

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	2804 Cliffside Drive, Columbia, SC 29209	Order ID	8651549	Property ID	33988403
Inspection Date	03/12/2023	Date of Report	03/13/2023		
Loan Number	52643	APN	191160801		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	03.10.23 BPO Request	Tracking ID 1	03.10.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	JAMES JOSEPH JR	Condition Comments	
R. E. Taxes	\$1,469	Subject maintained in line with community, subject requires no exterior repairs. Subject landscape groomed and maintained.	
Assessed Value	\$6,800		
Zoning Classification	Residential RS-LD		
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	
Local Economy	Stable	NEIGHBORHOOD MAINTAINED IN LINE WITH SUBJECT, NEIGHBORHOOD CLEAN, QUIET, CLOSE PROXIMITY TO AMENITIES AND SHOPPING.	
Sales Prices in this Neighborhood	Low: \$94650 High: \$264192		
Market for this type of property	Increased 6 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2804 Cliffside Drive	160 Kings Parish Ct	2701 Trotter Rd	2425 Pleasant Ridge Dr
City, State	Columbia, SC	Columbia, SC	Hopkins, SC	Columbia, SC
Zip Code	29209	29209	29061	29209
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.57 ¹	0.84 ¹	1.00 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$279,000	\$239,900	\$248,900
List Price \$	--	\$240,900	\$239,900	\$248,900
Original List Date		04/25/2022	02/15/2023	01/20/2023
DOM · Cumulative DOM	-- · --	321 · 322	25 · 26	51 · 52
Age (# of years)	18	1	23	55
Condition	Average	Excellent	Average	Average
Sales Type	--	Fair Market Value	REO	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 Ranch	2 Stories RTanch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,992	1,726	1,600	2,158
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	3 · 2	4 · 2 · 1
Total Room #	7	9	7	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.10 acres	1.79 acres	0.40 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** Come See Our Primary On Main Floorplan! Featuring Four Bedrooms And Two And One-half Bathrooms. The Kitchen Includes Granite Countertops, And Stainless Steel Appliances. A Beautiful Vaulted Ceiling In The Family Room That Lead Outdoors To A Covered Porch And A Beautiful Wood Deck!! . Just Off The Family Room Is The Primary Suite With A Dual Sink Vanity And Large Walk-in Closet. Upstairs, There Are Three Secondary Bedrooms That Share A Hall Bathroom. Come Learn More About This Evans Located In Kings Parish! P
- Listing 2** Cute Vinyl Sided Ranch On 1.79 Acres Of Land. Front Porch For Sitting On To Sip Your Sweet Tea And Watch The Birds. Formal Living Room, Dining Room, Kitchen, Laundry In Closet In Extra Family Room. Check This One Out, Won't Last Long. Easy Access To Dorn Va Medical Center, Fort Jackson And Interstate. All New Flooring And New Paint. P
- Listing 3** Looking For A Mature Neighborhood With A Spacious Brick Home? Come Look At This Updated Ranch Style Home. Upon Entering The Home You Are Greeted With A Formal Living Area Perfect For Entertaining, Host Gatherings During The Year In The Spacious Dining Room. The Kitchen Features Granite Countertops, Stainless Steel Appliances, And Even A Small Breakfast Nook. The Family Room Or Second Living Area Has A Beautiful Painted Wood Burning Brick Fireplace. Down The Hall You Will Find Another Full Bathroom And Two Additional Bedroom As Well As The Master Suite. This Home Also Features A Fourth Bedroom With A Half Bath Making It Great For Visitors. The Newly Redone Large Deck And Wooded Area Is Perfect For Those Who Want Some Space And Privacy The Home Is Minutes From Usc, Fort Jackson, The Va And Downtown Columbia. Nearby You Will Find Target, Wholefoods, Starbucks And Many Other Retail Stores. P

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2804 Cliffside Drive	2804 Ulmer Rd	2617 Cliffside Dr	118 Mallard Landing Way
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29209	29209	29209	29209
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.30 ¹	0.15 ¹	0.34 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$235,000	\$255,000	\$229,000
List Price \$	--	\$235,000	\$250,000	\$223,501
Sale Price \$	--	\$233,000	\$250,000	\$223,501
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	12/12/2022	10/12/2022	07/25/2022
DOM · Cumulative DOM	-- · --	52 · 52	45 · 45	20 · 20
Age (# of years)	18	18	30	22
Condition	Average	Average	Good	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 Ranch	2 Stories Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,992	1,950	1,650	1,810
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	3 · 2
Total Room #	7	9	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	--	--	Pool - Yes	--
Lot Size	0.16 acres	0.30 acres	0.32 acres	0.23 acres
Other	--	--	--	--
Net Adjustment	--	-\$1,500	-\$20,000	+\$6,000
Adjusted Price	--	\$231,500	\$230,000	\$229,501

