

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	120 Owl Trace Lane, Chapin, SOUTH CAROLINA 29036	Order ID	9047273	Property ID	34842383
Inspection Date	12/03/2023	Date of Report	12/03/2023		
Loan Number	53885	APN	00113501045		
Borrower Name	Catamount Properties 2018 LLC	County	Lexington		

Tracking IDs

Order Tracking ID	11.29_UpdatedBPO	Tracking ID 1	11.29_UpdatedBPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments SUBJECT MAINTAINED IN LINE WITH NEIGHBORHOOD, SUBJECT REQUIRES NO MAJOR EXTERIOR REPAIRS. SUBJECT IS WELL MAINTAINED AND GROOMED.
R. E. Taxes	\$622	
Assessed Value	\$4,102	
Zoning Classification	Residential RD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(SUBJECT DOOR AND WINDOWS APPEARED TO BE SECURED FROM ROAD. DID NOT TRESPASS TO CONFIRM.)		
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 MAINTAINED IN LINE WITH SUBJECT. NEIGHBORHOOD IS IN CLOSE PROXIMITY TO SHOPPING AND SCHOOLS.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$285000 High: \$847000	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	120 Owl Trace Lane	220 Walkbridge Way	109 Owl Trace Ln	17 Abberton Ct
City, State	Chapin, SOUTH CAROLINA	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.75 ¹	0.05 ¹	2.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$232,000	\$179,000	\$233,000
List Price \$	--	\$232,000	\$179,000	\$233,000
Original List Date		11/27/2023	10/13/2023	10/23/2023
DOM · Cumulative DOM	-- · --	6 · 6	51 · 51	41 · 41
Age (# of years)	15	16	18	26
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 TRADITIONAL	2 Stories TRADITIONAL	1 Story Traditional	1 Story TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	1,240	1,595	1,163	1,255
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2	3 · 2
Total Room #	8	8	7	7
Garage (Style/Stalls)	None	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.08 acres	0.13 acres	0.20 acres	0.25 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.

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

Listing 1 3 Bed, 2.5 Bath Home. Located In The Award-winning Lexington Richland 5 School District And Within Walking Distance To Chapin Elementary School. This Residence Boasts A Spacious Interior,

Listing 2 3 Bedrooms/2 Baths. Kitchen Has White Appliances And Eat In Area. Huge Great Room For Entertaining! Master Has Private Bath And Walk In Closet. Bedrooms 2 And 3 Share Bath 2.

Listing 3 3 Bed 2 Bath Home Is A Must See. Enjoy Coffee On Your Covered Front Porch. Cozy Living Room With A Wood Burning Fire Place. Home Owner Is Leaving Some Gas Logs If You Would Like To Convert It

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	120 Owl Trace Lane	116 Owl Trace Ln	117 Shipyard Blvd	11 Stoney Pointe Dr
City, State	Chapin, SOUTH CAROLINA	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.02 ¹	0.91 ¹	0.74 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$205,000	\$219,000	\$240,000
List Price \$	--	\$205,000	\$219,000	\$240,000
Sale Price \$	--	\$200,500	\$218,000	\$240,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	03/15/2023	10/13/2023	04/20/2023
DOM · Cumulative DOM	-- · --	97 · 97	83 · 83	78 · 78
Age (# of years)	15	16	25	19
Condition	Average	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 TRADITIONAL	1 Story Traditional	1 Story TRADITIONAL	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,240	1,078	1,239	1,435
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	8	7	7	7
Garage (Style/Stalls)	None	None	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.08 acres	0.10 acres	0.23 acres	0.15 acres
Other	--	--	--	--
Net Adjustment	--	+\$17,500	+\$1,500	-\$20,000
Adjusted Price	--	\$218,000	\$219,500	\$220,000

* 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** Open Floor Plan With Vaulted Ceilings In The Great Room, Brand New Lvp Floorings Throughout, Freshly Painted With New Fixtures And Plenty Of Natural Light. Spacious Kitchen With Separate Eat-in Area At Bar/island. ADJ 15000 GLA 2500 RC HALF BATH
- Sold 2** New Luxury Vinyl Flooring Adds A Touch Of Elegance, While The Large Yard Is Perfect For Kids And Pets To Roam Freely. The Added Bonus Of Rear Electricity For A Shed Offers Ample Storage Space And Versatility. The Updated Kitchen Brings Together Functionality And Style. ADJ 1500 AGE
- Sold 3** 3 Bed, 2 Bath One Story Home Features High Smooth Ceilings (recently Scraped And Painted), Fresh Paint, Laminate Wood Flooring, A Split Floorpan, Large Dining Area, Fenced In Backyard, A Brand New Shed. ADJ -20000 CONDITION

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				PLEASE SEE LISTING HISTORY BELOW.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
09/15/2023	\$219,900	10/27/2023	\$214,900	Expired	11/16/2023	\$214,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$219,900	\$219,900
Sales Price	\$218,000	\$218,000
30 Day Price	\$209,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity and similar characteristics. Subject price heavily weighed by sold comps. SC1 weighed heaviest in price decision due to having closest proximity and age. LC2 most comparable due to proximity. Due to lack of similar comps in the immediate area some variances could not be avoided. Also due to the same search was expanded to find LC3.		

