

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	241 Golden Bear Walk, Duncan, SC 29334	Order ID	8917160	Property ID	34568206
Inspection Date	09/09/2023	Date of Report	09/10/2023		
Loan Number	52790	APN	5300009091		
Borrower Name	Catamount Properties 2018 LLC	County	Spartanburg		

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 The home appeared to be in average to good condition for the age of the home at the time of the inspection with minimal noted repairs
R. E. Taxes	\$4,521	
Assessed Value	\$12,000	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Doors are assumed to be locked)		
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Escavera 864-978-5037	
Association Fees	\$532 / Year (Pool,Other: 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 at the time of the inspection. The homes appear to conform to each other
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$213300 High: \$451800	
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	241 Golden Bear Walk	240 Twilitemist Drive	656 Sunwater Drive	1039 Silverbend Trail
City, State	Duncan, SC	Duncan, SC	Duncan, SC	Duncan, SC
Zip Code	29334	29334	29334	29334
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.38 ¹	0.76 ¹	2.50 ²
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$340,000	\$352,990	\$341,479
List Price \$	--	\$340,000	\$364,990	\$341,479
Original List Date		09/02/2023	04/13/2023	08/30/2023
DOM · Cumulative DOM	-- · --	7 · 8	30 · 150	10 · 11
Age (# of years)	5	9	0	0
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 Craftsman	3 Stories Craftsman	2 Stories Craftsman	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,452	2,300	2,100	2,300
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	5 · 3
Total Room #	11	9	8	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	0.20 acres	0.21 acres	0.19 acres	0.12 acres
Other	--	--	--	--

