

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	540 Serendipity Lane, Spartanburg, SC 29301	Order ID	9366567	Property ID	35460359
Inspection Date	05/27/2024	Date of Report	05/28/2024		
Loan Number	53892	APN	5270009106		
Borrower Name	Catamount Properties 2018 LLC	County	Spartanburg		

Tracking IDs					
Order Tracking ID	Aged_BPO_5.24	Tracking ID 1	Aged_BPO_5.24		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	
R. E. Taxes	\$6,052	<p>The subject property appears to be in good condition and properly maintained. No damage was noted at the time of inspection. The property was recently listed and withdrawn. MLS comments: You will absolutely love this stunning residence, where the freshly-painted interior and newly-landscaped yard set the stage for a captivating lifestyle. Immerse yourself in the allure of this stunning residence, where the freshly-painted interior and newly-landscaped yard set the stage for a captivating lifestyle. As you step inside, a sense of openness envelops you, enhanced by soaring ceilings and a grand staircase that beckons you to explore further. The gourmet kitchen is a masterpiece, featuring granite countertops that accentuate the gorgeous custom cherry cabinets. A dedicated desk area adds a touch of practical luxury providing a space for household management and organization. The adjacent dining room, versatile enough to serve as a sitting room or office, is adorned with elegance. Cozy nights await in the great-room, boasting a cathedral ceiling and a rock fireplace that adds warmth and character. The convenience of a main-floor laundry room, accessible from both inside the home and the garage, ensures ease and functionality in your daily routine. The primary suite, located on the main floor, is a haven of comfort. Discover a walk-i...</p>	
Assessed Value	\$385,800		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Property appears to be secure)			
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Sunset Summits 864-849-8161		
Association Fees	\$795 / Year (Pool,Other: common areas, street lights)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	<p>The neighborhood consists of similar style homes on small lots. The majority of the homes were built within the last 10 years and area mostly well maintained. There are still vacant lots available in the neighborhood.</p>	
Sales Prices in this Neighborhood	Low: \$304,000 High: \$399,900		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Condition Comments

The subject property appears to be in good condition and properly maintained. No damage was noted at the time of inspection. The property was recently listed and withdrawn. MLS comments: You will absolutely love this stunning residence, where the freshly-painted interior and newly-landscaped yard set the stage for a captivating lifestyle. Immerse yourself in the allure of this stunning residence, where the freshly-painted interior and newly-landscaped yard set the stage for a captivating lifestyle. As you step inside, a sense of openness envelops you, enhanced by soaring ceilings and a grand staircase that beckons you to explore further. The gourmet kitchen is a masterpiece, featuring granite countertops that accentuate the gorgeous custom cherry cabinets. A dedicated desk area adds a touch of practical luxury providing a space for household management and organization. The adjacent dining room, versatile enough to serve as a sitting room or office, is adorned with elegance. Cozy nights await in the great-room, boasting a cathedral ceiling and a rock fireplace that adds warmth and character. The convenience of a main-floor laundry room, accessible from both inside the home and the garage, ensures ease and functionality in your daily routine. The primary suite, located on the main floor, is a haven of comfort. Discover a walk-in closet and a full en-suite bathroom featuring a double vanity, separate tub, and a tiled shower – the epitome of relaxation and luxury. Ascend the staircase to a second level of discovery, where four additional bedrooms, with 2 private full bath and one jack and jill full bath, await. The lush surroundings and thoughtful landscaping provide an outdoor oasis, enhancing the appeal of this remarkable residence. Tall ceilings throughout the home create an ambiance of grandeur and sophistication. Conveniently located just minutes from local amenities, this home invites you to explore a lifestyle that balances tranquility and accessibility. Schedule your showing today and embark on a journey to discover the unique charm of 540 Serendipity Ln – your new haven of elegance and comfort.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	540 Serendipity Lane	576 Serendipity Lane	533 Bellot Woods Drive	512 Montigo Way
City, State	Spartanburg, SC	Spartanburg, SC	Duncan, SC	Moore, SC
Zip Code	29301	29301	29334	29369
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	1.34 ¹	1.50 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$449,900	\$415,000	\$374,900
List Price \$	--	\$399,900	\$415,000	\$374,900
Original List Date		09/07/2023	05/21/2024	11/21/2023
DOM · Cumulative DOM	-- · --	258 · 264	7 · 7	189 · 189
Age (# of years)	17	8	7	19
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 Craftsman	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,923	2,417	2,765	3,021
Bdrm · Bths · ½ Bths	5 · 4 · 1	3 · 3	3 · 2 · 1	4 · 3 · 1
Total Room #	14	10	10	12
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	.17 acres	.18 acres	.15 acres	.40 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.

