

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	4805 Coal Creek Drive, Graniteville, SC 29829	Order ID	9025879	Property ID	34801578
Inspection Date	11/15/2023	Date of Report	11/15/2023		
Loan Number	53446	APN	048-00-24-032		
Borrower Name	Catamount Properties 2018 LLC	County	Aiken		

Tracking IDs

Order Tracking ID	11.14_BPOUpdate	Tracking ID 1	11.14_BPOUpdate
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties, LLC	Condition Comments Upon inspection, subject appeared to be in good condition. There were no damages observed to the exterior of the home, including the vinyl siding and brick front. The roof also appeared to be in good condition, no missing or broken shingles. Subject does conform to other properties in the neighborhood.
R. E. Taxes	\$995	
Assessed Value	\$9,330	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Lockbox located 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	
HOA	Sage Creek HOA 864-967-3564	
Association Fees	\$495 / Year (Other: front maintenance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Homes in the sage creek neighborhood range in age, most homes being built from the early 2000's. There are numerous sub-sections of the neighborhood comprising of 2-3 different builders as well as different types of homes, townhomes, ranch style, two story. The section the subject is part of is called The Ridge @ Sage Creek. These homes were built by the same builder and are very similar in style. There are numerous amenities surrounding the neighborhood to include schools, convenience stores, and close access to a major highway as well as 2 industrial plants less than 7 miles away. There are ...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$260,000 High: \$340,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Neighborhood Comments

Homes in the sage creek neighborhood range in age, most homes being built from the early 2000's. There are numerous sub-sections of the neighborhood comprising of 2-3 different builders as well as different types of homes, townhomes, ranch style, two story. The section the subject is part of is called The Ridge @ Sage Creek. These homes were built by the same builder and are very similar in style. There are numerous amenities surrounding the neighborhood to include schools, convenience stores, and close access to a major highway as well as 2 industrial plants less than 7 miles away. There are new homes being added to the neighborhood to meet the current demand. REO activity does not drive sales in the area but do account for at least 10% of sales. There were no boarded up homes observed at the time of inspection.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4805 Coal Creek Drive	6163 Vermilion Loop Rd	3037 Walking View Ct	6062 Vermilion Loop Rd
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.88 ¹	0.52 ¹	0.86 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$320,000	\$343,750	\$368,700
List Price \$	--	\$320,000	\$343,750	\$368,700
Original List Date		06/05/2023	08/31/2023	11/06/2023
DOM · Cumulative DOM	-- · --	162 · 163	76 · 76	9 · 9
Age (# of years)	8	3	7	10
Condition	Good	Good	Good	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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,089	3,248	2,750	4,128
Bdrm · Bths · ½ Bths	5 · 4	5 · 3	4 · 2 · 1	5 · 3 · 1
Total Room #	10	15	8	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	.21 acres	.25 acres	.20 acres	.25 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: Beautiful Holton plan with 5 bedrooms and 3 full bathrooms. 1 Bedroom and full bath downstairs, great for guest, office, playroom many possibilities. Open floor plan great for entertaining. Formal dining room, large pantry. Kitchen has granite and lage island with eat-in bar. Stainless steel appliances including refrigerator. Gas cooktop range, microwave, dishwasher, disposal are only 3 years old. Upstairs loft area offers many uses, possible, family room, gameroom, office etc. Split plan upstairs with owner's suite on one side and the other 3 bedrooms separated by the loft. Large Owner's suite with sitting area, 2 large walk-in closets and spacious bathroom. Owner's bathroom has tub, separate shower with glass door, 2 sink vanity and separate toilet room. Large laundry room upstairs with window for convenience. Washer and dryer are included. 3 spacious bedrooms and a full bathroom are located on the opposite side.
- Listing 2** MLS Comments: Welcome to 3037 Walking View Court! This 4 bedroom home has all the spaces your family will need! Downstairs is light filled and inviting, with arched transitions between the living and dining room, hallways and kitchen. The kitchen has vinyl plank flooring, pantry space, granite counters with beautiful tile backsplash and a center island with pendant lights, giving room for all the helpers you could want! Stainless steel appliances including fridge convey. The kitchen is open to the den and the back yard, making it easy to spend time together! The covered patio has been enclosed to create a wonderful screened porch, extending your living space even further! Upstairs find owners' suite with huge closet and well appointed owners' bath, plus three additional bedrooms and shared bath.
- Listing 3** MLS Comments: Introducing a remarkable 4,128 square foot residence in the highly sought-after Highland Hills community. This home boasts an open-concept kitchen and great room, complete with premium gas burners and exquisite granite countertops, ideal for both everyday living and entertaining. The spacious primary suite offers a serene escape with its generous size and en-suite bath. Upstairs, a versatile loft space provides endless possibilities for customization. Step outside to a sprawling, flat backyard, providing ample room for outdoor activities and gardening. Sunlight floods the interiors through large windows, creating a warm and inviting atmosphere. Meticulous attention to detail is evident in every corner of this home, showcasing top-of-the-line finishes. Enjoy the tranquility of Highland Hills living while still having convenient access to amenities and major transportation routes. This residence is a true masterpiece, offering the perfect blend of style, comfort, and space - don't miss the opportunity to make it your forever home. Schedule a viewing today and experience the epitome of Highland Hills living.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4805 Coal Creek Drive	553 Buttonwood Drive	7356 Round Stone Drive	4843 Coal Creek 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.	--	0.11 ¹	0.23 ¹	0.03 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$280,000	\$340,000	\$339,900
List Price \$	--	\$280,000	\$340,000	\$339,900
Sale Price \$	--	\$290,000	\$340,000	\$339,900
Type of Financing	--	Va	Fha	Va
Date of Sale	--	11/01/2023	08/18/2023	05/30/2023
DOM · Cumulative DOM	-- · --	17 · 43	7 · 51	82 · 83
Age (# of years)	8	10	11	8
Condition	Good	Good	Good	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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,089	2,574	2,731	3,197
Bdrm · Bths · ½ Bths	5 · 4	4 · 2 · 1	5 · 2 · 1	5 · 4
Total Room #	10	8	9	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	.21 acres	.25 acres	.20 acres	.22 acres
Other	--	--	--	--
Net Adjustment	--	+\$6,650	+\$4,580	\$0
Adjusted Price	--	\$296,650	\$344,580	\$339,900

