

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	163 Southwell Road, Columbia, SC 29210	Order ID	8683365	Property ID	34073321
Inspection Date	04/05/2023	Date of Report	04/06/2023		
Loan Number	53105	APN	002843-01-014		
Borrower Name	Catamount Properties 2018 LLC	County	Lexington		

Tracking IDs

Order Tracking ID	04.04.23 BPO Request	Tracking ID 1	04.04.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Pugh Leonard W	Condition Comments Subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.
R. E. Taxes	\$1,104	
Assessed Value	\$176,526	
Zoning Classification	Residential	
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 The subject is located in a suburban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$100,000 High: \$450,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	163 Southwell Road	437 Forest Grove Circle	204 Tartan Road	4801 Misty Vale Lane
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29210	29210	29212	29210
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.87 ¹	1.34 ¹	1.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$195,500	\$210,000	\$200,000
List Price \$	--	\$195,500	\$210,000	\$200,000
Original List Date		12/05/2022	02/02/2023	03/06/2023
DOM · Cumulative DOM	-- · --	120 · 122	61 · 63	29 · 31
Age (# of years)	32	30	52	52
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 Colonial	2 Stories Colonial	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,972	1,645	1,516	2,093
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 3	3 · 2	4 · 2 · 1
Total Room #	8	8	7	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.3 acres	0.10 acres	0.39 acres	0.10 acres
Other	None	None	None	None

* Listing 3 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** Awesome Home for sale in the Saint Andrews area! Located within the established and sought after community of White Hall II. This home features a finished basement, open-concept living, dining, kitchen, and a two car garage. Minutes from LMC, Prisma Parkridge, I-26, I-20, Harbison, Downtown Columbia, and the Airport!
- Listing 2** Looking for a charming home in an excellent location? Look no further, 204 Tartan Road is the place! Radiating warmth and comfort, this home features wood floors, a fireplace, smooth ceilings, and a sunroom. There's a bonus room too, ideal for a home office or a gaming room! The large corner lot and shed are perfect for outdoor activities, from gardening to backyard cookouts. Locating in award winning Lexington-Richland School District 5, and just minutes from Harbison, Costco, and downtown, the location can't be beat. Schedule your showing today!
- Listing 3** 4 bedroom, 2 1/2 bathroom home in Bonnie Forest, ready for its next owner. Freshly painted interior with granite countertops and stainless steel appliances in the kitchen. Gorgeous new flooring and fixtures throughout. Zoned for Richland 1 Schools. Call your agent to schedule a showing today!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	163 Southwell Road	416 Forest Grove Circle	140 Forest Fern Road	138 King George Way
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29210	29210	29212	29210
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.93 ¹	1.93 ¹	0.34 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$187,500	\$185,000	\$200,000
List Price \$	--	\$187,500	\$185,000	\$200,000
Sale Price \$	--	\$185,000	\$185,000	\$200,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/16/2023	02/03/2023	10/31/2022
DOM · Cumulative DOM	-- · --	35 · 35	107 · 107	26 · 26
Age (# of years)	32	29	45	44
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 Colonial	1 Story Ranch	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,972	1,412	1,887	1,548
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 2 · 1	3 · 2 · 1
Total Room #	8	7	9	8
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.3 acres	0.17 acres	0.33 acres	0.18 acres
Other	None	None	None	None
Net Adjustment	--	+\$10,000	-\$2,075	+\$8,160
Adjusted Price	--	\$195,000	\$182,925	\$208,160

* 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** The covered front porch welcomes you from the very outset of the home. As you enter, you are immediately greeted with high vaulted ceilings in the open living and kitchen areas which also opens up to a flex room. This home has 3 bedrooms and 2 full baths. There is plenty of room for storage in the outdoor attached storage 1250/bath, 8400/gla, 650/lot, -300/age
- Sold 2** The house has a large primary bedroom with a private bathroom and walk-in closet. Three additional bedrooms are also upstairs. There are plenty of closets and storage. The house is located near Columbiana Mall, I-26, restaurants, gyms, and so much more! Come see this house today! It is being sold "as is". Cash or Renovation Loan only -1500/Bed, 1275/gla, -150/lot, 1300/age, -3000/garage,
- Sold 3** The rocking chair front porch wraps around to the side of the home where a shaded screened porch is located; the perfect place to enjoy a book. The front door opens into the spacious living room which showcases the luxury vinyl plank flooring that flows throughout the home. No dusty carpet in sight! You will love the updated kitchen which features a bay window in the eat-in dining area that overlooks the backyard. A large pantry provides additional storage. 6360/gla, 600/lot, 1200/age,

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No recent Listing/Sold history available for this subject from the MLS.			
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	\$200,000	\$200,000
Sales Price	\$190,000	\$190,000
30 Day Price	\$181,000	--
Comments Regarding Pricing Strategy		
<p>Due to suburban density and the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, over 6 months from inspection date, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties. The value as of today is \$190000. Value best supported by sold comp 1 and list comp 3 is the most comparable to the subject. Proximity to the highway would not affect subject's marketability and both sides of the highway are similar market areas. Commercial presence for the subject would not affect the subject's condition or marketability. There is lack of similar comps available within a mile so it was necessary to extend the search for comps. Comps used are different styles due to the lack of recent market activity, used most similar found. The home rent price=1,532.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 437 Forest Grove Circle
Columbia, SC 29210