* Listing 1 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** Beautiful home located in the highly sought after Rogers Mill community. This home has been meticulously maintained and still shows like new! As you step into your new home you will find an open floor plan perfect for entertaining guest with its oversized kitchen island, granite countertops, large dining area and a private deck just off the back of the home. There is plenty of grilling space on the large 12X10 deck out-back that overlooks your beautiful fenced in private back yard. On the 2nd level you will find the large master bedroom with dual sinks, walk-in closet, shower and garden tub. The 2nd bedroom also has access to the hall bathroom, perfect for an in-law suite. The 3rd bedroom is also located on the second floor with large walk-in closet conveniently located next to the oversized laundry room. On the 3rd level you will find a large bonus room with closet that could be used as a 4th bedroom. The back yard hosts a custom doghouse and in-ground electrical fence. The crawl space is oversized with plenty of room for storage. This community has so much to offer! Come and relax in the large pool with cabana area or just take advantage of the common areas and playground.
- Listing 2** Welcome to Reid Park! Located in a great location for daily commutes to several major manufacturing companies such as BMW, Toray Carbon, Ritrama Inc., Keurig-Dr. Pepper, Sealed Air, Mocom, Timken Co., and the S.C. Inland Port. We are just minutes from I-85 and just 10 minutes from GSP International Airport. Popular nearby adventures include Hollywild Animal Park, Shipwreck Cove, River Falls Golf Course and Tyger River Park. Centrally located halfway between downtown Spartanburg, 18 miles away, and downtown Greenville, 19 miles away. Spartanburg is home to several universities. Sought-after schools, ample employment, and easy commuting make it a great place to call home. This Middleton Design offers craftsman-style architecture at its finest with large windows allowing the sun to glisten throughout the home. Upon entry you are greeted by the gorgeous foyer. Entering into the open concept design you will see the spacious family room with vaulted ceilings and gas fireplace, breakfast room, and oversized kitchen featuring beautiful white cabinetry and Quartz countertops, a center island with sink, stainless steel appliances including a gas range and convection microwave, and butlers pantry that leads into the elegant dining room. The roomy main level Owner's suite features an extravagant walk-in closet, dual vanities, linen closet and walk-in shower. Other main level features are the powder room, coat closet and large laundry room with private garage entrance. The Oak staircase leads to the second level where you will find the 3 secondary bedrooms as well as a full bathroom. Other features of the home include LVP flooring throughout the first floor, video doorbell, and wave lock on the front door. This home is ready for you to make it your own so make your appointment today and call Reid Park your home! **Up to \$20,000 in Flex Cash. This can be used primarily to cover closing costs and then remainder can be used towards price of home. 100% Financing Available!
- Listing 3** NEW CONSTRUCTION home w/ an estimated completion date of September/October 2023. 5 BRs/3BAs w/ loft, open-concept home in the new Wendover Village community. The Bentcreek II is an efficient plan that invites you to come in from the moment you drive up and see the craftsman-style exterior that says "Welcome home!" Beautiful luxury vinyl plank flooring meets you at the front door and beckons you to explore all that this popular floor plan offers. The kitchen is a chef's delight and includes an island, white staggered cabinetry, recessed lights, granite countertops, a large walk-in pantry, and stainless steel appliances. The spacious master suite includes a tray ceiling, dual sinks with granite vanity tops, a separate garden tub and shower, and 2 walk-in-closets. This home also includes brushed nickel light fixtures, two tone paint, and extensive closet space throughout. Interested in a GreenSmart home? Live Green. Live Smart. This home includes a smart phone docking system connected to two Bluetooth built-in speakers, Honeywell's Lyric™ home automation system, tankless hot water heater, and programmable thermostat. Wendover Village qualifies for 100% USDA financing and is just a short minute drive to grocery/drug stores, restaurants, urgent care facilities, shopping and dining. Quick and easy access to I-85 makes Downtown Greenville, GSP airport, the mountains, nearby lakes, and SC, NC, & GA beaches just a short drive away.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	241 Golden Bear Walk	570 Lone Rider Path	550 Lone Rider Path	693 Sunwater Drive
City, State	Duncan, SC	Duncan, SC	Duncan, SC	Duncan, SC
Zip Code	29334	29334	29334	29334
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.19 ¹	0.79 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$359,900	\$350,000	\$354,990
List Price \$	--	\$322,900	\$340,000	\$354,990
Sale Price \$	--	\$322,000	\$340,000	\$352,566
Type of Financing	--	Fha	Fha	Conventional
Date of Sale	--	09/08/2023	07/11/2023	06/22/2023
DOM · Cumulative DOM	-- · --	82 · 114	22 · 55	71 · 70
Age (# of years)	5	5	5	0
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 Craftsman	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,452	2,595	2,695	2,189
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	11	10	11	9
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	0.20 acres	0.36 acres	0.33 acres	0.18 acres
Other	--	--	--	--
Net Adjustment	--	-\$11,134	-\$15,981	+\$12,650
Adjusted Price	--	\$310,866	\$324,019	\$365,216

* 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** Move-in- ready home with huge fenced in back yard! This home has been updated with granite countertops, new dishwasher, fresh paint, and brand new LVP throughout the main level. The primary bedroom is equipped with walk-in closet and double sinks. The back yard has been upgraded with an oversized grilling patio perfect for those summer days. This home has plenty of storage space and the community includes pool access and a clubhouse. Located only 5 min to beautiful silver lake.
- Sold 2** SELLERS MOTIVATED--and WILL PAY \$3000 IN CLOSING COSTS! Lovely 4 bedroom, 2 1/2 bath home conveniently located between Greenville and Spartanburg. Home is move-in ready, with a HUGE gorgeous patio--perfect for entertaining friends and family. Kitchen has stainless steel appliances, and soft-close drawers and cabinets. All 4 bedrooms are upstairs--the spacious master bedroom has a beautiful cathedral ceiling, a large walk-in closet, double sinks and separate tub and shower. The other full bathroom can be accessed from a bedroom or the loft area. The large loft upstairs is perfect for hanging out! Lots of upgrades--crown molding, tile backsplash in kitchen, framed bathroom mirrors, extra kitchen lighting, new master bath lighting, whole yard sprinkler system. Heating system is dual zone gas forced air. Added to all of that is a new roof with architectural shingles!
- Sold 3** Beautiful Granite Island And Lots Of Counter Space • Home Office/Study • Stainless Steel Appliances • Covered Porch • Upgraded Flooring • 2 Story Foyer • Impressive Finishes • Large Windows • Sought After Schools • Close to GSP Airport, BMW, Inland Port, And Several Other Manufacturing Companies. • Centrally Located between Greenville And Spartanburg **Up to \$25,000 in Flex Cash. This can be used to buy down interest rate, toward closing cost and/or sales price reduction! This is with the use of preferred attorney!*

