

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	315 Fioli Circle, Graniteville, SC 29829	Order ID	8645802	Property ID	33977104
Inspection Date	03/07/2023	Date of Report	03/08/2023		
Loan Number	52793	APN	050-14-03-059		
Borrower Name	Catamount Properties 2018 LLC	County	Aiken		

Tracking IDs

Order Tracking ID	03.07.23 BPO Request	Tracking ID 1	03.07.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Tyler Lanier	Condition Comments	
R. E. Taxes	\$2,696	Upon inspection property appeared to be vacant, no motor vehicles were in the driveway and there was mail overflowing out the mailbox. Overgrown bushes/shrubbery was observed as well. Property did not appear to be secured in any way. No repairs were observed from the exterior view and the roof appeared to be in good condition. The home appeared to be well maintained and conforms to others in the neighborhood.	
Assessed Value	\$186,590		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	No		
(Property appeared to be vacant due to overgrown bushes and mailbox overflowing)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	AMP HOA Management 706-250-0477		
Association Fees	\$100 / Year (Landscaping)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Subject's neighborhood is off of a busy road and is in close proximity to convenience stores, schools, and approximately 7 miles from the downtown area. There is ease of access to industrial influences nearby. REO activity makes up for about 2% of sales in this neighborhood. At the time of inspection, there were no boarded up homes visible.	
Sales Prices in this Neighborhood	Low: \$195,000 High: \$349,000		
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	315 Fioli Circle	291 Fioli Circle	5141 Fairmont Drive	408 Fioli Circle
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	1.33 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$330,000	\$305,900	\$325,000
List Price \$	--	\$330,000	\$269,000	\$319,900
Original List Date		03/06/2023	07/08/2022	11/17/2022
DOM · Cumulative DOM	-- · --	1 · 2	242 · 243	110 · 111
Age (# of years)	6	6	11	6
Condition	Average	Average	Average	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 traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,672	3,244	2,420	2,533
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	5 · 3
Total Room #	10	8	8	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	.22 acres	.40 acres	.18 acres	.22 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** MLS Comments: Get in this beautiful home before the Masters!! This home has the size, space, and the location that you need. Downstairs features include a formal living area, dining room, half bathroom, big kitchen with granite countertops, fireplace and access to the back patio right off the kitchen. Upstairs features all the bedrooms and an Owners suite bigger than most apartments! Property sits on a big lot with a 2 car garage. Built in 2017, the roof and hvac are just 6 years old. Graniteville is 15 mins from Aiken and Augusta. Come make this place yours!!
- Listing 2** MLS Comments: Previous contract fell through the week of closing as buyers qualification changed. Seller is anxious to get another contract!!! Great location less than 15 min from Aiken and 20 min from Augusta. Spacious 4BR, 2.5 BA w/rear patio and fenced yard with privacy as no one can build behind you. Large foyer opens to spacious GR that flows to B'fast room and kitchen. Kitchen offers stainless appliances, granite counters and pantry. Powder room conveniently located between kitchen and garage. Neighborhood Pool!
- Listing 3** MLS Comments: Fantastic 5 bedroom 3 bath home with solar panels that are paid off, so low energy bill!! ALL new interior paint! Updated lighting in all main living areas & owners suite! Kitchen with granite countertops, tiled backsplash, pantry, breakfast room, range, dishwasher, built in microwave & refrigerator stays! Owners suite with vaulted ceiling, bath with double sink vanity, soaking tub, separate shower & walk in closet! Spacious spare bedrooms, one on the main level with nearby bathroom could be inlaw suite! Upstairs bathroom with double sink vanity! Patio overlooking large privacy fenced backyard with storage building! No city taxes! Great location with easy access to SRS, Fort Gordon, downtown & so much more!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	315 Fioli Circle	249 Fioli Circle	3024 Bloedel Ct	231 Fioli Circle
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.14 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$345,000	\$349,900	\$285,000
List Price \$	--	\$345,000	\$349,900	\$285,000
Sale Price \$	--	\$348,500	\$349,900	\$285,000
Type of Financing	--	Va	Fha	Fha
Date of Sale	--	02/04/2023	09/30/2022	08/23/2022
DOM · Cumulative DOM	-- · --	35 · 53	9 · 53	8 · 36
Age (# of years)	6	7	6	7
Condition	Average	Average	Average	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 traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,672	3,412	3,300	2,356
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	10	9	11	8
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	.22 acres	.24 acres	.25 acres	.24 acres
Other	--	--	--	--
Net Adjustment	--	-\$7,400	-\$6,280	+\$3,160
Adjusted Price	--	\$341,100	\$343,620	\$288,160

