

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	168 Seaton Ridge Drive, Blythewood, SC 29016	Order ID	8645802	Property ID	33976927
Inspection Date	03/07/2023	Date of Report	03/08/2023		
Loan Number	52798	APN	205080120		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

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	PAUL PENAGER	Condition Comments Subject requires no receipt repairs, subject appears maintained in line with the community.
R. E. Taxes	\$10,763	
Assessed Value	\$18,900	
Zoning Classification	Residential RU	
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 Neighborhood mentioned in line with subject, neighborhood has close proximity to amenities, shopping and quick hwy access
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$73700 High: \$610000	
Market for this type of property	Increased 17 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	168 Seaton Ridge Drive	511 Cartgate Cir	15 Hilltopper Ct	212 Glenn Village Cir
City, State	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
Zip Code	29016	29016	29016	29016
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.83 ¹	0.86 ¹	0.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$560,000	\$399,900	\$509,000
List Price \$	--	\$560,000	\$399,900	\$489,000
Original List Date		01/06/2023	02/02/2023	12/05/2022
DOM · Cumulative DOM	-- · --	61 · 61	34 · 34	93 · 93
Age (# of years)	16	24	26	5
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 Conventional	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	3,179	3,380	2,554	4,247
Bdrm · Bths · ½ Bths	5 · 3	4 · 3 · 1	4 · 2 · 1	5 · 3
Total Room #	10	10	9	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	0.76 acres	0.38 acres	0.66 acres	0.28 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** Stunning All Brick, 4 Bedroom Home With 3.5 Baths In Longcreek Community. Large Foyer Welcomes You To The Main Floor Which Boasts Formal Dining And Living Rooms, Family Room With Fireplace, Spacious Kitchen With Large Walk-in Pantry, And Hardwood Flooring Throughout. Top Floor Primary Suite With Fireplace And Three Additional Bedrooms And Two Full Bathrooms. This Meticulously Maintained Home Offers 3-car Garage, Deck, Covered Patio On .38 Acre. Must See!
- Listing 2** 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!
- Listing 3** Welcome Home! This Home Has Fresh Interior Paint. Discover A Bright And Open Interior With Plenty Of Natural Light And A Neutral Color Palette, Complimented By A Fireplace. You'll Love Cooking In This Kitchen, Complete With A Spacious Center Island And A Sleek Backsplash. Relax In Your Primary Suite With A Walk In Closet Included. Additional Bedrooms Provide Nice Living Or Office Space. The Primary Bathroom Is Fully Equipped With A Separate Tub And Shower, Double Sinks, And Plenty Of Under Sink Storage. Take It Easy In The Fenced In Back Yard. Hurry, This Won't Last Long!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	168 Seaton Ridge Drive	135 Walnut Wood Trl	540 Rimer Pond Rd	259 Coatbridge Dr
City, State	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
Zip Code	29016	29016	29016	29016
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	1.01 ¹	0.42 ¹	0.57 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$450,000	\$375,000	\$420,000
List Price \$	--	\$450,000	\$375,000	\$420,000
Sale Price \$	--	\$450,000	\$395,000	\$411,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	05/02/2022	07/11/2022	06/21/2022
DOM · Cumulative DOM	-- · --	2 · 40	45 · 45	39 · 39
Age (# of years)	16	16	3	4
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 Conventional	2 Stories Conventional	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	3,179	3,334	2,940	3,376
Bdrm · Bths · ½ Bths	5 · 3	4 · 2 · 1	5 · 1 · 2	5 · 3 · 1
Total Room #	10	8	10	11
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	0.76 acres	.47 acres	0.29 acres	0.19 acres
Other	--	--	--	--
Net Adjustment	--	-\$12,000	+\$34,000	+\$22,000
Adjusted Price	--	\$438,000	\$429,000	\$433,000

