

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>	195 Coatbridge Drive, Blythewood, SC 29016	<b>Order ID</b>	8645802	<b>Property ID</b>	33976926
<b>Inspection Date</b>	03/07/2023	<b>Date of Report</b>	03/08/2023		
<b>Loan Number</b>	52792	<b>APN</b>	205030519		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

### Tracking IDs

<b>Order Tracking ID</b>	03.07.23 BPO Request	<b>Tracking ID 1</b>	03.07.23 BPO Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	THURMAN LOUIS JAMISON JR	<b>Condition Comments</b> SUBJECT WELL MAINTAINED IN LINE WITH COMMUNITY, NO EXTERIOR REPAIRS NECESSAY
<b>R. E. Taxes</b>	\$8,807	
<b>Assessed Value</b>	\$15,350	
<b>Zoning Classification</b>	Residential RS-MD	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<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> SUBJECT NEIGHBORHOOD MAINTAINED IN LINE WITH SUBJECT, HAS CLOSE PROXIMITY TO AMENITIES AND SHOPPING.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$190780 High: \$408400	
<b>Market for this type of property</b>	Decreased 5 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	195 Coatbridge Drive	15 Hilltopper Ct	305 Pinewood Cottage Ln	619 Roslindale Cir
<b>City, State</b>	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
<b>Zip Code</b>	29016	29016	29016	29016
<b>Datasource</b>	Public Records	Public Records	Public Records	Public Records
<b>Miles to Subj.</b>	--	0.55 <sup>1</sup>	0.91 <sup>1</sup>	0.03 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$399,900	\$309,000	\$335,999
<b>List Price \$</b>	--	\$399,900	\$299,999	\$335,999
<b>Original List Date</b>		02/02/2023	12/16/2022	02/10/2023
<b>DOM · Cumulative DOM</b>	-- · --	33 · 34	81 · 82	25 · 26
<b>Age (# of years)</b>	4	26	22	4
<b>Condition</b>	Average	Average	Average	Average
<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 Conventional	2 Stories Conventional	1 Story Conventional	2 Stories Conventional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,416	2,554	1,575	2,557
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	3 · 2	4 · 2 · 1
<b>Total Room #</b>	9	9	7	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>	0.14 acres	0.66 acres	0.14 acres	0.20 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.

