

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	145 Angel Garden Way, Columbia, SOUTH CAROLINA 29223	Order ID	8958699	Property ID	34660591
Inspection Date	10/05/2023	Date of Report	10/07/2023		
Loan Number	52940	APN	169110237		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	10.04.23 Citi-CS BPO Request	Tracking ID 1	10.04.23 Citi-CS BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROOERTIES 2018 LLC	Condition Comments Unable to access subject, mls supplied gate access code not working during inspection. Subject photos uploaded from mls. Additional photos of gate and street attached.
R. E. Taxes	\$1,518	
Assessed Value	\$8,400	
Zoning Classification	Residential RM-HD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(All windows and doors secure)		
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	MJS	
Association Fees	\$70 / Month (Pool,Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Neighborhood gated, neighborhood has close proximity to shopping, schools and amenities.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$126800 High: \$285400	
Market for this type of property	Increased 10 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	145 Angel Garden Way	154 Angel Garden Way	6921 Brookfield Rd	3506 Old Lamplighter Rd
City, State	Columbia, SOUTH CAROLINA	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29206	29206
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.04 ¹	0.42 ¹	0.89 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$194,900	\$270,000	\$229,500
List Price \$	--	\$194,900	\$270,000	\$229,500
Original List Date		09/07/2023	06/13/2022	09/01/2023
DOM · Cumulative DOM	-- · --	30 · 30	481 · 481	36 · 36
Age (# of years)	15	15	62	47
Condition	Good	Average	Average	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 Conventional	2 Stories CONVENTIONAL	1 Story Ranch/Rambler	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	1,574	1,574	1,764	1,880
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	7	8	7	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	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	0.05 acres	0.06 acres	0.25 acres	0.32 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 Great Location Large Corner Lot Decker And Brookfield. Home Is Vacant And Move In Ready. Fresh Paint Outside. 3 Br And 2 Bath. Sold As Is. Can Be Used As Commercial Property

Listing 2 Great Location Large Corner Lot Decker And Brookfield. Home Is Vacant And Move In Ready. Fresh Paint Outside. 3 Br And 2 Bath. Sold As Is. Can Be Used As Commercial Property Welcome To This Charming And Spacious 3-bedroom, 2.5-bathroom Home. This Residence Boasts An Open Floor Plan That Seamlessly Blends The Living Room, Complete With A Cozy Fireplace, An Inviting Eating Area, And A Well-appointed Kitchen. Plus, All Appliances Are Included, Making This Move-in Ready Gem An Absolute Steal. Convenience Is Key With A Half Bath And A Conveniently Located Laundry Room On The Main Floor, Ensuring Efficiency In Your Daily Routine. Upstairs, You'll Discover The Master Bedroom, Featuring A Spacious Walk-in Closet And A Private Bath. The Two Additional Bedrooms Offer Versatile Spaces That Can Be Transformed Into A Home Office, Guest Room, Or Whatever Suits Your Lifestyle And Needs. Step Outside To Your Backyard Oasis, Featuring A Delightful Patio Area, Perfect For Entertaining Or Simply Basking In The Sunshine. Don't Miss The Opportunity To Make This House Your Forever Home. Call Today To Schedule Your Exclusive Tour And Experience The Perfect Blend Of Comfort And Style In Every Corner Of This Exceptional Property.

Listing 3 Nice Family Home, Newer Roof, 2 Yr Hvac, Fresh Ext Paint, Needs Int Paint, Flooring And A Little Tlc To Make This One Right.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	145 Angel Garden Way	100 Angel Garden Way	120 Angel Garden Way	7903 Exeter Ln
City, State	Columbia, SOUTH CAROLINA	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.13 ¹	0.07 ¹	0.83 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$199,000	\$189,000	\$255,000
List Price \$	--	\$199,000	\$189,000	\$255,000
Sale Price \$	--	\$198,000	\$180,000	\$255,000
Type of Financing	--	02/14/2023	09/04/2022	05/30/2023
Date of Sale	--	06/07/2023	10/25/2022	09/11/2023
DOM · Cumulative DOM	-- · --	113 · 113	51 · 51	104 · 104
Age (# of years)	15	15	16	29
Condition	Good	Average	Average	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 Conventional	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	1,574	1,574	1,354	2,106
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	8	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.05 acres	0.06 acres	.13 acres	0.31 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$198,000	\$180,000	\$255,000