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Bluefield Realty Group	Listed below					
Listing Agent Name	Kimberley Humphries						
Listing Agent Phone	864-345-3635						
# 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
08/22/2023	\$339,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$325,000	\$325,000
Sales Price	\$320,000	\$320,000
30 Day Price	\$300,000	--
Comments Regarding Pricing Strategy		
The home was priced based on the comps, condition, interior 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.

Subject Photos



Front



Address Verification



Address Verification



Side

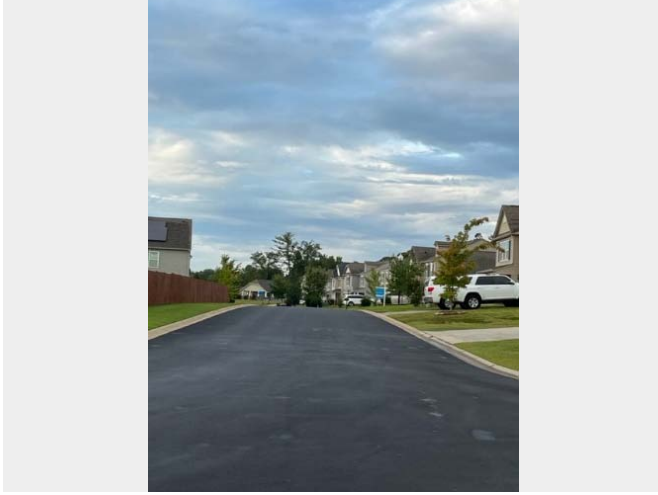


Side



Street

Subject Photos



Street

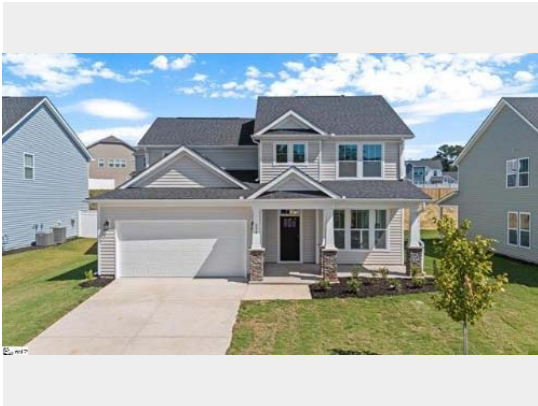
Listing Photos

L1 240 Twilitemist Drive
Duncan, SC 29334



Front

L2 656 Sunwater Drive
Duncan, SC 29334



Front

L3 1039 Silverbend Trail
Duncan, SC 29334



Front

Sales Photos

S1 570 Lone Rider Path
Duncan, SC 29334



Front

S2 550 Lone Rider Path