* 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** Beautiful Well Maintained Home Close To Fort Jackson/shaw Air Force Base & Downtown Columbia! Nice Open Floor Plan Greets You As You Enter. The Owners Suite & Bedroom 2 Are Downstairs. Large Living Room With Fireplace. Huge Eat-in Kitchen W/ Washer & Dryer Closet & Nice Appliances. Owners Suite Has Large Walk-in Closet And Double Vanity With Private Bath. Bedroom 2 Has Access To It's Own Full Bathroom! Bedrooms 3 And 4 Are Upstairs And Are Very Large W/ A Shared Hall Bathroom. Nice Patio In The Backyard To Enjoy Relaxing Outside. Oversized 2 Car Garage. Brand New Flooring Throughout, As Well As All New Interior Paint! Great Price & Location! P ADJ -1500 RC
- Sold 2** Accepting Back Up Offers., Better Than New! This 1 Story 3 Bedroom 2 Bath Home Has Been Totally Renovated Brand New Hvac , Roof 2018. In-ground Gunite Pool That Has Been Re-plastered, New Pump And Sand Filter. This 1650 Square Foot Home Has A Spacious Open Floor Plan. Upon Entering Your New Home Enjoy Your New Lvp And Wood Burning Fireplace And Cathedral Ceilings. Your New Eat In Kitchen Has All New Appliances Granite Counter Tops And Tile Floors. Step Into Your New Home Office Wired With Speakers. Your Primary Bedroom Has High Ceilings, Walk In Closet And Private Bath With Double Sinks With Granite, Tile And A Bluetooth Speaker To Enjoy Music Or Your Favorite Pod Cast While Getting Ready For Your Day. Your Other Bedrooms Are At The Front Of The House And Share The Hall Bath With Granite And Tile Floors. Your 2 Car Garage Has Its Own Electric Panel For Your Tools That Need Extra Power. New Carpet In Bedrooms, New Light Fixtures, New Plumbing Fixtures, New Toilets, New Paint And New Appliances. P NET ADJ -20000 POOL
- Sold 3** Wonderful Opportunity For Single Level Living In A Quiet, Gated Community! This Charmer Offers 3 Beds, 2 Baths And An Open, Functional Floorplan. Living Room With Fireplace And Built-ins Flows Seamlessly Into Your Kitchen Boasting Vaulted Ceilings, Bar And Island Seating And Dining Area. Natural Light Filled Sunroom With Access To Patio Overlooks Backyard And Provides Additional Living Space. Master Suite With Tray Ceiling, Oversized Walk-in Closet, Double Vanity And Soaking Tub Allows Separation From Remaining Bedrooms. Neutral Colors Throughout. 2 Car Garage. Welcome Home! P ADJ 3500 AGE 2500 GLA

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	\$231,000	\$231,000
Sales Price	\$230,000	\$230,000
30 Day Price	\$224,900	--
Comments Regarding Pricing Strategy		
SUBJECT PRICE BASED ON COMPS WITH CLOSEST PROXIMITY AND MOST SIMILAR CHARACTERISTICS. SUBJECT PRICE HEAVILY WEIGHED BY SOLD COMPS.		