* 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** Welcome To 100 Angel Garden Way, A Charming And Spacious 3-bedroom, 2.5-bathroom Home Nestled In The Heart Of Columbia, Sc. Boasting A Well-designed Open Floor Plan, This Home Offers A Perfect Blend Of Comfort, Style, And Functionality. As You Step Inside The Main Floor, You'll Be Greeted By A Warm And Inviting Living Room That Seamlessly Flows Into A Formal Dining Room, Perfect For Hosting Family Dinners Or Entertaining Guests. Convenience And Functionality Are At The Forefront Of This Home's Design, As A Half Bath With Laundry Space Can Be Found On The Main Floor, Providing Ease And Efficiency In Your Daily Routine. Upstairs, You'll Find A Luxurious Master Bedroom With A Walk-in Closet And A Private Bathroom. The Other Two Bedrooms Are Well-appointed And Share A Full Bath. Outside, The Backyard Is Fully Fenced In, Providing A Private Sanctuary For Outdoor Relaxation And Entertaining. Enjoy Summer Barbeques On The Patio Or Simply Bask In The Tranquility Of Your Own Backyard Oasis. With Plenty Of Space For Children And Pets To Run And Play, This Backyard Is A True Gem. With Easy Access To Shopping, Dining, And Entertainment, This Home Offers The Very Best Of Columbia Living. Call To Schedule Your Showing Today! P
- Sold 2** Move In Ready Condition; Great Opportunity For A First Time Home Buyer. This 3 Bed Room/ 2 Bath Is Located Near Fort Jackson Also Near Shopping And Convenient To All Interstates. You Don't Want To Miss Out On This Opportunity! Hvac Lest Than 3 Years Old.
- Sold 3** 100% Financing Available For Qualified Buyers! Location, Location, Location! This Three Bedroom Home, Conveniently Located In Windsor Lake In Northeast Columbia, Has Been Refurbished By The Sellers. Move-in Condition And Like New W/all New Painting Throughout (walls, Molding, Doors, Trim, Ceilings, Etc.) Newly Refinished All Hardwood Floors Located In Entry, Living Room, Dining Room, Half Bath, New Carpet In The Bonus Room, Stairs And All Bedrooms. New French Doors Installed In Living Room Leading To A New Built Deck And New French Doors Installed In The Great Room. New Deck Over Looks A Large Backyard With Wooden Fencing. This Home Features All New Exterior Doors, New Updated Lighting Throughout, New Vanities In All Bathrooms And New Toilets! Spacious Living Space And Ready For New Owners! Home Has A Great Floor Plan For Great Entertaining. P

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject currently currently pending under contract				
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
09/08/2023	\$214,900	09/29/2023	\$209,900	Pending/Contract	10/02/2023	\$209,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$225,000	\$225,000
Sales Price	\$224,900	\$224,900
30 Day Price	\$214,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity and similar characteristics. Subject price heavily weighed by sold comps. SC1 and LC1 weighed heaviest in price decision due to proximity and similarities.		

