by ClearCapital

106 SUGAR HILL DRIVE

GRANITEVILLE, SC 29829

53443 \$383,500 Loan Number • As-Is Value

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 Inspection Date Loan Number Borrower Name	106 Sugar Hill Drive, Graniteville, SC 29829 11/15/2023 53443 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9025879 11/18/2023 050-10-07-00 Aiken	Property ID	34801577
Tracking IDs					
Order Tracking ID	11.14_BPOUpdate	Tracking ID 1	11.14_BPOUpda	te	
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	Catamount Properties	Condition Comments
R. E. Taxes	\$1,104	Subject property is in good condition, currently listed on the
Assessed Value	\$10,390	market for sale. There are no repairs noted by the agent to be
Zoning Classification	Residential	needed. Subject does conform to other homes in the neighborhood.
Property Type	SFR	neighborhood.
Occupancy	Vacant	
Secure?	Yes	
(Property is secured with a lockbox on the front door)		
Ownership Type Fee Simple		
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Midland Valley HOA	
Association Fees	\$100 / Year (Other: Country Club Access)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Midland Valley Country Club is a golf community comprised of
Sales Prices in this Neighborhood	Low: \$250,000 High: \$450,000	homes built from the late 1970's to early 2000's. The homes are custom built, well maintained, some renovated to meet current
Market for this type of property	Remained Stable for the past 6 months.	market demands. There are different styles of homes due to their custom-like nature. There are numerous amenities nearby
Normal Marketing Days	<180	such as convenience stores, restaurants, and schools. The location is central to major highways and industrial sources. The
		neighborhood is not driven by REO activity and there were no boarded up homes observed at the time of inspection. The neighborhood is highly comprised of owner occupant

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Neighborhood Comments

Midland Valley Country Club is a golf community comprised of homes built from the late 1970's to early 2000's. The homes are custom built, well maintained, some renovated to meet current market demands. There are different styles of homes due to their custom-like nature. There are numerous amenities nearby such as convenience stores, restaurants, and schools. The location is central to major highways and industrial sources. The neighborhood is not driven by REO activity and there were no boarded up homes observed at the time of inspection. The neighborhood is highly comprised of owner occupants with about 10% tenant occupied.

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Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	106 Sugar Hill Drive	8046 Canary Lake Rd	19 Buttercup Lane	3105 Lake Norman Drive
City, State	Graniteville, SC	North Augusta, SC	Warrenville, SC	North Augusta, SC
Zip Code	29829	29841	29851	29841
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		2.86 1	2.74 ¹	2.80 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$375,000	\$430,000	\$398,900
List Price \$		\$375,000	\$350,000	\$397,900
Original List Date		10/30/2023	05/06/2023	06/15/2023
$DOM \cdot Cumulative DOM$		19 · 19	196 · 196	156 · 156
Age (# of years)	28	16	20	4
Condition	Good	Good	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Golf Course	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	1 Story Ranch	1.5 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,768	2,721	3,220	2,634
Bdrm \cdot Bths $\cdot \frac{1}{2}$ Bths	5 · 2 · 1	4 · 3	4 · 2 · 1	4 · 2 · 1
Total Room #	10	8	10	14
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	1.59 acres	.29 acres	1.06 acres	.39 acres
Other				

* Listing 2 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.

