

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 | 64 Tannery Drive, Greer, SC 29651 | Order ID | 9114473 | Property ID | 34989240 |
| Inspection Date | 01/18/2024 | Date of Report | 01/18/2024 | | |
| Loan Number | 53894 | APN | 5-3500-06164 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Spartanburg | | |

Tracking IDs

| | | | |
|--------------------------|----------------------|----------------------|----------------------|
| Order Tracking ID | 1.17_Citi_BPO_Update | Tracking ID 1 | 1.17_Citi_BPO_Update |
| Tracking ID 2 | -- | Tracking ID 3 | -- |

General Conditions

| | | |
|---------------------------------------|---|--|
| Owner | CATAMOUNT PROPERTIES 2018 LLC | Condition Comments The home appeared to be in average to good condition for the age of the home at the time of the inspection with no notable repairs from the street view. Due to not inspecting home other than from the street view the condition is an estimate. |
| R. E. Taxes | \$7,119 | |
| Assessed Value | \$17,043 | |
| Zoning Classification | Residential | |
| Property Type | SFR | |
| Occupancy | Vacant | |
| Secure? | Yes | |
| (Assumed that the doors were locked.) | | |
| Ownership Type | Fee Simple | |
| Property Condition | Good | |
| Estimated Exterior Repair Cost | \$0 | |
| Estimated Interior Repair Cost | \$0 | |
| Total Estimated Repair | \$0 | |
| HOA | Creekside Manor (864)599-9019 | |
| Association Fees | \$425 / Year (Pool,Other: Common Areas, Some Sidewalks) | |
| Visible From Street | Visible | |
| Road Type | Public | |

Neighborhood & Market Data

| | | |
|--|-------------------------------------|--|
| Location Type | Suburban | Neighborhood Comments The homes in the neighborhood appeared to be in average to good condition for their age from the street view at the time of inspection. Due to not personally inspecting the properties up close this is only an estimation. |
| Local Economy | Stable | |
| Sales Prices in this Neighborhood | Low: \$115000 High: \$825961 | |
| Market for this type of property | Decreased 4 % in the past 6 months. | |
| Normal Marketing Days | <90 | |

Current Listings

| | Subject | Listing 1 | Listing 2 | Listing 3 * |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 64 Tannery Drive | 400 Merkel Dr | 334 Foxbank Cir | 436 Merkel Dr |
| City, State | Greer, SC | Greer, SC | Greer, SC | Greer, SC |
| Zip Code | 29651 | 29651 | 29651 | 29651 |
| Datasource | MLS | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.14 ¹ | 0.18 ¹ | 0.05 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$342,000 | \$363,900 | \$355,900 |
| List Price \$ | -- | \$334,900 | \$349,900 | \$355,900 |
| Original List Date | | 08/11/2023 | 10/19/2023 | 01/17/2023 |
| DOM · Cumulative DOM | -- · -- | 160 · 160 | 91 · 91 | 1 · 366 |
| Age (# of years) | 4 | 5 | 2 | 3 |
| 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 | 1 Story Ranch/Rambler | 1 Story Traditional | 2 Stories Traditional | 1 Story Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,962 | 1,804 | 2,167 | 1,942 |
| Bdrm · Bths · ½ Bths | 4 · 2 | 3 · 2 | 4 · 2 · 1 | 3 · 2 |
| Total Room # | 7 | 9 | 7 | 6 |
| 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 | 0.26 acres | 0.26 acres | 0.24 acres | 0.16 acres |
| Other | -- | -- | -- | -- |

