

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	1 Twig Lane, Columbia, SC 29229	Order ID	8917160	Property ID	34568195
Inspection Date	09/11/2023	Date of Report	09/11/2023		
Loan Number	52415	APN	174130306		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	09.07 Citi-CS Update	Tracking ID 1	09.07 Citi-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments Subject well maintained, subject recently renovated. Subject requires no repairs. Subject currently listed. Subject has no house number on mailbox or dwelling, list sign used as address verification as property is currently listed.
R. E. Taxes	\$1,524	
Assessed Value	\$5,740	
Zoning Classification	Residential PDD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(Windows and doors secure)	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	MJS MANAGEMENT	
Association Fees	\$185 / Year (Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Neighborhood maintained in line with subject, neighborhood has close proximity to schools, shopping and amenities.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$195800 High: \$416000	
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	1 Twig Lane	498 Freshwater Dr	435 Freshwater Dr	576 Heron Glen Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.09 ¹	0.21 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$269,000	\$311,000	\$264,000
List Price \$	--	\$269,000	\$311,000	\$264,000
Original List Date		08/09/2023	07/27/2023	08/04/2023
DOM · Cumulative DOM	-- · --	32 · 33	45 · 46	37 · 38
Age (# of years)	19	9	8	17
Condition	Good	Average	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	2 Stories Conventional	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	2,448	2,960	2,986	2,302
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	5 · 3
Total Room #	8	9	9	10
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	.26 acres	0.18 acres	0.13 acres	0.18 acres
Other	--	--	--	--

* Listing 3 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** Great Investment Opportunity! Property Being Sold As-is. The Villages At Lakeshore Is Located In Northeast Columbia And Convenient To I-77, Sandhills, Killian Rd, And More. Neighborhood Offers A Community Playground And Pool.
- Listing 2** Welcome To This Beautiful Home! With Its Natural Color Palette, Fresh Interior Paint, And Partial Flooring Replacement In Some Areas, This House Is Ready For You To Make It Your Own. The Kitchen Features A Nice Backsplash And Good Under Sink Storage In The Primary Bathroom. The Master Bedroom Has A Walk In Closet And The Other Rooms Provide Flexible Living Space. The Primary Bathroom Also Has A Separate Tub And Shower. The Backyard Is Fenced In And Has A Sitting Area, Perfect For Outdoor Entertaining. Don't Miss Out On This Wonderful Property!
- Listing 3** Welcome To This Charming 2-story House In Northeast Columbia! This Spacious Home Boasts 5 Bedrooms And 3 Baths, With A Mix Of Vinyl Floors And Cozy Carpets Throughout. The Modern Kitchen Is Adorned With A Beautiful Tile Backsplash And Features A Uniquely Finished Bar And Island, Perfect For Entertaining Guests. Enjoy The Serene Outdoors With A Screened Back Porch And A Backyard Enclosed By A Privacy Fence, Providing You With The Ideal Space For Relaxation And Gatherings. The Location Is Highly Convenient, Just Minutes Away From I-77 And I-20, Fort Jackson, Sandhills Shopping Center, And Other Amenities. Rest Easy Knowing That The Hvac System Was Newly Installed In 2018, Ensuring Comfort During All Seasons. This House Offers A Wonderful Combination Of Style, Practicality, And Proximity To Various Amenities, Making It An Ideal Choice For Your New Home! P

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1 Twig Lane	232 Hardwood Dr	423 Hardwood Dr	9 Lovett Ct
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.	--	0.07 ¹	0.14 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$270,000	\$289,000	\$289,000
List Price \$	--	\$270,000	\$289,000	\$289,000
Sale Price \$	--	\$269,499	\$286,550	\$288,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	06/15/2023	01/11/2023	07/21/2023
DOM · Cumulative DOM	-- · --	48 · 48	93 · 93	63 · 63
Age (# of years)	19	19	6	19
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	2 Stories Conventional	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	2,448	2,311	2,512	2,916
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 1 · 2	4 · 3 · 1	5 · 3 · 1
Total Room #	8	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	.26 acres	0.22 acres	0.16 acres	0.30 acres
Other	--	--	--	--
Net Adjustment	--	+\$8,000	-\$6,000	-\$8,000
Adjusted Price	--	\$277,499	\$280,550	\$280,000

