

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	267 Loudoun Drive, Aiken, SC 29803	Order ID	8645802	Property ID	33977105
Inspection Date	03/07/2023	Date of Report	03/08/2023		
Loan Number	52794	APN	123-19-06-009		
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	Amy Shabdue	Condition Comments	
R. E. Taxes	\$976	Upon exterior inspection of the subject, property appeared to be in average condition for other properties in the neighborhood. There were no damages to the exterior and the roof looked to be in good condition. Property does conform to others in the neighborhood. Industrial influences are approximately 1-10 miles from the subject area. Schools, parks, grocery stores, and convenience stores are less than 5 miles from the subject property.	
Assessed Value	\$247,570		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Property had a lockbox on the front door)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Town and Country Property Management 864-388-4000		
Association Fees	\$350 / Year (Landscaping)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Subjects neighborhood is near numerous industrial and commercial influences which add to the desirability for the area. There are convenience stores, shopping centers, restaurants, and schools within 5 miles of the area. Upon inspection of the area there were no boarded up homes. REO activity accounts for 1% of sales in this area. Typical DOM are less than 90 days, current market conditions and the condition of the home may impact the amount of days on market. Seller concessions are average in this neighborhood given the current state of the market.	
Sales Prices in this Neighborhood	Low: \$205,000 High: \$335,000		
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	267 Loudoun Drive	227 Dominion Dr	115 Antietam Dr	29 Weyanoke Ct
City, State	Aiken, SC	Aiken, SC	Aiken, SC	Aiken, SC
Zip Code	29803	29803	29803	29803
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	1.23 ¹	0.63 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$415,000	\$540,000	\$325,000
List Price \$	--	\$415,000	\$540,000	\$325,000
Original List Date		10/21/2022	12/03/2022	03/03/2023
DOM · Cumulative DOM	-- · --	138 · 138	76 · 95	5 · 5
Age (# of years)	13	10	23	18
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 traditional	2 Stories traditional	1.5 Stories Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,915	3,818	2,528	2,198
Bdrm · Bths · ½ Bths	5 · 3	5 · 4 · 1	4 · 3 · 1	4 · 2 · 1
Total Room #	8	11	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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	.15 acres	.16 acres	.5 acres	.27 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: Spacious 5 bedroom 4.5 bath with large downstairs Owner's suite? A great place to entertain with an astonishing open floor plan, granite counter tops, tile backsplash, formal dining, fire place, & coffered ceilings. Beautiful hardwood flooring in foyer, dining room, great room & kitchen. Crown, chair rail, & picture frame molding adds flare & personality to this home. Superb location.
- Listing 2** MLS Comments: Welcome to your forever home! This 4 BR, 3.5 BA home has new roof, finished hardwoods, carpet, updated kitchen and baths...including pool house! Fresh paint throughout and move-in ready! The landscape is manicured & mature, but the lawn is new! From the moment you drive up, you will enjoy all of the custom touches this wonderful home has to offer. Both garages have freshly coated floors, cabinetry and shelves to keep everything neatly organized. Walk through the front door into the gracious foyer with views of the dining room and great room, with a gorgeous gas fireplace. The split floor plan allows for privacy & spacious living areas. Family & friends will enjoy the large kitchen with bar seating and dining area with easy access to the formal dining room. The kitchen area opens out to the deck and gorgeous saltwater pool. The views are amazing! The master suite features soaker tub, walk-in, over sized shower, double vanity with picture frame mirrors, expansive walk-in closet and water closet. Natural light flows through this home and there are views of the yard & pool from every vantage point. The 4th BR is upstairs and could be a guest suite, or office/flex area. There is a separate storage room adjacent. Speaking of storage, this home has it all! You will have designated space to keep everything organized with easy access. The pool house features full bath & changing room, a separate garage and workshop area featuring upper & lower cabinetry. The pool equipment is housed inside as well. Upstairs you will find almost 400SF of space for game room, office or flex space. This home with pool & pool house offers space to entertain with ease and gives you the ability to enjoy all of the seasons the Aiken lifestyle affords. Schedule your showing today!
- Listing 3** MLS Comments: Situated on large corner lot, in a desirable neighborhood, everything is convenient! SRS gate, downtown, schools, Target..all within minutes! Entering the foyer, you are greeted with formal dining on the right which may become a home office, game room, or playroom...whatever suits your needs! Living room, kitchen, and eat in area are spacious and open. The kitchen has newer, matching appliances. Main bedroom with en suite bath is on one side of the house while all guest bedrooms and full bath are on the other, to enjoy less disturbance. This home has been lovingly and meticulously maintained with roof and water heater 2 years old, and new HVAC just installed a week ago! *Pictures are scheduled!*