* 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** District 5- Great location off Highway 101. Corner lot with privacy fenced backyard surrounds this one level home with a bonus room. The entryfoyer opens to a spacious greatroom and eat in kitchen area. The kitchen has granite countertops, gas range, a pantry, and acenter island. Theguest rooms share a hall bath. The owners suite has a walk in tile shower, double vanity, and a walk in closet. The bonus room has a closet andcan be the 4th bedroom. The covered patio overlooks the fenced backyard. Area pool within walking distance. Appraisal on file!
- Listing 2** Wow!! here is your chance to live on a Cul-de-sac. Enjoy easy living and affordable luxury in the highly sought after Spartanburg County schooldistrict 5. Built just two years ago minutes to Hwy i85 and BMW. The Cameron floor plan at Creekside Manor is a specious home priced to sell.This home features 4 bedrooms and 2.5 bathrooms. Master bedroom and huge walk -in closet on second floor. Two car garage includingelectric garage opener. Luxury kitchen cabinets, granite countertops, Modern LVP flooring, stainless steel appliances, gas range stove and highquality recess lighting throughout home. The open floor plan seamlessly connects the living space living and open kitchen with pantry. flex room/office with perfect natural light. if you are looking for a great location, look no further. make your appointment to see this beautiful home today!*take advantage of the \$5000 flex buyer concessions.
- Listing 3** Welcome to this beautiful and meticulously kept home in Greer, SC! Offering 3 Bedrooms, 2 Bathrooms and bonus room which can be used asa home office, playroom, exercise room or additional bedroom! Gorgeous luxury vinyl plank and crown molding adds a touch of refinement tothe main living areas and the raised hearth stone gas fireplace with a stone mantel in the great room provides just the right amount of eleganceand coziness! The primary suite on the main level provides a walk in closet, dual sink vanity, separate shower/tub and ceramic tile flooring. Thekitchen with its adjoining dining space offers granite counter tops, pantry, gas stove and stainless steel appliances. Step outside to yourbackyard oasis with a large partially covered patio and fenced in yard that is the perfect place for a private retreat for relaxation or entertaining!The home is located in the Creekside Manor neighborhood which has a community pool! Located 7 miles to GSP Airport, 4 miles to BMWmanufacturing plant, and within the Spartanburg District 5 Schools zone. Don't miss the opportunity to make this house your home. Schedule aviewing today!

Recent Sales

| | Subject | Sold 1 * | Sold 2 | Sold 3 |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 64 Tannery Drive | 156 Foxbank Cir | 139 Willowbottom Dr | 253 Foxbank Cir |
| City, State | Greer, SC | Greer, SC | Greer, SC | Greer, SC |
| Zip Code | 29651 | 29651 | 29651 | 29651 |
| Datasource | MLS | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.12 ¹ | 0.50 ¹ | 0.05 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$363,000 | \$259,000 | \$365,000 |
| List Price \$ | -- | \$346,000 | \$349,900 | \$365,000 |
| Sale Price \$ | -- | \$350,000 | \$350,000 | \$360,000 |
| Type of Financing | -- | Conventional | Cash | Cash |
| Date of Sale | -- | 08/16/2023 | 08/17/2023 | 08/25/2023 |
| DOM · Cumulative DOM | -- · -- | 62 · 62 | 125 · 125 | 72 · 72 |
| Age (# of years) | 4 | 4 | 7 | 4 |
| 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 | 1 Story Ranch/Rambler | 1 Story Traditional | 1 Story Ranch/Rambler | 1 Story Ranch/Rambler |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,962 | 1,944 | 1,906 | 1,900 |
| Bdrm · Bths · ½ Bths | 4 · 2 | 4 · 2 | 3 · 2 | 3 · 2 |
| Total Room # | 7 | 8 | 7 | 7 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 3 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 | 0.26 acres | 0.30 acres | 0.19 acres | 0.20 acres |
| Other | -- | -- | -- | -- |
| Net Adjustment | -- | -\$1,600 | +\$2,800 | +\$3,100 |
| Adjusted Price | -- | \$348,400 | \$352,800 | \$363,100 |