* Sold 3 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: This very well maintained home consist of 4 Bedrooms and 2 1/2 bath with a massive owner suite! Downstairs you'll be greeted with freshly refinished hardwood flooring, arched openings, a large kitchen with island, stainless appliances and granite countertops. Decorative coffered ceiling in the dining room with wainscoting trim and a cozy gas fireplace in the den are also nice selections. Upstairs you'll find the plenty spacious 4 bedrooms with cathedral/vaulted ceilings. Laundry/utility room also located upstairs. An overlook from the loft to the foyer welcomes guest below. The back yard is fenced with a covered patio, and a 10 x 16 storage building.
- Sold 2** MLS Comments: STUNNING home in The Ridges at Sage Creek where you will experience southern living in this welcoming craftsman style home, featuring 5 bedrooms and 2.5 bathrooms. The 2-story foyer welcomes you with beautiful hand scraped engineered hardwood floors in all the main living areas and charming crown molding. The Great Room has soaring high ceilings, a cozy gas fireplace with a beautiful mantel and many windows that allow natural light to fill the room. The dining room/flex space showcases lovely wainscot and a coffered ceiling. Entertaining will be a breeze in the spacious kitchen with beautiful granite countertops, tiled backsplash, stainless steel appliances, tall and spacious cabinets, large pantry, and an eat-in area that is open to the Great Room. The inviting primary bedroom and bathroom are located on the first level. Relaxing will be no problem in this oversized bedroom with ensuite bath showcasing a garden tub, shower, dual sinks, custom floor tile, and a walk-in-closet. A half-bath and laundry room complete the first level. Upstairs, there are 4 spacious bedrooms with generous closet space and a full bathroom with dual sinks. The fifth bedroom could be used as a room for playing or entertaining - there are many possibilities for this enormous room. Enjoy sipping your morning coffee or iced tea on the covered porch with a fenced yard
- Sold 3** MLS Comments: Gorgeous hardwood flooring on the main level! New paint, carpet, and updated light fixtures throughout! Living room features cozy gas fire place! Formal dining room offers beautiful coffered ceilings and arched doorways! Ample counter space offered in the large kitchen, which features an island, recessed lighting, custom pantry shelving, and granite countertops! All kitchen appliances to convey! Spacious guest suite on main level with access to full bath! Upstairs, the owner's suite boasts vaulted ceilings, tile shower, double vanities, soaking tub and huge walk-in closet! Massive theater/media room! Upstairs, the 4 large bedrooms ALL feature walk-in closets and ceiling fans! Jack and Jill bath! Awesome back yard offers a covered patio and large, level, fenced-in area, perfect for entertaining! Storage building to remain! Double car garage with epoxy flooring! Nest thermostat & security system to convey.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Real Estate Simplified	Subject was recently listed on 10/19/2023					
Listing Agent Name	Farrah Brown La Pan						
Listing Agent Phone	706-504-6691						
# 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
10/19/2023	\$324,900	11/10/2023	\$319,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$319,900	\$319,900
Sales Price	\$319,900	\$319,900
30 Day Price	\$315,000	--
Comments Regarding Pricing Strategy		
The subject is currently listed at \$319,900. The above sales and listings support the original listing price of \$324,900. Due to the days on market, the price was dropped in order to attract a different range of buyers. The condition of the home and the most comparable sales support the current listing price.		