## Current Listings - Cont.

**Listing Comments** Why the comparable listing is superior or inferior to the subject.

- Listing 1** All Brick 2 Store Home. Come Home To A Paradise Tucked Away In A Cul-de-sac With Long Driveway. This Wrap Around Covered Front Porch Is Perfect For Rocking And Enjoying The Afternoon. This Low Country Home Has Been Meticulously Maintained. Eat In Kitchen W/granite, Bay Windows, Tile Floors And An Island And Gas Stove. Formal Dining With Large Gorgeous Palladium Window And Hardwood Floors, Frog Over Garage For A Man Cave Or 4th Bedroom. Den Has Hardwoods A Large Gas Burning Fireplace With Gas Starter And French Doors To Screen Porch. Owners Sweet With Try Ceiling, Garden Tub, Double Vanity And Separate Shower. Second Bedroom Has Cathedral Ceiling & Palladium Windows. Upstairs Hvac Unit Has Been Replaced. The Garage Has Extra Area For Storage And Easily Fits 2 Cars. This Private Backyard Retreat Offers A Fabulous Oversized Deck With Composite Decking And Gas Line For Outdoor Grilling. Fenced Backyard With Double Gate. Sprinkler System Front & Back Has Its Own Well, Pump Was Replaced Last Summer. Easy Access To Schools, Ft. Jackson, Shopping And Downtown. Don't Miss Out On This One! P
- Listing 2** Custom All Brick Home With Low Maintenance Living Located Within Windermere. Country Club Amenities Include Community Golf, Pool And Club House Access. Hoa Includes Lawn Care! This Is A Stunning 3 Bedroom, 2 Full Bathroom In Longcreek Club Cottages. Gleaming Hardwood Floors And Lots Of Natural Light. Soaring High Ceilings With Rounded Arches And Heavy Trim. Kitchen Recently Added More Cabinet's And Newer Appliances Including Gas Range. Desirable Split Floor Plan Offers Privacy In Your Spacious Primary Suite With Tray Ceiling, Dual Vanity, Walk-in Closet. Separate Shower And Garden Tub. Large Great Room With High Ceilings, Wood Flooring Throughout And Deck Overlooking Lush Backyard. Large Deep Garage.
- Listing 3** Welcome Home To The Place You Have Been Waiting For. This Home Is Equipped With Everything You Need. The Main Floor Has Hardwood Lvp Floors Throughout To Include Formal Living Room, Formal Dinning Room, Kitchen And Great Room. The Covered Back Porch Invites You To A Large Fenced In Back Yard That Is Great For Entertaining. The Great Room With Fireplace Opens To The Kitchen With An Island With Stainless Steel Appliances, Designer Cabinets And Natural Stone Surfaces. Second Floor Is Everything You Need With A Loft Great For Upstairs Living Area. Ideal Owner's Suite With Spacious Walk-in Closet, Double Vanity, Separate Garden Tub And Shower. The Neighborhood Amenities Makes This Home The One You Want With A Community Pond, Playground, Pool And Award Winning Richland 2 Schools. Call Today For Your Tour.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	195 Coatbridge Drive	632 Roslindale Cir	163 Coatbridge Dr	623 Roslindale Cir
<b>City, State</b>	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
<b>Zip Code</b>	29016	29016	29016	29016
<b>Datasource</b>	Public Records	Tax Records	Tax Records	Tax Records
<b>Miles to Subj.</b>	--	0.06 <sup>1</sup>	0.06 <sup>1</sup>	0.04 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$325,000	\$339,000	\$329,000
<b>List Price \$</b>	--	\$325,000	\$335,000	\$325,000
<b>Sale Price \$</b>	--	\$320,368	\$330,000	\$325,000
<b>Type of Financing</b>	--	Conv	Conv	Conv
<b>Date of Sale</b>	--	06/06/2022	08/29/2022	09/08/2022
<b>DOM · Cumulative DOM</b>	-- · --	53 · 53	61 · 61	62 · 62
<b>Age (# of years)</b>	4	3	5	4
<b>Condition</b>	Average	Average	Average	Average
<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 Conventional	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,416	2,334	2,722	2,522
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1	5 · 3
<b>Total Room #</b>	9	9	8	10
<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>	0.14 acres	0.18 acres	0.15 acres	0.22 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$3,500	-\$2,500	-\$1,500
<b>Adjusted Price</b>	--	\$323,868	\$327,500	\$323,500

\* Sold 3 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** Back On The Market! This Cyprus Plan From Eastwood Homes Was Completed In 2019 And Has Only Had One Owner. This Beautiful Home Has Amazing Curb Appeal In A Walkable Pool Community (only A Few Steps Away!) This Craftsman Style Home Welcomes You In With Lvp Flooring Through Out The Main Living Area. The Dining Room Is Spacious And Leads To A Open Kitchen With Stainless Steel Appliances. The Fireplace Is So Gas In The Living Room Is Perfect Place To Play Board Games Or Lounge And Watch Tv. The Guest Room On Main As An Attached Bath With A Walk In Closet. Granite Throughout All Wet Spaces With Craftsman Features. The Master Bedroom On The 2nd Floor Is Huge And He Master Bath And Walk In Closet Is Very Spacious. The Office Nook Is Perfect For A Work From Home Lifestyle And The Secondary Bedrooms Are All Large. 5th Bedroom Was Converted From The Loft For Additional Bed Space! Must Close Soon! Schedule Your Showing Now! ADJ 3500 GLA
- Sold 2** Popular Blythewood- Community Pool And Playground! Built In 2018, This Move In Ready Home Offers A Home Office Space, Formal Dining Room, And An Expansive Great Room With Which Opens To A Granite/stainless Kitchen With Double Ovens And Bar Area. Bonus Sunroom Area Leads To Outdoor Patio. Room To Roam In The Sizable Fenced Backyard. All Bedrooms Up + Loft Area. Tons Of Built In Surround Speakers! Primary Bedroom Has Dual Vanity, Dual Walk In Closet And Large Shower. Sqft Approx; Buyer To Verify. This Is A Must See! P ADJ -2500 GLA
- Sold 3** Welcome To Your Nexthome In Coatbridge In Blythewood. This Newly Built Maple Home, Which Features A Unique Twist On The Open Floor Plan. The Center Island Kitchen And Great Room Flow Together And Open To The Patio. There Is A Closet And Powder Room Just Off The Kitchen, As An Island-like Division From The Dining Room. Opposite This Structure, You Have A Butler's Pantry (next To A Large Storage Pantry), A Sought-after Feature For Anyone Who Enjoys Entertaining. All 4 Bedrooms Are Situated On The Second Floor, Where The Master Suite Occupies Half Of The Space, As It Should Be! Each Bedroom Has Its Own Walk-in Closet, Too. P ADJ -1500 RC