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Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1 MLS Comments: This immaculate beauty features four spacious bedrooms and three full baths on the main level, along with a bonus/5th bedroom located over the garage. As you approach, a welcoming rocking chair front porch sets the tone for the open and bright interior that awaits. Inside, you'll find stunning wood floors and crown molding that grace the main living areas, creating an elegant and inviting atmosphere. Designed with connectivity in mind, this home offers a seamless flow between spaces, perfect for staying connected with family and friends. The great room boasts a vaulted ceiling and a gas fireplace, while the open dining area features wainscoting. The kitchen is a true standout, with granite countertops, a convenient snack bar, a built-in pantry, and a sun-filled breakfast room. The owner's suite is truly remarkable, featuring a tray ceiling, two walk-in closets, two solid surface vanities, a tile shower, a separate soaking tub, and a private water closet. The split bedroom provides a second suite, which comes with a private full bath for added convenience. Bedrooms three and four and a third full bath are also on the main floor. The huge bonus room over the garage offers a wonderful flex space that could serve as a fifth bedroom, home office, playroom, gym, etc. Additional notable features of this home include an HVAC system that's just four years old, a light and neutral paint palette that adds to the home's appeal, a large walk-in laundry room, custom 2-inch blinds, ample storage space, a double garage, a pond-fed irrigation system, a fantastic new covered deck, beautiful lush landscaping, and a privacy-fenced backyard, which backs up to green space.
- Listing 2 MLS Comments: Wow!! Must See This Spacious 3-4BR / 2.5BA Ranch-Style Home on Tucked-Away 1.06 Acre Lot in Warrenville, SC!! Inviting Foyer Entry w/Seating Area to the Side; Large LR w/Stone FP; All New Kitchen w/Brand New Cabinetry, Granite Countertops and Stainless Steel Appliances; Formal Dining Room; Fresh Paint and Flooring T/O Plus All New Fixtures and Lighting Too!! Owner's Bedroom Suite Has Vaulted Ceiling and Bathroom w/Garden Tub, Separate Shower, Double Sink Vanity, Large Walk-In Closet, and a Tucked Away Spot for the Commode!! Layout is a Split Floor Plan w/Other Bedrooms and a Small Pet/Mud Room at the Other Side of the House Plus Home Additionally Boasts an Upstairs Finished Bonus Room; Front and Rear Porches; 2 Brand New HVAC Units; an Attached 2-Car Garage, and the Lot Has Just Been Professionally Landscaped Too!
- Listing 3 MLS Comments: Introducing an exquisite home for sale that embodies pristine finishes, versatility, and ample storage space. This gorgeous 4 bedroom, 2.5 bath home with rocking chair front porch is located in Lakes and Streams. The property boasts a range of desirable features, including a flexible living space with all bedrooms upstairs and a custom spacious master closet. The fourth bedroom is generously-sized with a sitting area to the side. Downstairs you will find an open concept living area, office space, and an outdoor storage room. Neighborhood amenities include 8 lakes, walking trails, green space and numerous fountain

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Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	106 Sugar Hill Drive	122 Crossroads Drive	171 Saddlebrook Trail	607 Callaway Drive
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.39 ¹	0.84 1	0.79 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$399,900	\$409,000	\$530,000
List Price \$		\$399,900	\$399,750	\$530,000
Sale Price \$		\$390,000	\$380,000	\$500,000
Type of Financing		Cash	Cash	Cash
Date of Sale		09/15/2023	02/28/2023	06/19/2023
DOM \cdot Cumulative DOM	•	23 · 44	91 · 95	76 · 91
Age (# of years)	28	37	17	17
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Golf Cours
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	1.5 Stories Traditional	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,768	2,725	2,781	2,695
Bdrm · Bths · ½ Bths	5 · 2 · 1	4 · 3	5 · 3	4 · 2 · 1
Total Room #	10	9	12	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	1.59 acres	.60 acres	.68 acres	.68 acres
Other				In, ground pool
Net Adjustment		\$0	+\$3,500	\$0
Adjusted Price		\$390,000	\$383,500	\$500,000

* 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.

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Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** MLS Comments: Lovely home on large lot nestled at the end of Crossroads Drive offers stunning views of the 15th and 16th putting greens in the highly desirable neighborhood of Midland Valley Estates. Many recent updates to include energy efficient windows throughout, new entry door and storm doors. Newly refinished kitchen cabinetry, a large prep island, custom granite countertops and Bosch appliances. The adjoining dining and living room spaces feature custom built-in cabinetry with a gas fireplace and French doors leading you to the cozy screen-enclosed patio's relaxing view of the large backyard and golf course. Enjoy easy access from the kitchen across a breezeway connecting to the oversized garage, laundry room and workshop spaces. The Owner's Suite has custom double sink quartz vanity and tiled glass surround shower. Additional bedroom also on the main level and updated hall bathroom. Upstairs you will find 2 additional bedrooms, separated by a large bonus room, updated full bathroom and tons of storage. All of this on a fully irrigated, quiet, level lot convenient to all Aiken and Augusta have to offer.
- **Sold 2** MLS Comments: Welcome to this BEAUTIFUL Ranch style home situated on over a half-acre with fenced backyard. This home encompasses classic and modern features. With a open layout, cathedral ceiling, hardwood throughout living areas, carpeted bedrooms, built in shelving and fireplace in main living area. The master bedroom calls attention with TWO walk in closets, double vanity sinks, a stand in shower, and jetted bathtub. This home has 4 complete bedrooms with the possibility of a 5th. The screened in patio with ceiling fans overlooking the backyard allows for ultimate outdoor comfort. Laundry room is equipped with a tub sink. Kitchen is fitted with stainless steel appliances. This home provides ample natural lighting.
- **Sold 3** MLS Comments: LOADED with Extras. 3 Bedroom Brick home with OFFICE. Gleaming Hardwood floors. Beautifully landscaped yard with TREX deck with screened Gazebo. Large Heated Endless POOL with installed treadmill and SPA. Kitchen has granite counter tops, double oven and Gas stove. Custom cabinets with lots of storage, including 2 spice racks and under cabinet lighting. Features vaulted ceilings, Crown molding and plantation shutters in many rooms. Master bath has vaulted ceiling, double vanities, tiled shower and jetted tub. Large Laundry room with sink. Home has dual HVAC units, Fireplace and a security system. BEST of All a 3 Car Garage!