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 6163 Vermilion Loop Rd
Graniteville, SC 29829



Front

L2 3037 Walking View Ct
Graniteville, SC 29829



Front

L3 6062 Vermilion Loop Rd
Graniteville, SC 29829



Front

Sales Photos

S1 553 Buttonwood Drive
Graniteville, SC 29829



Front

S2 7356 Round Stone Drive
Graniteville, SC 29829



Front

S3 4843 Coal Creek Drive
Graniteville, SC 29829



Front

ClearMaps Addendum

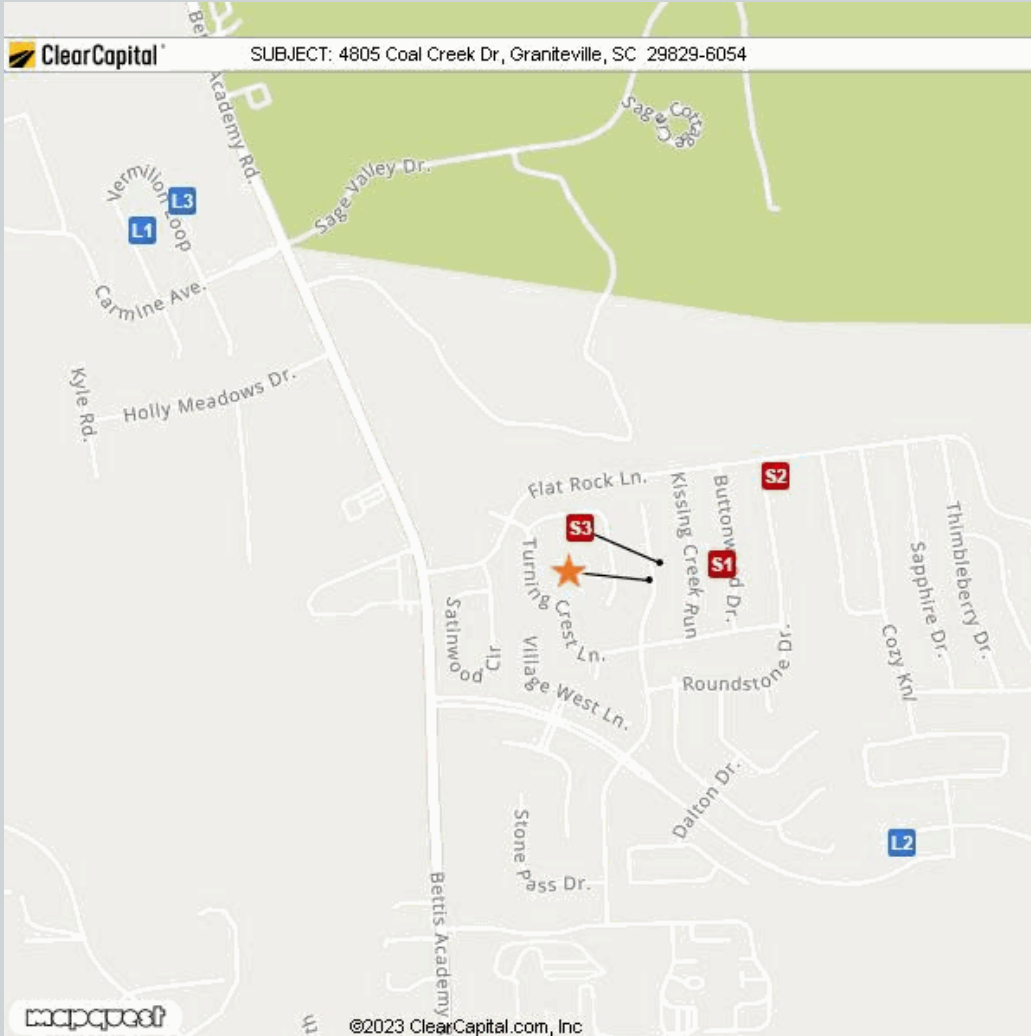
Address ★ 4805 Coal Creek Drive, Graniteville, SC 29829

Loan Number 53446

Suggested List \$319,900

Suggested Repaired \$319,900

Sale \$319,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4805 Coal Creek Drive, Graniteville, SC 29829	--	Parcel Match
L1 Listing 1	6163 Vermilion Loop Rd, Graniteville, SC 29829	0.88 Miles ¹	Parcel Match
L2 Listing 2	3037 Walking View Ct, Graniteville, SC 29829	0.52 Miles ¹	Parcel Match
L3 Listing 3	6062 Vermilion Loop Rd, Graniteville, SC 29829	0.86 Miles ¹	Parcel Match
S1 Sold 1	553 Buttonwood Drive, Graniteville, SC 29829	0.11 Miles ¹	Parcel Match
S2 Sold 2	7356 Round Stone Drive, Graniteville, SC 29829	0.23 Miles ¹	Parcel Match
S3 Sold 3	4843 Coal Creek Drive, Graniteville, SC 29829	0.03 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	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	4.72 miles	Date Signed	11/15/2023

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.