Front

L2 204 Tartan Road
Columbia, SC 29212



Front

L3 4801 Misty Vale Lane
Columbia, SC 29210



Front

Sales Photos

S1 416 Forest Grove Circle
Columbia, SC 29210



Front

S2 140 Forest Fern Road
Columbia, SC 29212



Front

S3 138 King George Way
Columbia, SC 29210



Front

ClearMaps Addendum

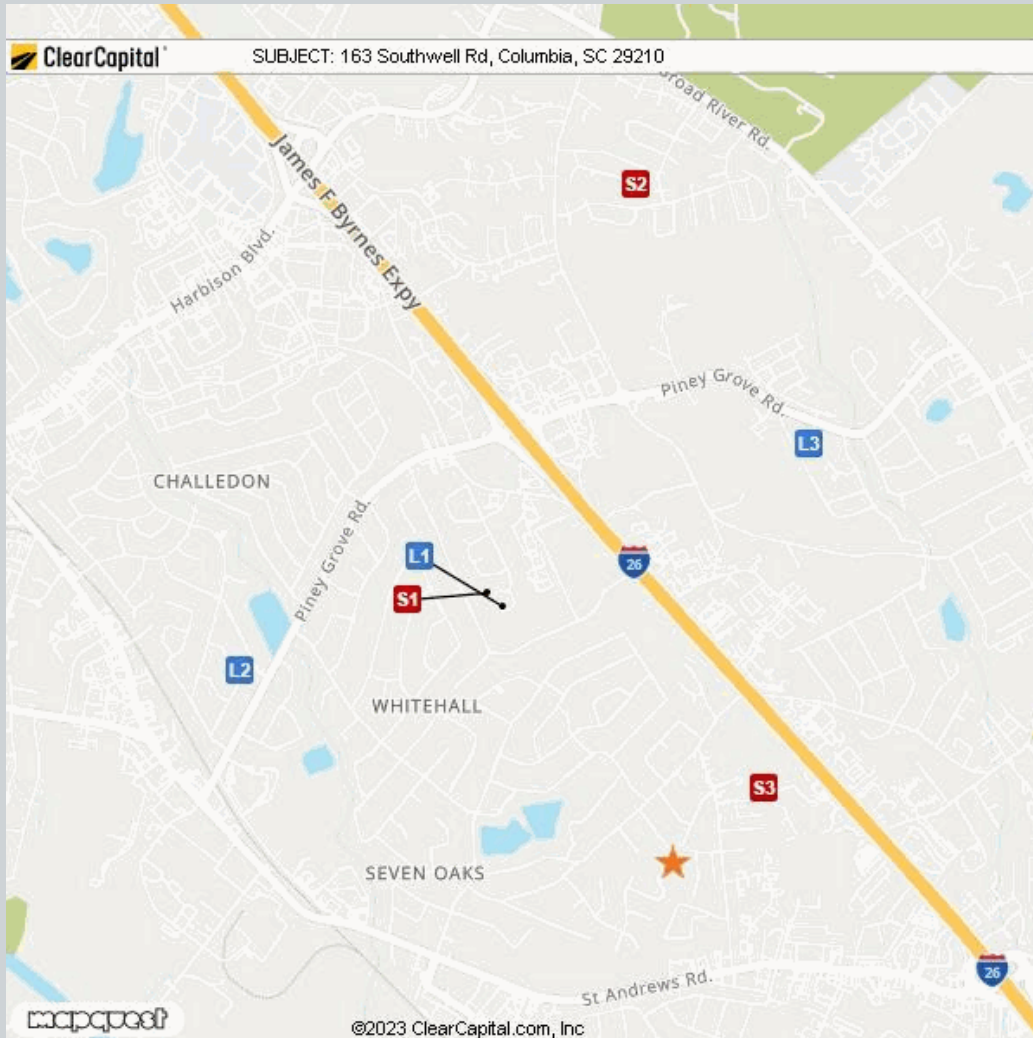
Address ★ 163 Southwell Road, Columbia, SC 29210

Loan Number 53105

Suggested List \$200,000

Suggested Repaired \$200,000

Sale \$190,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	163 Southwell Road, Columbia, SC 29210	--	Parcel Match
L1 Listing 1	437 Forest Grove Circle, Columbia, SC 29210	0.87 Miles ¹	Parcel Match
L2 Listing 2	204 Tartan Road, Columbia, SC 29212	1.34 Miles ¹	Parcel Match
L3 Listing 3	4801 Misty Vale Lane, Columbia, SC 29210	1.25 Miles ¹	Parcel Match
S1 Sold 1	416 Forest Grove Circle, Columbia, SC 29210	0.93 Miles ¹	Parcel Match
S2 Sold 2	140 Forest Fern Road, Columbia, SC 29212	1.93 Miles ¹	Parcel Match
S3 Sold 3	138 King George Way, Columbia, SC 29210	0.34 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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

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	Tony Lyn Ivey	Company/Brokerage	Brennan Group, LLC
License No	14980	Address	1320 Main St Columbia SC 29201
License Expiration	06/30/2023	License State	SC
Phone	5012551695	Email	tliveybpo@gmail.com
Broker Distance to Subject	6.59 miles	Date Signed	04/06/2023

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.