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Subject Sales & Listing History

Current Listing Status	Currently Listed	Ł	Listing Histor	y Comments			
Listing Agency/Firm	Real Estate Sin	nplified	Home is currently listed on the market. The MLS FANTAST				
Listing Agent Name	Farrah Brown L	a Pan	home in desirable Golf Community! Discover the perfect				
Listing Agent Phone	706-504-6691		 of luxury and comfort in this 5-bedroom, 2.5-ba on a spacious 1.5-acre lot in the Midland Valley 				
# of Removed Listings in Previous 12 Months	0		community. Recently updated with new carpeting, this home boasts a beautiful two-story entryway, a formal living room w				
# of Sales in Previous 12 Months	0	0		elegant French doors, a charming formal dining room, and a bright, eat-in kitchen complete with an island with seating f two and a lovely breakfast area with bay window. The mair floor also features laminate flooring, a comfortable primary bedroom with large ensuite bathroom for added convenien half bath for guests, while a sunroom and a back deck offe serene outdoor spaces to relax and entertain. Upstairs feat four bedrooms and a hall bathroom with double sink vanity This property is a true gem for those seeking a gracious life within a golf community setting. Located conveniently betw Aiken and Augusta, just minutes from North Augusta and I-		th seating for 7. The main ble primary convenience, a 4 deck offer ostairs features sink vanity. racious lifestyle hiently between	
Original List Original List Date Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source	
10/18/2023 \$399,900	11/10/2023	\$384,900				MLS	

Marketing Strategy

	As Is Price	Repaired Price	
Suggested List Price	\$384,900	\$384,900	
Sales Price	\$383,500	\$383,500	
30 Day Price	\$380,000		

Comments Regarding Pricing Strategy

The subject property was originally listed at \$399k and recently experienced a price drop of \$15k. As days on market increase, it is possible the property could experience another drop to \$380k which is a supported pricing strategy for the comps used. Distance was expanded beyond 2 miles in order to find the most similar comps to the subject, including the type of neighborhood.

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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.

DRIVE-BY BPO by ClearCapital

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Subject Photos



Front



Address Verification



Street

by ClearCapital

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Listing Photos

8046 Canary Lake Rd North Augusta, SC 29841



Front



19 Buttercup Lane Warrenville, SC 29851



Front

3105 Lake Norman Drive North Augusta, SC 29841



Front

by ClearCapital

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Sales Photos

S1 122 Crossroads Drive Graniteville, SC 29829



Front





Front

607 Callaway Drive
 Graniteville, SC 29829



Front

Effective: 11/15/2023

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ClearMaps Addendum Address ☆ 106 Sugar Hill Drive, Graniteville, SC 29829 Loan Number 53443 Suggested List \$384,900 Suggested Repaired \$384,900 Sale \$383,500 💋 Clear Capital SUBJECT: 106 Sugar Hill Dr, Graniteville, SC 29829 GRANITEVILLE Madison WARRENVILLE Mixville 11 Heathwood Park L2 -Clear ights Jefferson Davis Hvr3. Langley BURNETTOWN Lynwood Jacksonville Bath 421 mapqpash @2023 ClearCapital.com, Inc

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	106 Sugar Hill Drive, Graniteville, SC 29829		Parcel Match
🗾 Listing 1	8046 Canary Lake Rd, North Augusta, SC 29841	2.86 Miles 1	Parcel Match
Listing 2	19 Buttercup Lane, Warrenville, SC 29851	2.74 Miles 1	Parcel Match
🚨 Listing 3	3105 Lake Norman Drive, North Augusta, SC 29841	2.80 Miles 1	Parcel Match
Sold 1	122 Crossroads Drive, Graniteville, SC 29829	0.39 Miles 1	Parcel Match
Sold 2	171 Saddlebrook Trail, Graniteville, SC 29829	0.84 Miles 1	Parcel Match
Sold 3	607 Callaway Drive, Graniteville, SC 29829	0.79 Miles 1	Parcel Match
Solu 3	007 Gallaway Drive, Graniteville, 36 29629	0.79 Miles	Faller Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

 $^{\rm 2}$ The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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.)

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.

GRANITEVILLE, SC 29829

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.

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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.

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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@ashleysoldit.com
Broker Distance to Subject	2.27 miles	Date Signed	11/18/2023

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 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 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.