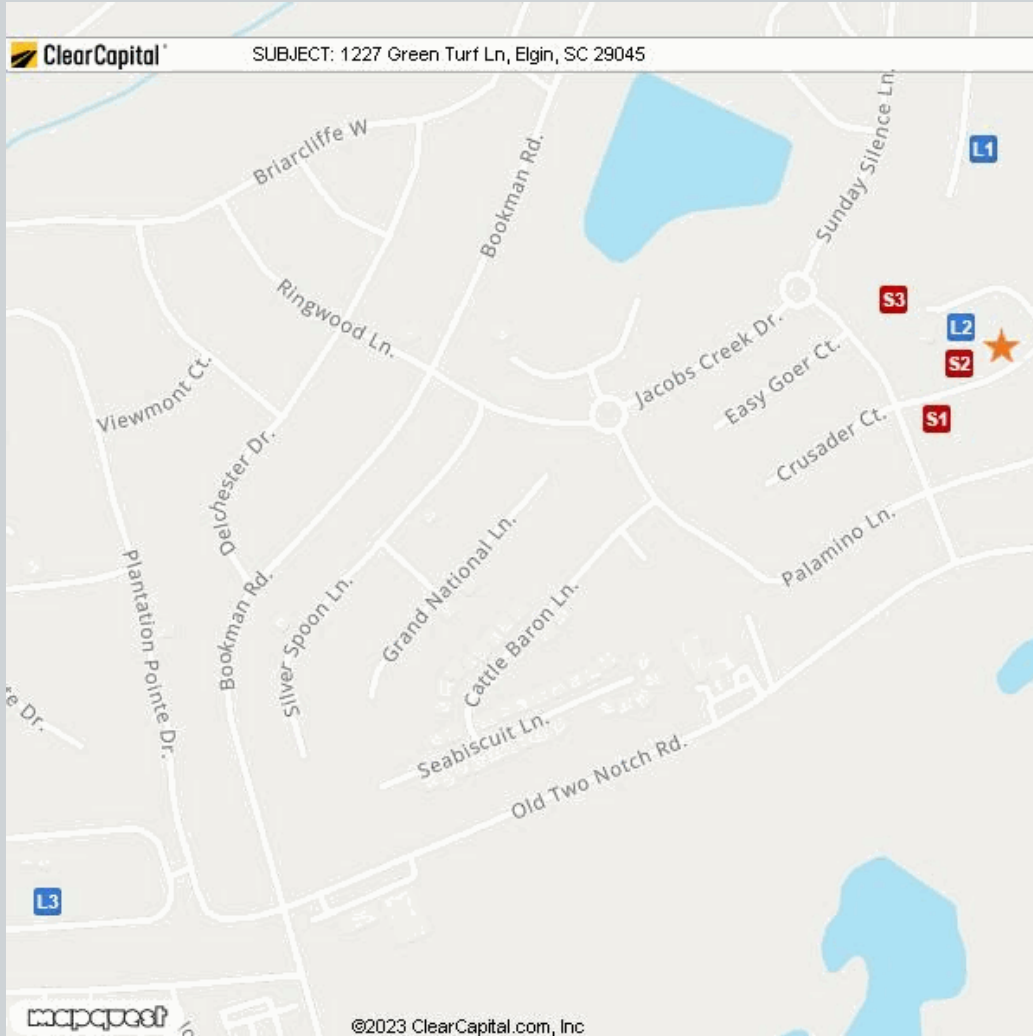
Address ★ 1227 Green Turf Lane, Elgin, SC 29045

Loan Number 52040

Suggested List \$245,000

Suggested Repaired \$245,000

Sale \$240,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1227 Green Turf Lane, Elgin, SC 29045	--	Parcel Match
L1 Listing 1	625 Green Pasture Ct, Elgin, SC 29045	0.14 Miles ¹	Parcel Match
L2 Listing 2	135 Lucky Ct, Elgin, SC 29045	0.03 Miles ¹	Parcel Match
L3 Listing 3	621 Park Place Dr, Elgin, SC 29045	0.78 Miles ¹	Parcel Match
S1 Sold 1	1204 Green Turf Ln, Elgin, SC 29045	0.07 Miles ¹	Parcel Match
S2 Sold 2	1213 Green Turf Ln, Elgin, SC 29045	0.03 Miles ¹	Parcel Match
S3 Sold 3	144 Lucky Ct, Elgin, SC 29045	0.08 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	James Otis	Company/Brokerage	Asset Realty Inc
License No	114034	Address	412 Oak Brook Drive Columbia SC 29223
License Expiration	06/30/2023	License State	SC
Phone	3233605374	Email	jamesbobbyotis@icloud.com
Broker Distance to Subject	2.84 miles	Date Signed	01/07/2023

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.