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			NO LISTING HISTORY				
<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

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$325,000	\$325,000
<b>Sales Price</b>	\$324,900	\$324,900
<b>30 Day Price</b>	\$314,900	--
<b>Comments Regarding Pricing Strategy</b>		
SUBJECT PRICE BASED ON COMPS WITH CLOSEST PROXIMITY AND MOST SIMILAR CHARACTERISTICS. SUBJECT PRICE HEAVILY WEIGHED BY SOLD COMPS.		

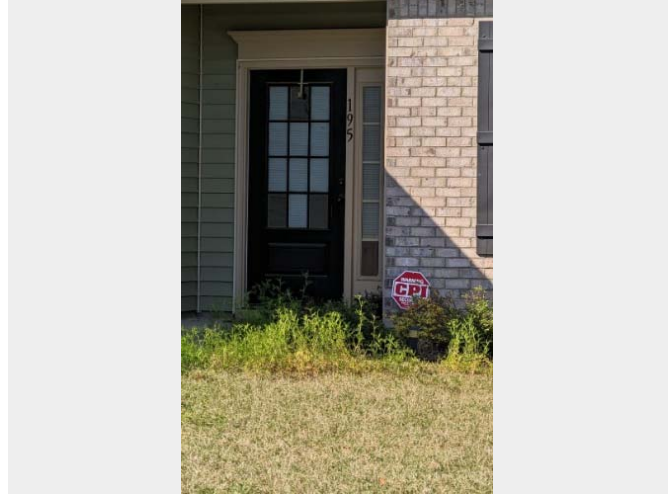
### Clear Capital Quality Assurance Comments Addendum

<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.
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## Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Listing Photos