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	267 Loudoun Drive	205 Loudoun Drive	204 Dominion Drive	555 Equinox Loop
City, State	Aiken, SC	Aiken, SC	Aiken, SC	Aiken, SC
Zip Code	29803	29803	29803	29803
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.02 ¹	1.68 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$330,000	\$349,000	\$385,000
List Price \$	--	\$330,000	\$335,000	\$385,000
Sale Price \$	--	\$322,000	\$335,000	\$375,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/01/2022	03/09/2022	12/09/2022
DOM · Cumulative DOM	-- · --	8 · 58	33 · 60	31 · 60
Age (# of years)	13	18	13	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	2,915	2,416	2,915	2,870
Bdrm · Bths · ½ Bths	5 · 3	4 · 3	5 · 3	4 · 3
Total Room #	8	7	9	12
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	.15 acres	.20 acres	.15 acres	.49 acres
Other	--	--	--	--
Net Adjustment	--	+\$11,980	\$0	+\$2,000
Adjusted Price	--	\$333,980	\$335,000	\$377,000

* 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** MLS Comments: Executive home close to SRS and south side shopping! Upon entering this beauty, the custom driveway and beautiful lit brick columns welcome you home. This exquisite custom-built home is an all brick, split floor plan with 3 bedrooms on the main floor. Bonus room above garage can be used as 4th bedroom and has a full bathroom. Real hardwood floors are warm and welcoming, and there are custom Hunter Douglas blinds throughout. The kitchen is spacious and open and perfect for entertaining. The screened porch leads to a stone grilling area and low maintenance yard, perfect for the executive lifestyle. A beautiful park is across the street for all your outdoor activities without having to maintain it yourself! Call today for an appointment!
- Sold 2** MLS Comments: Beautiful 5 bedroom 3 bathroom home in Cornerstone subdivision! This well-landscaped front yard leads to a rocking chair front porch. Inside is filled with vibrant natural light and an open floor plan. The kitchen features granite countertops, stainless steel appliances, and ample cabinet storage and counter space. The living area contains a gas fireplace. Bedrooms are spacious and the owner's suite features tray ceilings with a large tile bathroom and double sink vanity. The backyard has a covered patio area and is fenced in, perfect for pets and entertaining! Conveniently located on the south side of Aiken. Schedule your tour today!
- Sold 3** MLS Comments: Come and see this beautiful home in the Ridge at Chukker Creek! Beautiful neutral exterior and rocking chair front porch welcomes you with warmth immediately! In the foyer find soaring ceilings with banister over the loft space. Formal living room with Hitchcock ceilings is great flex space for sitting, an office or even a playroom. Formal dining room, also with Hitchcock ceilings, passes through to the gorgeous kitchen! Granite countertops, stainless steel appliances, pantry space, center island and breakfast room- this kitchen is wonderful gathering area for everyday living. Large living room is overlooked by kitchen and features cozy carpet and stone, gas fireplace. On the main level find a bedroom with full bath and hall access for guests. Upstairs land in a cozy loft space, perfect buffer between the owner bedroom and two additional bedrooms upstairs. In the owner suite find ample of space! This large bedroom is giant, and also has attached sitting area, and large bathroom with double vanity sink, garden tub, walk-in shower, water closet, and huge walk-in closet! Across the loft, find two additional bedrooms that share a hall bath. Outdoors, find a private oasis with large, covered back patio and extended and fenced side yard perfect for throwing the football, or playing fetch with a pup! Don't miss this great opportunity in Aiken for ample of space at a great price!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was listed on 12/15/2022 and sold on 3/3/2023			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
12/15/2022	\$329,500	--	--	Sold	03/03/2023	\$300,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$335,000	\$335,000
Sales Price	\$335,000	\$335,000
30 Day Price	\$335,000	--
Comments Regarding Pricing Strategy		
Based on the current market and properties sold in the subjects neighborhood within the last 12 months, the suggested pricing strategy for this home is \$335k. Property was listed back on 12/15/2022 for \$329,500 but sold for \$300k with \$2500 in seller concessions. Days on market, seller need to sell, and the current interest rate are possible factors taken for the sold price. Comps in the neighborhood support a price of \$335k.		