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



Side



Street



Street

Listing Photos

L1 220 Walkbridge Way
Chapin, SC 29036



Front

L2 109 Owl Trace Ln
Chapin, SC 29036



Front

L3 17 Abberton Ct
Chapin, SC 29036



Front

Sales Photos

S1 116 Owl Trace Ln
Chapin, SC 29036



Front

S2 117 Shipyard Blvd
Chapin, SC 29036



Front

S3 11 Stoney Pointe Dr
Chapin, SC 29036



Front

ClearMaps Addendum

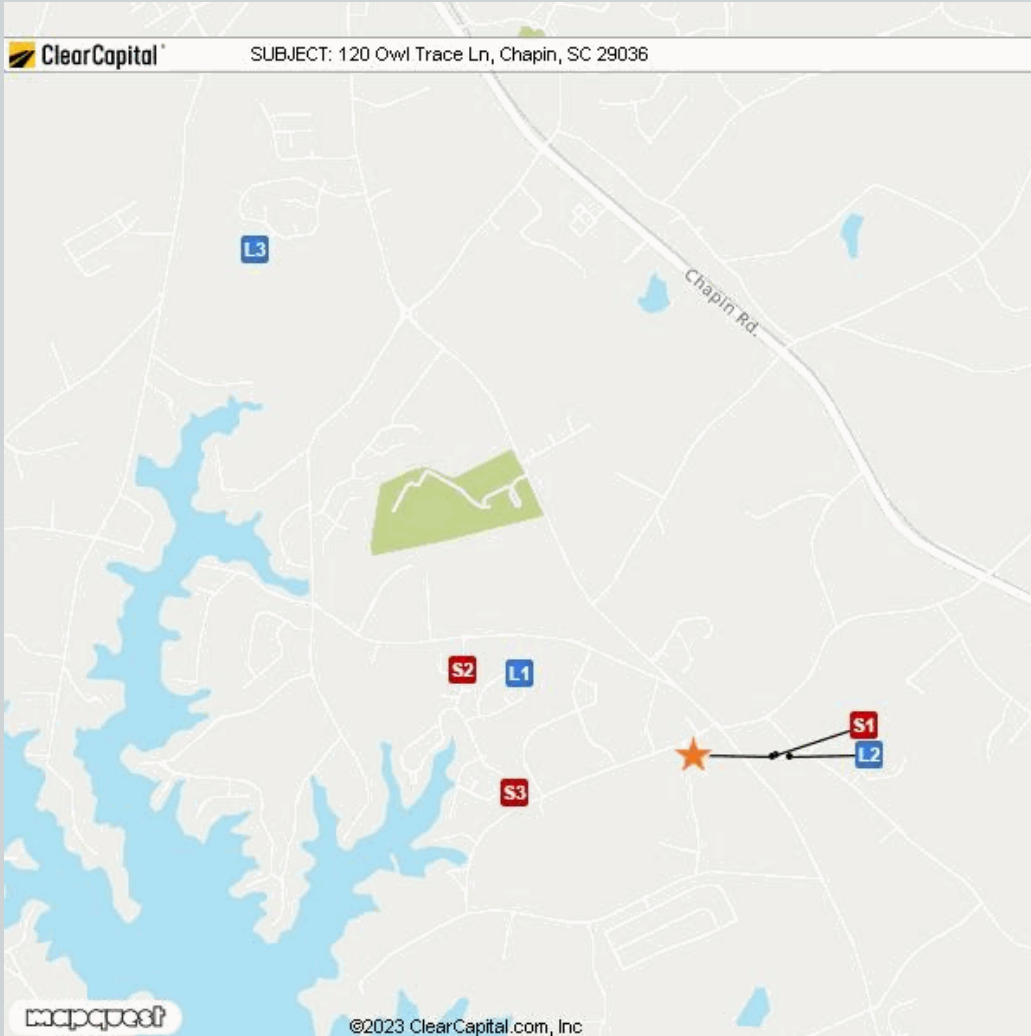
Address ★ 120 Owl Trace Lane, Chapin, SOUTH CAROLINA 29036

Loan Number 53885

Suggested List \$219,900

Suggested Repaired \$219,900

Sale \$218,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	120 Owl Trace Lane, Chapin, South Carolina 29036	--	Parcel Match
L1 Listing 1	220 Walkbridge Way, Chapin, SC 29036	0.75 Miles ¹	Parcel Match
L2 Listing 2	109 Owl Trace Ln, Chapin, SC 29036	0.05 Miles ¹	Parcel Match
L3 Listing 3	17 Abberton Ct, Chapin, SC 29036	2.05 Miles ¹	Parcel Match
S1 Sold 1	116 Owl Trace Ln, Chapin, SC 29036	0.02 Miles ¹	Parcel Match
S2 Sold 2	117 Shipyard Blvd, Chapin, SC 29036	0.91 Miles ¹	Parcel Match
S3 Sold 3	11 Stoney Pointe Dr, Chapin, SC 29036	0.74 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	13.00 miles	Date Signed	12/03/2023

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.