* 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** If You Are Looking For An Updated Smart Home In An Established Neighborhood, This Is The One For You! This Beauty Features 4 Bedrooms, 2 1/2 Baths, And A Bonus/media Room! Recent Updates Completed In March 2023 & April 2023 Include: Fresh Paint Throughout, Freshly Painted Cabinets, Countertops, Stainless Steel Appliances, Vanities And Mirrors In Both Upstairs Bathrooms, Hard Surface Flooring, And Light Fixtures Throughout. The Smart Home Features Include Cameras, Garage Door Opener, Doorbell Camera, Thermostat, And A Front Porch Light With Camera That Can All Be Controlled From Your Phone! This Home Is Meticulously Maintained And Ready For You! It Is Conveniently Located Close To Harbison, Fort Jackson, Shaw Afb, Mcentire Ang Base, And The Dorn Va Hospital. This Home Is A Must See! ADJ 8000 GLA
- Sold 2** Beautiful Multigenerational Home Built In 2017 Features Not Only An Owner's Suite Downstairs, But Also Another Owner's Suite Upstairs!! Both Suites Have Their Own Private Bathroom Complete With Separate Garden Tub And Shower, Walk In Closet And Generous Space. The Eat In Kitchen And Living Room Flaunt An Open Concept On The Main Level Perfect For Entertaining. With Granite Throughout, Gorgeous Cabinetry And Stainless Gas Appliances, The Kitchen Is Yet Another Facet Of This Gem Of A Home! For Added Convenience, There's An Attached Two Car Garage. The Backyard Is Fully Fenced Providing Privacy. There's Even A Community Pool For Fun And Enjoyment! ADJ -6000 RC
- Sold 3** Space, Space, Space, Inside And Out. This 5 Bedroom, 3 1/2 Bath Offers A First Floor Master Bedroom And A Second Floor Bonus Room(possible 6th Bedroom). Open Floor Plan With Updates Galore Including Carpet, Paint And Countertops. ADJ -8000 GLA

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Century 21 Vanguard	Subject currently listed					
Listing Agent Name	Stephen Grant						
Listing Agent Phone	843-323-0095						
# 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
01/18/2023	\$224,999	08/11/2023	\$284,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$279,000	\$279,000
Sales Price	\$277,500	\$277,500
30 Day Price	\$264,900	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity and similar characteristics. Subject price heavily weighed by sold comps. SC2 weighed heavily in price decision. SC2 has most similar GLA and proximity.		

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 498 Freshwater Dr
Columbia, SC 29229