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



Side



Street



Street

Listing Photos

L1 160 Kings Parish Ct
Columbia, SC 29209



Front

L2 2701 Trotter Rd
Hopkins, SC 29061



Front

L3 2425 Pleasant Ridge Dr
Columbia, SC 29209



Front

Sales Photos

S1 2804 Ulmer Rd
Columbia, SC 29209



Front

S2 2617 Cliffside Dr
Columbia, SC 29209



Front

S3 118 Mallard Landing Way
Columbia, SC 29209



Front

ClearMaps Addendum

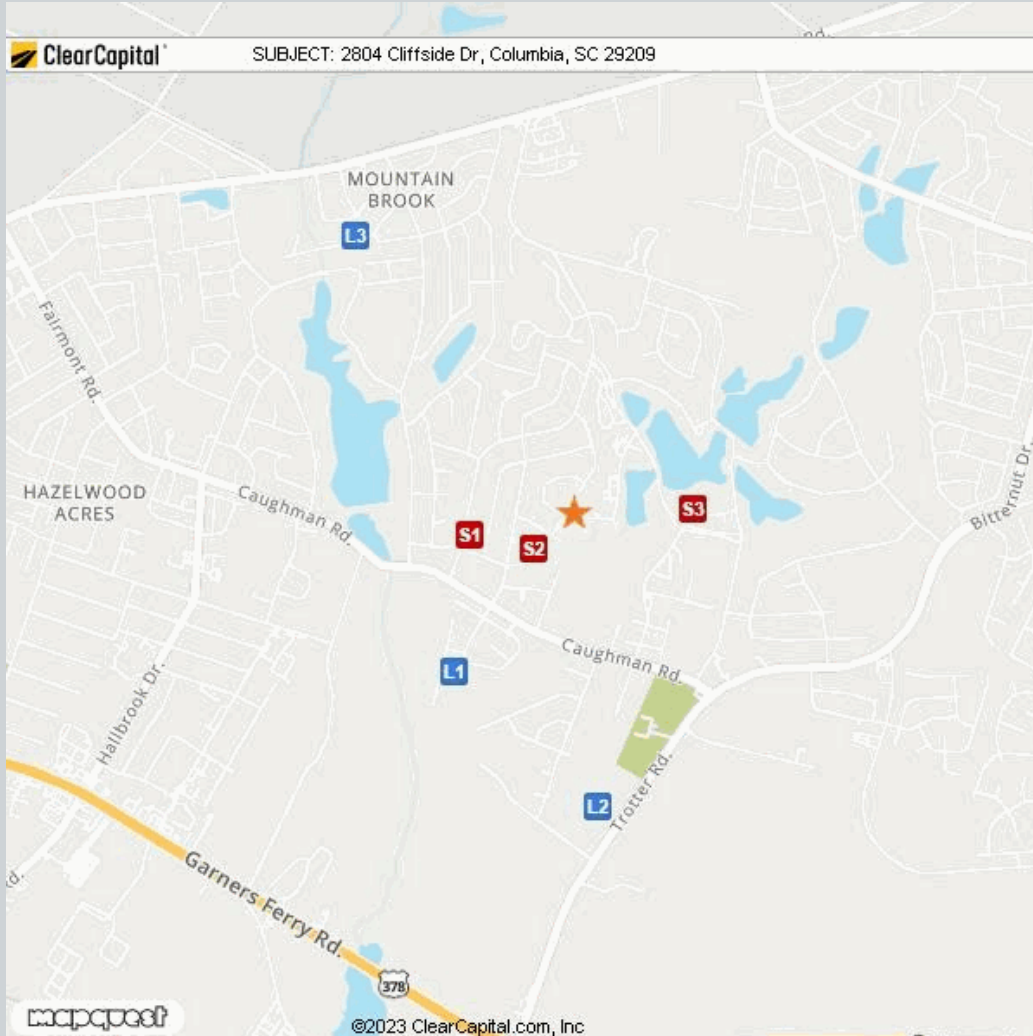
Address ★ 2804 Cliffside Drive, Columbia, SC 29209

Loan Number 52643

Suggested List \$231,000

Suggested Repaired \$231,000

Sale \$230,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2804 Cliffside Drive, Columbia, SC 29209	--	Parcel Match
L1 Listing 1	160 Kings Parish Ct, Columbia, SC 29209	0.57 Miles ¹	Parcel Match
L2 Listing 2	2701 Trotter Rd, Hopkins, SC 29061	0.84 Miles ¹	Parcel Match
L3 Listing 3	2425 Pleasant Ridge Dr, Columbia, SC 29209	1.00 Miles ¹	Parcel Match
S1 Sold 1	2804 Ulmer Rd, Columbia, SC 29209	0.30 Miles ¹	Parcel Match
S2 Sold 2	2617 Cliffside Dr, Columbia, SC 29209	0.15 Miles ¹	Parcel Match
S3 Sold 3	118 Mallard Landing Way, Columbia, SC 29209	0.34 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	14.08 miles	Date Signed	03/12/2023

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.