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 227 Dominion Dr
Aiken, SC 29803



Front

L2 115 Antietam Dr
Aiken, SC 29803



Front

L3 29 Weyanoke Ct
Aiken, SC 29803



Front

Sales Photos

S1 205 Loudoun Drive
Aiken, SC 29803



Front

S2 204 Dominion Drive
Aiken, SC 29803



Front

S3 555 Equinox Loop
Aiken, SC 29803



Front

ClearMaps Addendum

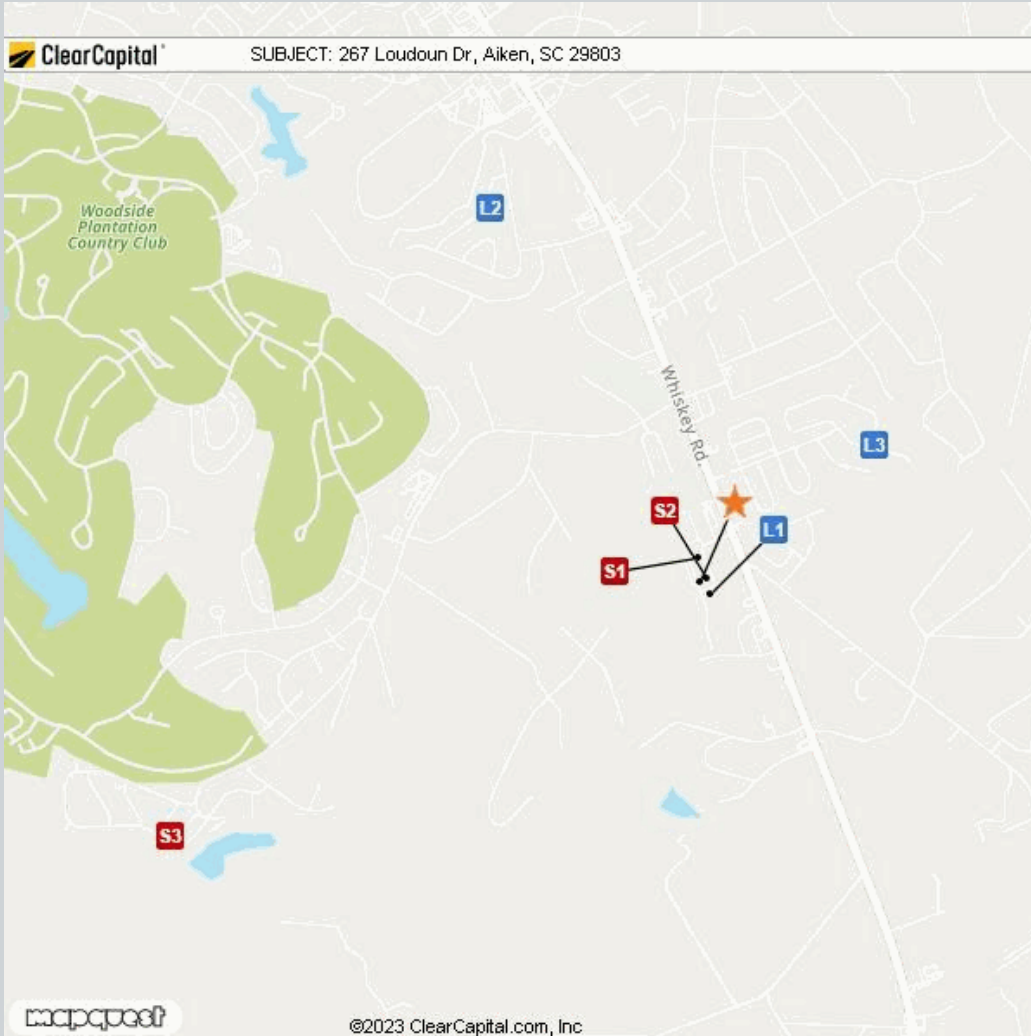
Address ★ 267 Loudoun Drive, Aiken, SC 29803

Loan Number 52794

Suggested List \$335,000

Suggested Repaired \$335,000

Sale \$335,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	267 Loudoun Drive, Aiken, SC 29803	--	Parcel Match
L1 Listing 1	227 Dominion Dr, Aiken, SC 29803	0.04 Miles ¹	Parcel Match
L2 Listing 2	115 Antietam Dr, Aiken, SC 29803	1.23 Miles ¹	Parcel Match
L3 Listing 3	29 Weyanoke Ct, Aiken, SC 29803	0.63 Miles ¹	Parcel Match
S1 Sold 1	205 Loudoun Drive, Aiken, SC 29803	0.07 Miles ¹	Parcel Match
S2 Sold 2	204 Dominion Drive, Aiken, SC 29803	0.02 Miles ¹	Parcel Match
S3 Sold 3	555 Equinox Loop, Aiken, SC 29803	1.68 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	10.92 miles	Date Signed	03/08/2023

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.