Front

L2 435 Freshwater Dr
Columbia, SC 29229



Front

L3 576 Heron Glen Dr
Columbia, SC 29229



Front

Sales Photos

S1 232 Hardwood Dr
Columbia, SC 29229



Front

S2 423 Hardwood Dr
Columbia, SC 29229



Front

S3 9 Lovett Ct
Columbia, SC 29229



Front

ClearMaps Addendum

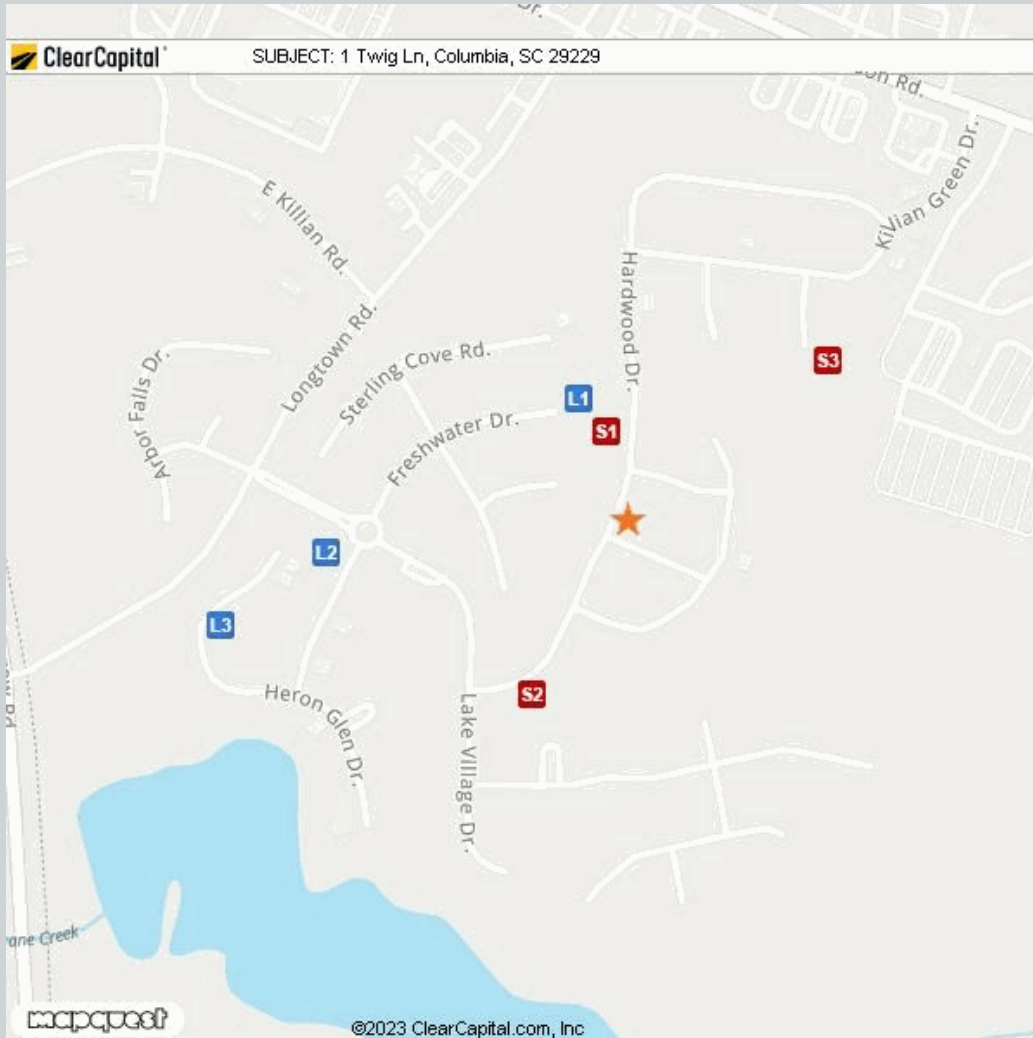
Address ★ 1 Twig Lane, Columbia, SC 29229

Loan Number 52415

Suggested List \$279,000

Suggested Repaired \$279,000

Sale \$277,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1 Twig Lane, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	498 Freshwater Dr, Columbia, SC 29229	0.09 Miles ¹	Parcel Match
L2 Listing 2	435 Freshwater Dr, Columbia, SC 29229	0.21 Miles ¹	Parcel Match
L3 Listing 3	576 Heron Glen Dr, Columbia, SC 29229	0.30 Miles ¹	Parcel Match
S1 Sold 1	232 Hardwood Dr, Columbia, SC 29229	0.07 Miles ¹	Parcel Match
S2 Sold 2	423 Hardwood Dr, Columbia, SC 29229	0.14 Miles ¹	Parcel Match
S3 Sold 3	9 Lovett Ct, Columbia, SC 29229	0.18 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	11.62 miles	Date Signed	09/11/2023

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.