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

Listing 1 Similar in age, location and lot size. Inferior in square footage and bath count.

Listing 2 Similar in age, lot size and square footage. Inferior in bath count.

Listing 3 Inferior in bath count and age. Superior in lot size. Similar in square footage.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	540 Serendipity Lane	727 Rose Penny Lane	819 Sweet William Road	155 Santa Ana Way
City, State	Spartanburg, SC	Spartanburg, SC	Spartanburg, SC	Duncan, SC
Zip Code	29301	29301	29301	29334
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.05 ¹	1.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$349,900	\$314,900	\$419,500
List Price \$	--	\$334,900	\$314,900	\$399,900
Sale Price \$	--	\$334,900	\$304,900	\$392,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/08/2023	05/15/2024	10/16/2023
DOM · Cumulative DOM	-- · --	27 · 63	24 · 53	23 · 51
Age (# of years)	17	7	7	7
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	2,923	2,147	2,218	2,852
Bdrm · Bths · ½ Bths	5 · 4 · 1	3 · 2 · 1	3 · 2 · 1	4 · 3
Total Room #	14	9	9	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	.17 acres	.15 acres	.22 acres	.20 acres
Other	--	--	--	--
Net Adjustment	--	+\$56,560	+\$52,300	+\$7,500
Adjusted Price	--	\$391,460	\$357,200	\$399,500

* 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.

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

Sold 1 Similar in age, location and lot size. Inferior in bath count (10000) and square footage (46560)

Sold 2 Similar in age, location and lot size. Inferior in square footage (42300) and bath count (10000).

Sold 3 Similar in age, lot size and square footage. Inferior in bath count (7500).

Subject Sales & Listing History

Current Listing Status Not Currently Listed

Listing Agency/Firm

Listing Agent Name

Listing Agent Phone

of Removed Listings in Previous 12 Months 3

of Sales in Previous 12 Months 0

Listing History Comments

Listed 3 separate times in the MLS over the last year. Listing w/d or expired every time. House sold as a foreclosure sale in 6/2023 for \$307,000.

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
12/04/2023	\$394,900	02/02/2024	\$394,800	Expired	02/02/2024	\$394,800	MLS
02/02/2024	\$394,800	03/14/2024	\$394,900	Expired	03/02/2024	\$394,800	MLS
03/14/2024	\$394,900	--	--	Withdrawn	05/07/2024	\$394,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$389,900	\$389,900
Sales Price	\$389,900	\$389,900
30 Day Price	\$385,000	--

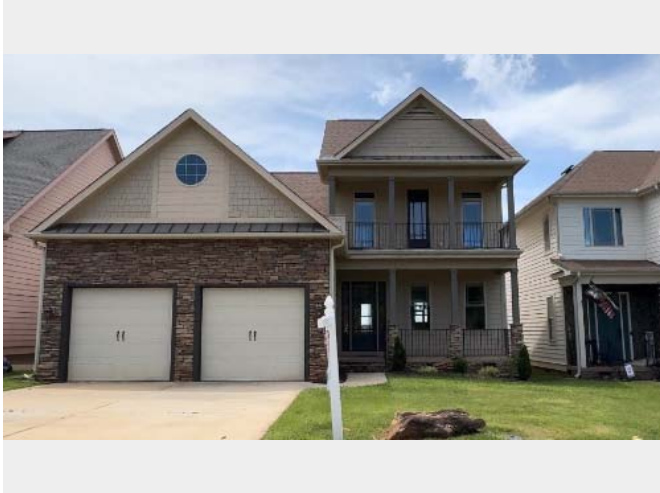
Comments Regarding Pricing Strategy

The overall market has seen a decrease in market activity over the last year that has resulted in longer DOM and an increase in price reductions. Homes in good condition that are priced competitively still tend to sell within 45 days. This report is not an appraisal and was completed by a SC Licensed Real Estate Broker as a comparative market analysis based on a review of similar properties. This market analysis may not be used for the purposes of obtaining financing in a federally-related transaction. The property is assumed to be in average condition based on a street view and the exterior condition. An interior inspection has not been completed.