* 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** MLS Comments: Sellers are offering \$5,000 Buyer incentive! Qualifies for 100% Financing. Welcome to Hawks Ridge at Horse Creek. Be prepared to fall in love with this spacious 2-Story home. Move-In Ready! Upon entry, you are greeted with a spacious Two-Story foyer, formal dining room, sitting room, and lovely open-concept living area designed for entertaining. The ultra-modern kitchen is equipped with a tiled backsplash, breakfast bar, granite countertops, a double pantry, and a working island. The kitchen opens to a large family room with a fireplace! The upper level features massive owners retreat and three additional bedrooms. The massive owners retreat is ideal to unwind at the end of the day featuring tray ceilings, a ceiling fan, double vanity, a garden tub, walk-in separate showers, and a generous closet to get ready with ease. The three additional spare bedrooms are spacious with large closets, two rooms shares a Jack & Jill bathroom. The backyard is fenced featuring an extended patio perfect for your BBQ, sprinkler system and tool shed stays. This home is located within proximity to schools, I-20, Bridgestone, local colleges, Fort Gordan, Downtown Aiken, North Augusta, and Downtown Augusta. A must-see before it's gone!
- Sold 2** MLS Comments: Fabulous move in ready 4 bedroom 2.5 bath home with office! Grand two story foyer! Great wood flooring! Kitchen with breakfast bar, granite countertops, island, tumbled stone backsplash, pantry, all kitchen appliances stay, dishwasher, refrigerator, range & built in microwave! Updated lighting in the kitchen & breakfast area! Living room with fireplace & ceiling fan! Dining room! Huge owner suite with tray ceiling, ceiling fan, upgraded bath with tiled walk in shower with 4 therapeutic jets & granite top bench, double sink granite vanity, framed mirrors, water closet & walk in closet! Spacious spare bedrooms! Spare bathroom with two separate vanities! Half bath with pedestal sink! Laundry room! Large covered patio overlooking privacy fenced backyard! Two car garage with nice epoxy floor! Great location with easy access to 520, I-20, Aiken Augusta Hwy, local colleges, medical district, Fort Gordon & more!
- Sold 3** MLS Comments: Welcome to this beautiful home in Hawk's Ridge subdivision featuring 4 bedrooms 2.5 baths and located on a cul-de-sac with many upgrades. The open floor with a large great room with a fireplace. The large kitchen has granite countertops and a kitchen island with ample storage and stainless steel appliances. The formal dining room is currently being used as a playroom has carpet The remaining flooring and stair case in the home is luxury vinyl plank. Primary suite features a spacious bedroom with ceiling fan with an ensuite bathroom with double sinks, soaking tub, separate shower and a large closet. The remaining bedrooms all have ceiling fans and large closets. The laundry room is upstairs for ease. In the backyard you will find your outdoor oasis with the covered patio, surround sound, ceiling fan overlooking a beautiful well manicured fenced yard (hot tub does not stay). Additional upgrades and features include: 4 zone irrigation system, smart thermostats, doorbell, garage door openers, & overhead garage storage just to name a few. Close to colleges, schools, medical and shopping nestled in between North Augusta and Aiken. Home qualifies for VA, FHA and 100% USDA financing. Easy to show so make your appointment today!!!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property has not been listed in the last 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	\$340,000	\$340,000
Sales Price	\$340,000	\$340,000
30 Day Price	\$340,000	--
Comments Regarding Pricing Strategy		
Based on the current market and recently sold comps in the neighborhood, the suggested pricing strategy for the subject is \$340,000. The comp with the highest comparison is S1, these properties are the same plan and design from the builder. S1 may have greater square footage, adjustments have been made, but all other characteristics are similar. Address verification confirmed by the numbers on the mailbox. Tax record uploaded in data for additional address verification.		

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 291 Fioli Circle
Graniteville, SC 29829