* 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** If you are looking for a beautiful brick home in a great community, look no further! This 4 bedroom, 2.5 bathroom home sits on a large lot on a quiet street. When arriving to the home you'll first notice the huge covered front porch - perfect for rocking chairs and chatting with neighbors and friends. As you enter, you are greeted by tall ceilings, an open floor plan, and an abundance of natural light. The foyer opens up nicely to the spacious living room and the dining room which both flow into the kitchen. The kitchen features granite counter-tops, stainless appliances, an eat-in kitchen, and a bar. There is also another living area off of the kitchen which is perfect for entertaining. Not far from the kitchen, is the primary suite which is conveniently located on the first floor. The suite offers tray-ceilings, a double vanity, and a dreamy walk-in closet. The remaining bedrooms are on the second floor. Two bedrooms share a jack-and-jill styled bathroom. The fourth large bedroom can be used as a true bedroom or a media room. This home has a lot to offer any buyer, and it won't last long! Book your showing today! NET ADJ -12000 GLA
- Sold 2** ***offers Due By 8pm, Sunday 5/29*** Welcome To This Better-than-brand-new Home, Dr Horton's Kingston Plan That's Just Shy Of 3000 Sqft, 5br, 3 Full Baths Plus Both Formals & Custom Trim In Dining & Foyer. Fifth Br Located On The Main Level W/ Full Bathroom Creating The Perfect Guest/in-law Suite! Open Concept Kitchen Features Beautiful Granite C-tops, Tiled Backsplash, White Staggered Height Cabinets, Pantry & Self-cleaning, Gas Range W/ Microwave Over. The Spacious Eat-in Overlooks The Beautiful & Spacious Backyard W/ A Gorgeous Stained Wood Privacy Fence & Access To Pond. You'll Love Entertaining Guests On Your 10x12.5 Covered Patio! Luxury Vinyl Plank Flooring Throughout The Living Spaces On The Main Floor. Ceiling Fans In Each Bedroom. Enjoy Retreating To The Oversized Owner's Suite & Relaxing In The Sitting Area Or Enjoy The Soaking Tub! Also Offers Vaulted Ceiling, Private Bathroom W/ Two Spacious Walk-in Closets, Double Sink, Comfort Height Vanity & Separate Walk-in Shower & Water Closet. Additional Features: Z-wave Smart House, Architectural Shingles, Tankless H2O Heater, 4-zoned Irrigation System Covering Front & Back Yards. All These Amazing Features Plus Just A Short Walk To The Community Pool & Playground! Located Minutes From I-77 & I-20 And Only 23 Mins From Fort Jackson Plus All The Dining, Shopping & Entertainment That, Up-and-coming, Blythewood & Ne Columbia Have To Offer! P ADJ 22000 LOT SIZE 12000 GLA
- Sold 3** Simply Beautiful, Master On The Main, Picture Perfect Curb Appeal. A Welcoming Front Porch And Gracious Two Story Foyer Says You're Home. Open Main Level With Custom Kitchen Designer Cabinetry And Stainless Steel Appliances. Great Room With Fireplace And High Ceiling. Main Level Master With Has Ceiling Detail, Spa Style Bath And Private Water Closet Plus A Huge Walk In Closet. Covered Outdoor Living Space Is Ideal For Bbq Or Morning Coffee. Second Level Features 4 Spacious Bedrooms, Two Full Jack And Jill Baths. One Of The Bedrooms Could Be Used As A Bonus Room For Movie Night, Home Work Area Or Gaming. ADJ 22000 LOT SIZE

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	\$432,000	\$432,000
Sales Price	\$429,000	\$429,000
30 Day Price	\$419,000	--
Comments Regarding Pricing Strategy		
SUBJECT PRICE BASED ON COMPS WITH CLOSEST PROXIMITY. SEARCH EXPANDED DUE TO SUBJECT GLA AND LOT SIZE. PRICE HEAVILY WEIGHED BY SOLD COMPS.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 511 Cartgate Cir
Blythewood, SC 29016