**L1** 15 Hilltopper Ct  
Blythewood, SC 29016



Front

**L2** 305 Pinewood Cottage Ln  
Blythewood, SC 29016



Front



## Sales Photos

**S1** 632 Roslindale Cir  
Blythewood, SC 29016



Front



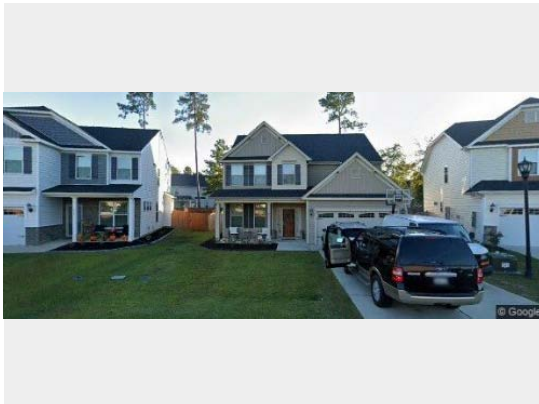
Front

**S2** 163 Coatbridge Dr  
Blythewood, SC 29016



Front

**S3** 623 Roslindale Cir  
Blythewood, SC 29016



Front

### ClearMaps Addendum

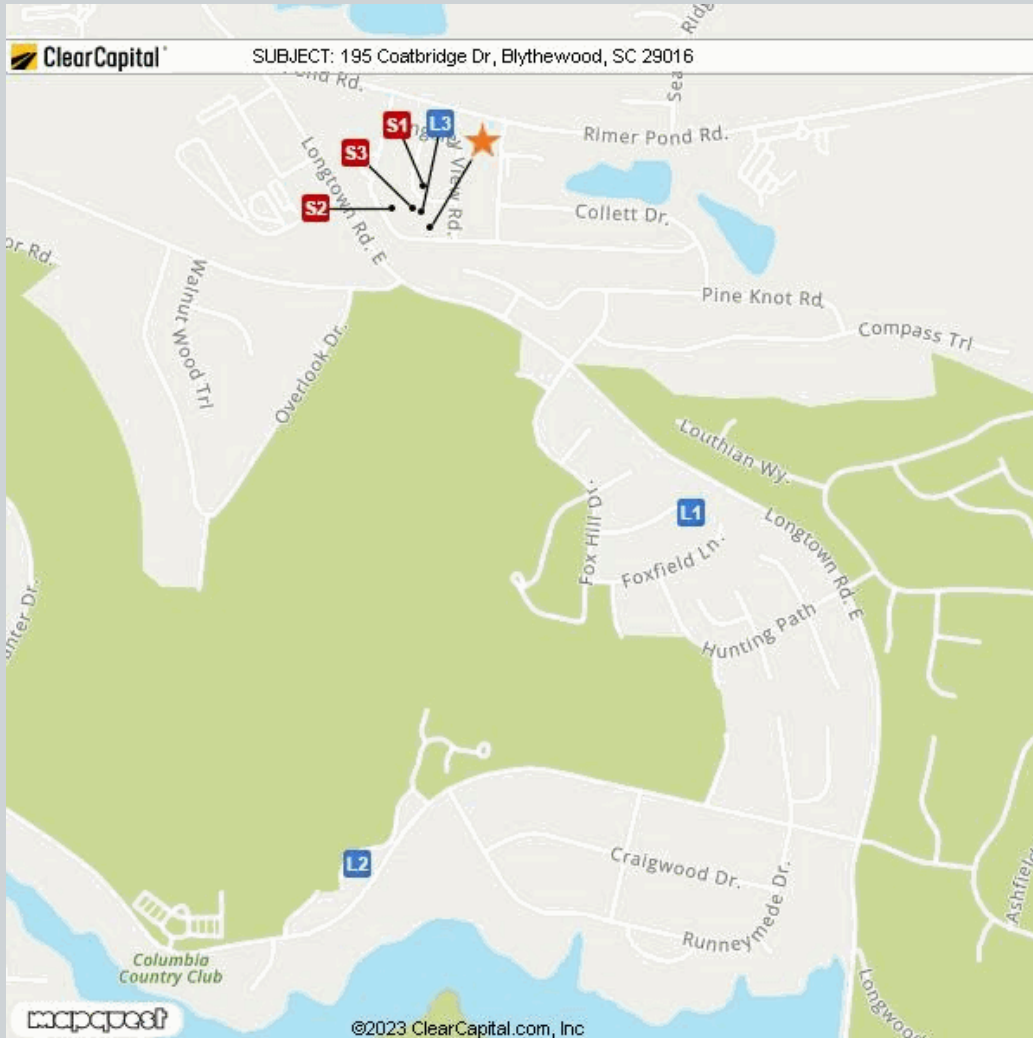
**Address** ★ 195 Coatbridge Drive, Blythewood, SC 29016

**Loan Number** 52792

**Suggested List** \$325,000

**Suggested Repaired** \$325,000

**Sale** \$324,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	195 Coatbridge Drive, Blythewood, SC 29016	--	Parcel Match
L1 Listing 1	15 Hilltopper Ct, Blythewood, SC 29016	0.55 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	305 Pinewood Cottage Ln, Blythewood, SC 29016	0.91 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	619 Roslindale Cir, Blythewood, SC 29016	0.03 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	632 Roslindale Cir, Blythewood, SC 29016	0.06 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	163 Coatbridge Dr, Blythewood, SC 29016	0.06 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	623 Roslindale Cir, Blythewood, SC 29016	0.04 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.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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.

### Report Instructions - cont.

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.

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>	Khalil McClellan	<b>Company/Brokerage</b>	TAW REALTY
<b>License No</b>	63926	<b>Address</b>	4216 Donovan Dr Columbia SC 29210
<b>License Expiration</b>	06/30/2024	<b>License State</b>	SC
<b>Phone</b>	8036730023	<b>Email</b>	theamericanwayrealty@gmail.com
<b>Broker Distance to Subject</b>	14.22 miles	<b>Date Signed</b>	03/07/2023

*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.**