* 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** This newly renovated home is ideal for those looking for a natural color palette and flexible living space. The kitchen boasts a center island and a nice backsplash, perfect for the home chef. The master bedroom has a walk in closet and the primary bathroom has double sinks and good under sink storage. The home also has other rooms for flexible living space. The backyard is fenced in and has a covered sitting area, great for entertaining. This home is sure to please anyone looking for a comfortable and stylish living space. Don't miss out on this amazing opportunity!
- Sold 2** Back on the market (no sellers fault)! This spacious ranch plan embodies open concept living at its best. The Azalea offers 3 bedrooms and 2 full baths on the main level with an open Family Room, Kitchen and Dining Space! The Family Room features a Gas Log Fireplace with built in HDLink, allowing you to mount your TV above the Fireplace and hide all the wires! The Kitchen features an expansive Granite Island, Pendant and Recessed Lighting, Subway Tile Backsplash and GE Stainless Steel appliances, including dishwasher, microwave and Electric/Gas Range. The Breakfast area next to the kitchen leads out to the built in covered patio for year round enjoyment. The Owner's Suite with Tray Ceiling looks out to the rear of the home for privacy. The Owner's Bath has an oversized Tile Shower, Dual Vanities and Large Walk-In closet. Two additional bedrooms are located in the front of the home and share the hallway bathroom. This home is complete with 5 inch Hardwood Flooring in ALL of your major living spaces* a 2 car garage and lots of great built in energy saving features! New carpet, sprinkle system, garage floor finished, front and backyard extra drainage for storm water and a gorgeous landscape. This house has also video surveillance system with multiple cameras. Make all these your own home!
- Sold 3** Looking for your next home, then look no further than this beautiful 1 level RANCH, 3BR/2BA + BONUS room, home located in Greer. Enjoy gatherings with family and friends in the open concept kitchen featuring solid surface countertops, pantry, stainless steel appliances, breakfast area and island. This space flows nicely into the great room featuring vaulted ceilings and a stacked stone fireplace, while overlooking your backyard. The master suite provides a nice retreat with tray ceilings, neutral color scheme, while the master bath features double vanities, a soaking tub, tiled shower and separate water closet. Two guest bedrooms, a bath and spacious bonus room complete the space. Enjoy morning coffee or the evening sunset on your private patio or watch the family gather in the fenced in back yard with PRIVACY! Come take a look at this home and reap the rewards of swimming in the community pool, plus being just minutes away from I-85/BMW/GSP, shopping, dining and more.

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|-------------------------|---------------------------------|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | | Listing History Comments | | | |
| Listing Agency/Firm | | | | listed 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 |
| 10/20/2023 | \$374,900 | -- | -- | Expired | 12/20/2023 | \$369,900 | MLS |

Marketing Strategy

| | | |
|---|--------------------|-----------------------|
| | As Is Price | Repaired Price |
| Suggested List Price | \$360,000 | \$360,000 |
| Sales Price | \$350,000 | \$350,000 |
| 30 Day Price | \$325,000 | -- |
| Comments Regarding Pricing Strategy | | |
| <p>The home was priced based on the comps, condition, exterior viewing, and the local area. THIS IS NOT AN APPRAISAL. All information was pulled or obtained by using the tax records, mls, a supplied appraisal by the lender or by estimation. All information is considered accurate by extraordinary assumptions. This report is a Broker Price Opinion and in no way is to be used as a replacement of an appraisal or deemed to be an appraisal. This is only an opinion as I am only a Real Estate agent and not acting as an appraiser. This market analysis may not be used for the purposes of obtaining financing in a federally related transaction and I have presented the dollars for this property as PRICE, not VALUE. I am a licensed real estate Broker exempt from SC appraisal license law per SC Code 40-60-30. Rent values are only an estimate.</p> | | |