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.

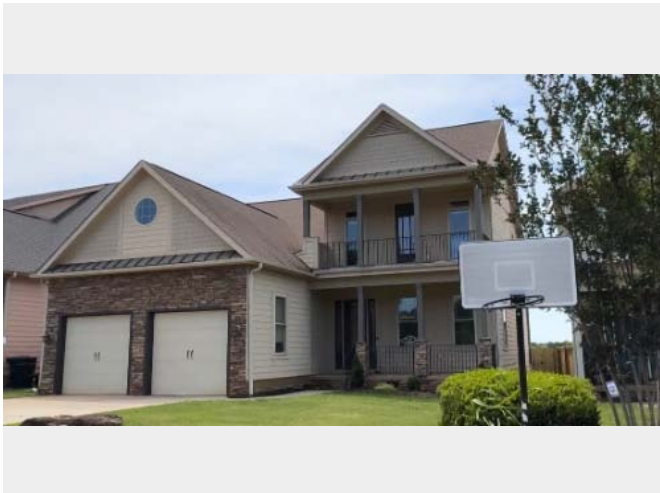
Subject Photos



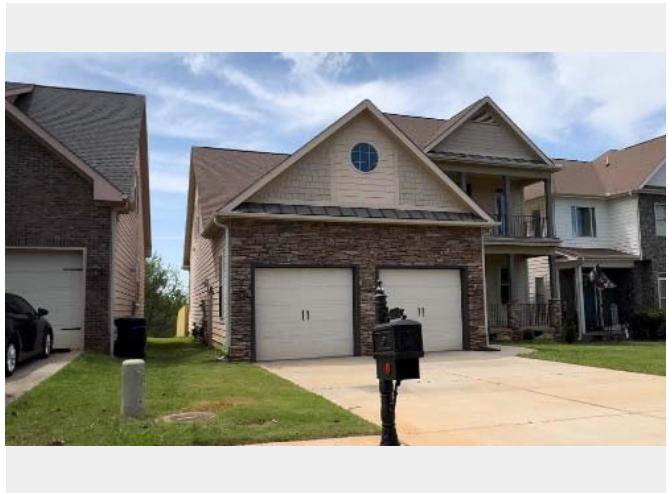
Front



Address Verification



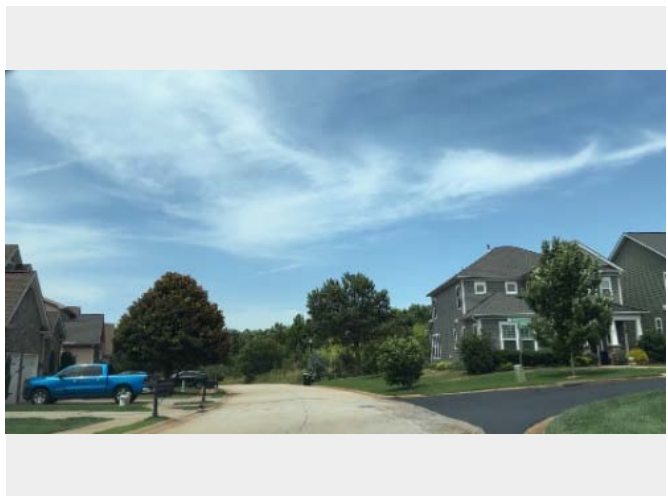
Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 576 Serendipity Lane
Spartanburg, SC 29301