Front

L2 15 Hilltopper Ct
Blythewood, SC 29016



Front

L3 212 Glenn Village Cir
Blythewood, SC 29016



Front

Sales Photos

S1 135 Walnut Wood Trl
Blythewood, SC 29016



Front

S2 540 Rimer Pond Rd
Blythewood, SC 29016



Front

S3 259 Coatbridge Dr
Blythewood, SC 29016



Front

ClearMaps Addendum

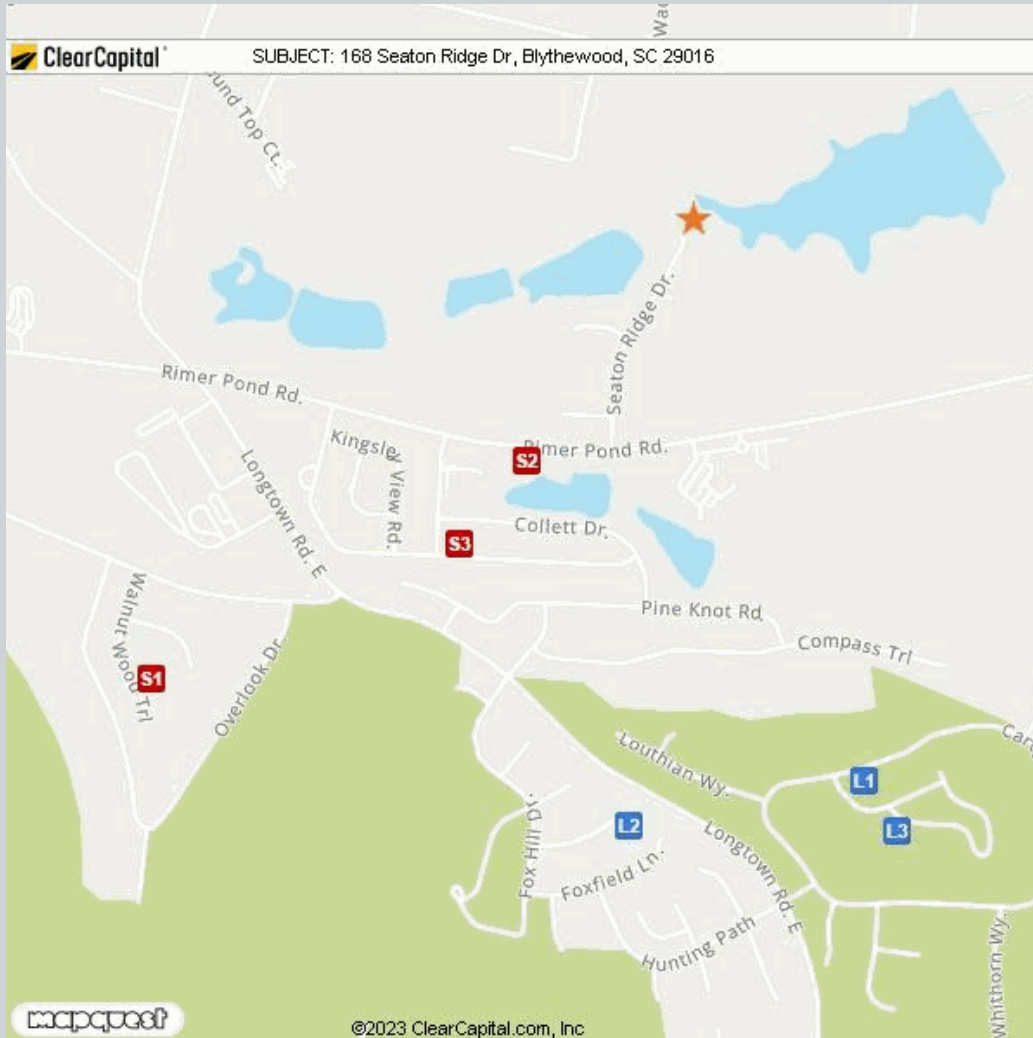
Address ★ 168 Seaton Ridge Drive, Blythewood, SC 29016

Loan Number 52798

Suggested List \$432,000

Suggested Repaired \$432,000

Sale \$429,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	168 Seaton Ridge Drive, Blythewood, SC 29016	--	Parcel Match
L1 Listing 1	511 Cartgate Cir, Blythewood, SC 29016	0.83 Miles ¹	Parcel Match
L2 Listing 2	15 Hilltopper Ct, Blythewood, SC 29016	0.86 Miles ¹	Parcel Match
L3 Listing 3	212 Glenn Village Cir, Blythewood, SC 29016	0.91 Miles ¹	Parcel Match
S1 Sold 1	135 Walnut Wood Trl, Blythewood, SC 29016	1.01 Miles ¹	Parcel Match
S2 Sold 2	540 Rimer Pond Rd, Blythewood, SC 29016	0.42 Miles ¹	Parcel Match
S3 Sold 3	259 Coatbridge Dr, Blythewood, SC 29016	0.57 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	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	14.87 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.