Duncan, SC 29334



Front

S3 693 Sunwater Drive
Duncan, SC 29334



Front

ClearMaps Addendum

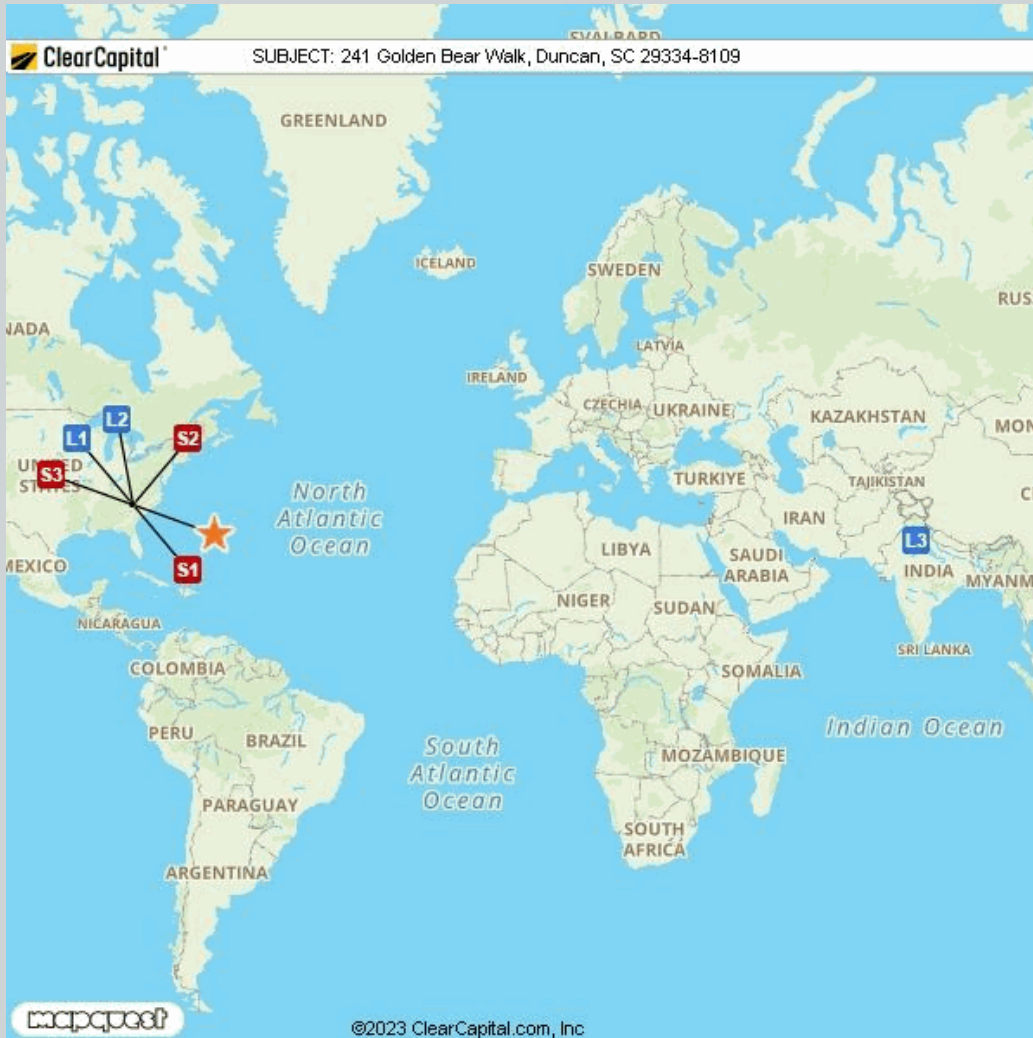
Address ★ 241 Golden Bear Walk, Duncan, SC 29334

Loan Number 52790

Suggested List \$325,000

Suggested Repaired \$325,000

Sale \$320,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	241 Golden Bear Walk, Duncan, SC 29334	--	Parcel Match
L1 Listing 1	240 Twilitemist Drive, Duncan, SC 29334	0.38 Miles ¹	Parcel Match
L2 Listing 2	656 Sunwater Drive, Duncan, SC 29334	0.76 Miles ¹	Parcel Match
L3 Listing 3	1039 Silverbend Trail, Duncan, SC 29334	2.50 Miles ²	Unknown Street Address and Zip
S1 Sold 1	570 Lone Rider Path, Duncan, SC 29334	0.12 Miles ¹	Parcel Match
S2 Sold 2	550 Lone Rider Path, Duncan, SC 29334	0.19 Miles ¹	Parcel Match
S3 Sold 3	693 Sunwater Drive, Duncan, SC 29334	0.79 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	9.40 miles	Date Signed	09/10/2023

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.