Front

L2 533 Bellot Woods Drive
Duncan, SC 29334



Front

L3 512 Montigo Way
Moore, SC 29369



Front

Sales Photos

S1 727 Rose Penny Lane
Spartanburg, SC 29301



Front

S2 819 Sweet William Road
Spartanburg, SC 29301



Front

S3 155 Santa Ana Way
Duncan, SC 29334



Front

ClearMaps Addendum

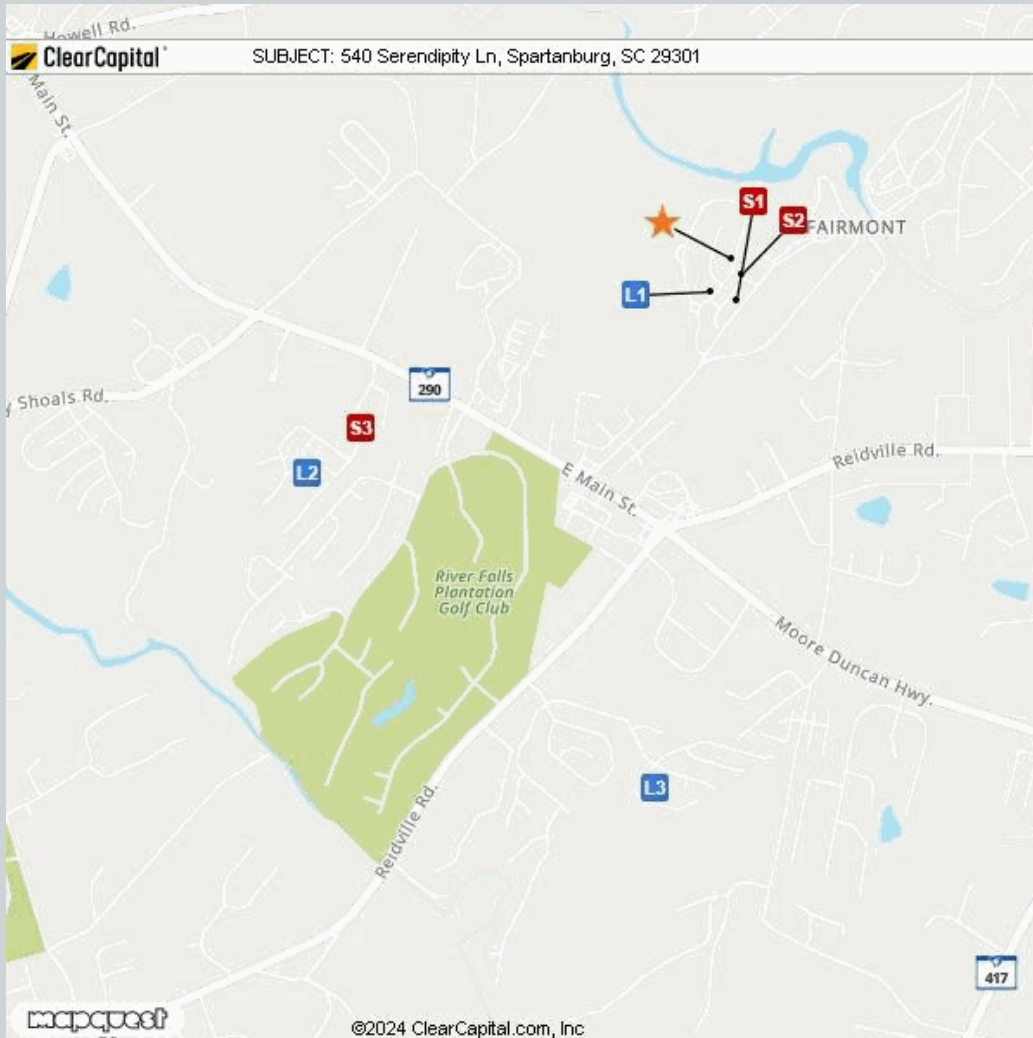
Address ★ 540 Serendipity Lane, Spartanburg, SC 29301

Loan Number 53892

Suggested List \$389,900

Suggested Repaired \$389,900

Sale \$389,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	540 Serendipity Lane, Spartanburg, SC 29301	--	Parcel Match
L1 Listing 1	576 Serendipity Lane, Spartanburg, SC 29301	0.11 Miles ¹	Parcel Match
L2 Listing 2	533 Bellot Woods Drive, Duncan, SC 29334	1.34 Miles ¹	Parcel Match
L3 Listing 3	512 Montigo Way, Moore, SC 29369	1.50 Miles ¹	Parcel Match
S1 Sold 1	727 Rose Penny Lane, Spartanburg, SC 29301	0.11 Miles ¹	Parcel Match
S2 Sold 2	819 Sweet William Road, Spartanburg, SC 29301	0.05 Miles ¹	Parcel Match
S3 Sold 3	155 Santa Ana Way, Duncan, SC 29334	1.14 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	Elizabeth Amoroso	Company/Brokerage	Amoroso Real Estate Group, LLC
License No	44620	Address	515 Gorham Drive Boiling Springs SC 29316
License Expiration	06/30/2025	License State	SC
Phone	8643165440	Email	beth.amoroso@yahoo.com
Broker Distance to Subject	11.10 miles	Date Signed	05/28/2024

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.