Front

L2 5141 Fairmont Drive
Graniteville, SC 29829



Front

L3 408 Fioli Circle
Graniteville, SC 29829



Front

Sales Photos

S1 249 Fioli Circle
Graniteville, SC 29829



Front

S2 3024 Bloedel Ct
Graniteville, SC 29829



Front

S3 231 Fioli Circle
Graniteville, SC 29829



Front

ClearMaps Addendum

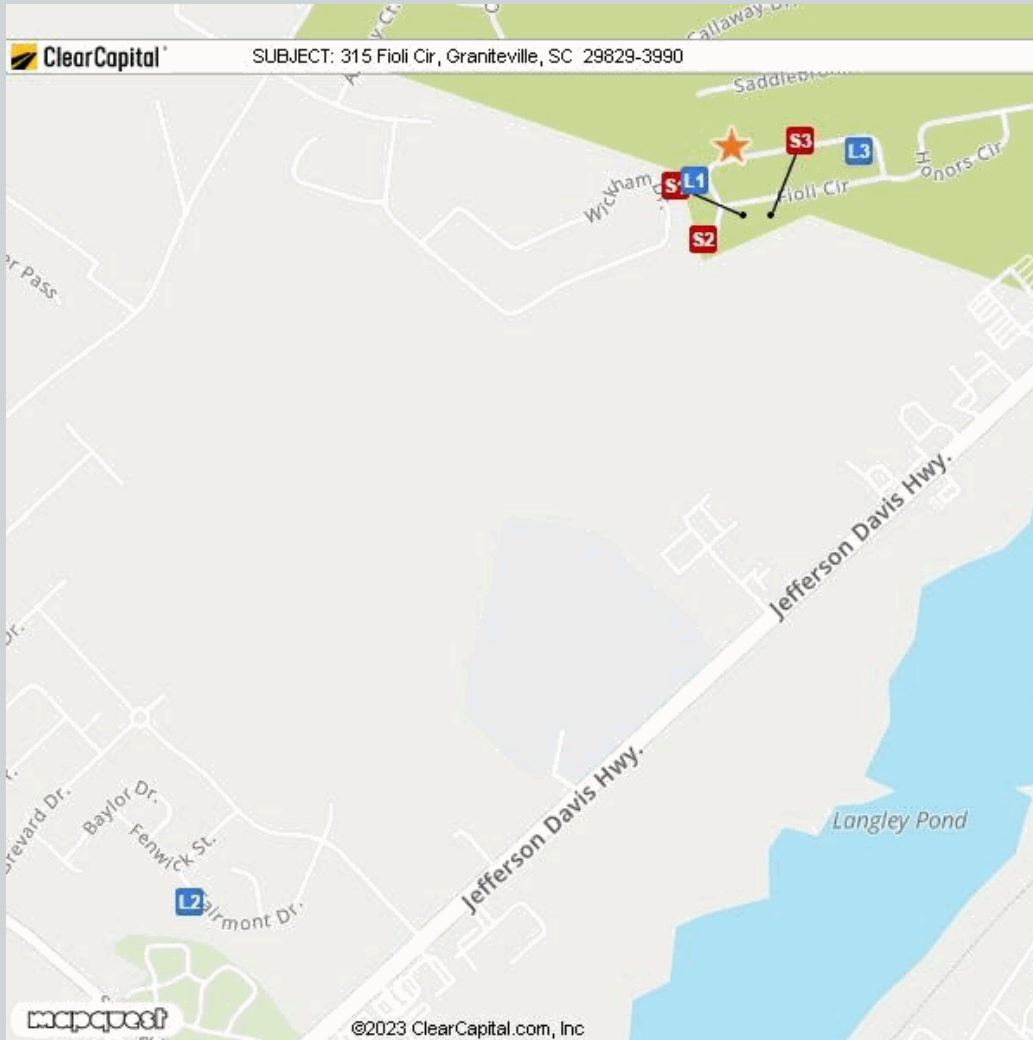
Address ★ 315 Fioli Circle, Graniteville, SC 29829

Loan Number 52793

Suggested List \$340,000

Suggested Repaired \$340,000

Sale \$340,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	315 Fioli Circle, Graniteville, SC 29829	--	Parcel Match
L1 Listing 1	291 Fioli Circle, Graniteville, SC 29829	0.07 Miles ¹	Parcel Match
L2 Listing 2	5141 Fairmont Drive, Graniteville, SC 29829	1.33 Miles ¹	Parcel Match
L3 Listing 3	408 Fioli Circle, Graniteville, SC 29829	0.18 Miles ¹	Parcel Match
S1 Sold 1	249 Fioli Circle, Graniteville, SC 29829	0.10 Miles ¹	Parcel Match
S2 Sold 2	3024 Bloedel Ct, Graniteville, SC 29829	0.14 Miles ¹	Parcel Match
S3 Sold 3	231 Fioli Circle, Graniteville, SC 29829	0.11 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.

*** 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

Broker Name	Ashley Pressley	Company/Brokerage	eXp Realty, LLC
License No	96238	Address	1053 Bubbling Springs Drive Graniteville SC 29829
License Expiration	06/30/2024	License State	SC
Phone	8032576267	Email	ashley.pressley@exprealty.com
Broker Distance to Subject	2.37 miles	Date Signed	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.