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



Side



Street



Street



Other

Listing Photos

L1 154 Angel Garden Way
Columbia, SC 29223



Front

L2 6921 Brookfield Rd
Columbia, SC 29206



Front

L3 3506 Old Lamplighter Rd
Columbia, SC 29206



Front

Sales Photos

S1 100 Angel Garden Way
Columbia, SC 29223



Front

S2 120 Angel Garden Way
Columbia, SC 29223



Front

S3 7903 Exeter Ln
Columbia, SC 29223



Front

ClearMaps Addendum

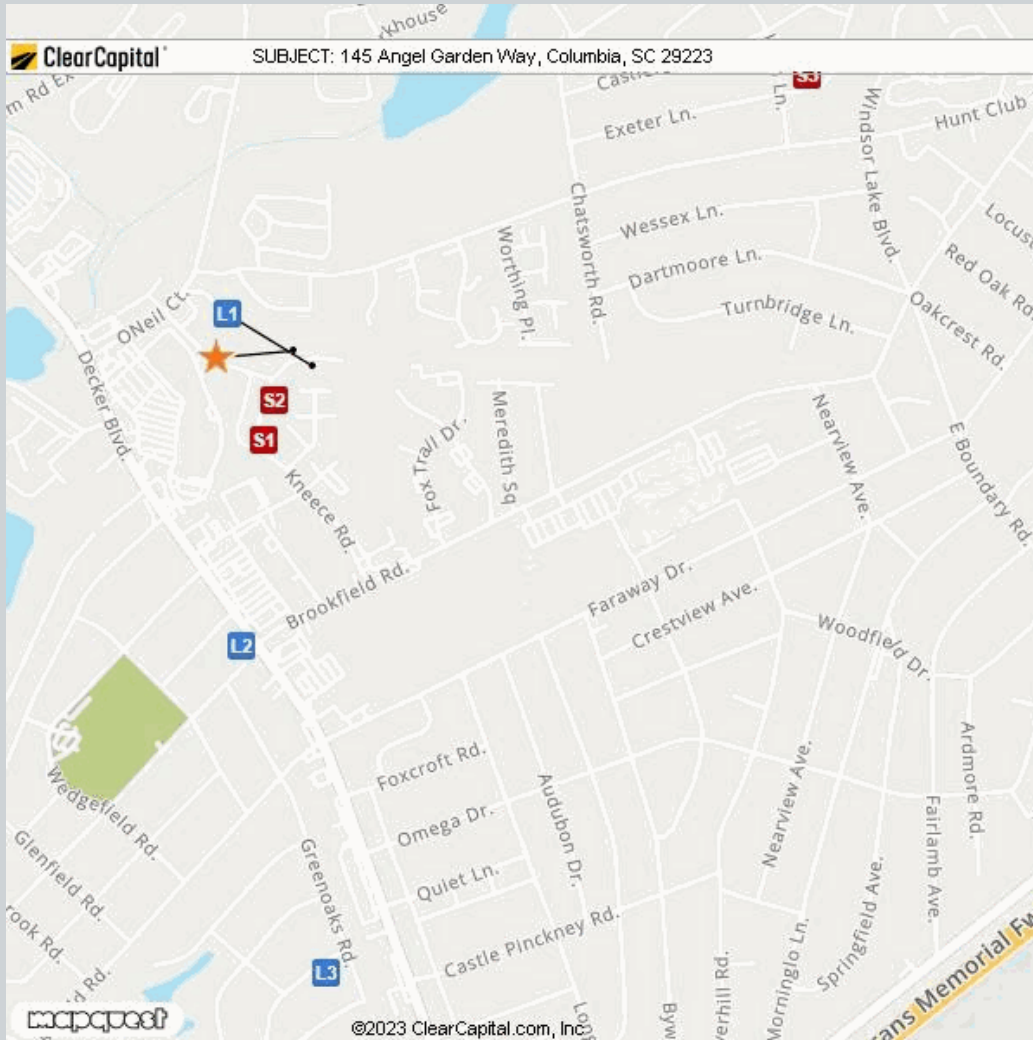
Address ★ 145 Angel Garden Way, Columbia, SOUTH CAROLINA 29223

Loan Number 52940

Suggested List \$225,000

Suggested Repaired \$225,000

Sale \$224,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	145 Angel Garden Way, Columbia, South Carolina 29223	--	Parcel Match
L1 Listing 1	154 Angel Garden Way, Columbia, SC 29223	0.04 Miles ¹	Parcel Match
L2 Listing 2	6921 Brookfield Rd, Columbia, SC 29206	0.42 Miles ¹	Parcel Match
L3 Listing 3	3506 Old Lamplighter Rd, Columbia, SC 29206	0.89 Miles ¹	Parcel Match
S1 Sold 1	100 Angel Garden Way, Columbia, SC 29223	0.13 Miles ¹	Parcel Match
S2 Sold 2	120 Angel Garden Way, Columbia, SC 29223	0.07 Miles ¹	Parcel Match
S3 Sold 3	7903 Exeter Ln, Columbia, SC 29223	0.83 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	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	9.92 miles	Date Signed	10/07/2023

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.