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



Address Verification



Side



Side



Side

Subject Photos



Side



Side



Street



Street

Listing Photos

L1 400 Merkel Dr
Greer, SC 29651



Front

L2 334 Foxbank Cir
Greer, SC 29651



Front

L3 436 Merkel Dr
Greer, SC 29651



Front

Sales Photos

S1 156 Foxbank Cir
Greer, SC 29651



Front

S2 139 Willowbottom Dr
Greer, SC 29651



Front

S3 253 Foxbank Cir
Greer, SC 29651



Front

ClearMaps Addendum

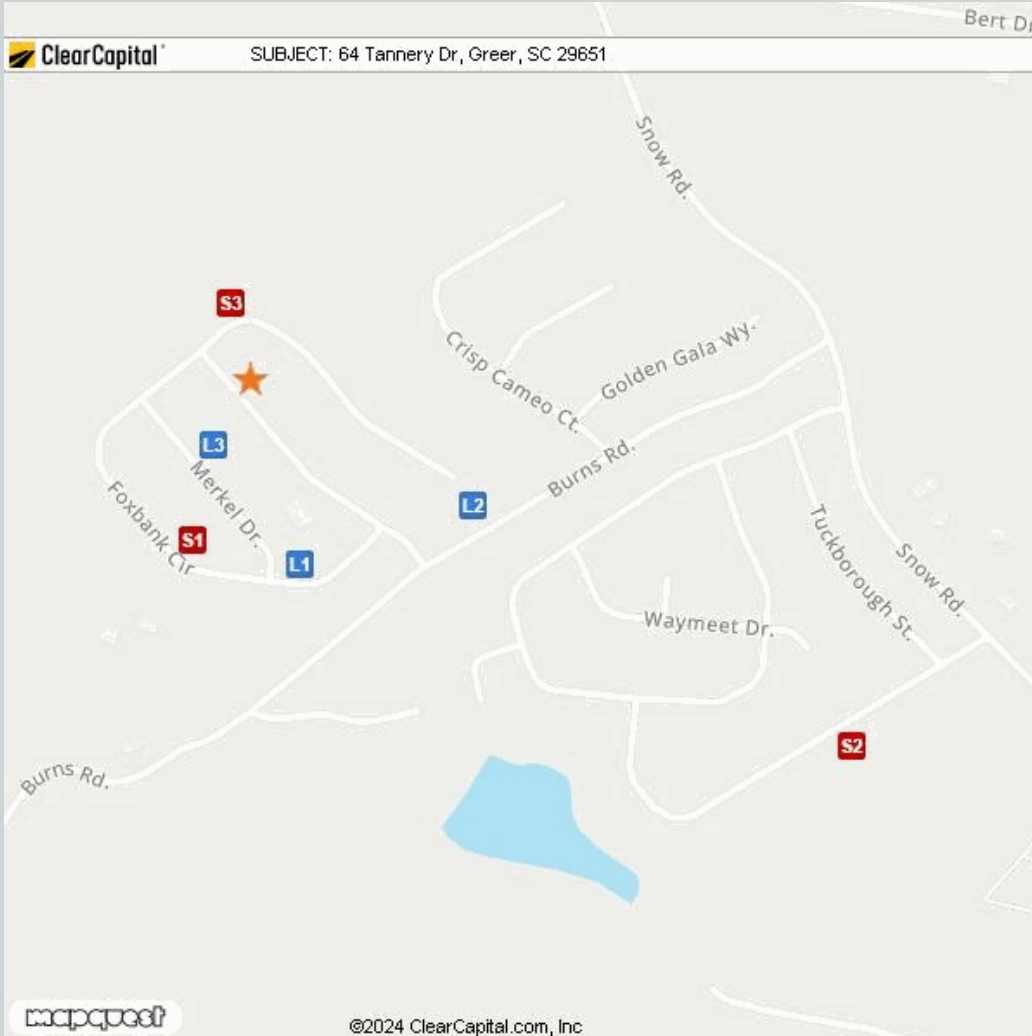
Address ★ 64 Tannery Drive, Greer, SC 29651

Loan Number 53894

Suggested List \$360,000

Suggested Repaired \$360,000

Sale \$350,000



Comparable

Address

Miles to Subject

Mapping Accuracy

| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|--------------------------------------|-------------------------|------------------|
| ★ Subject | 64 Tannery Drive, Greer, SC 29651 | -- | Parcel Match |
| L1 Listing 1 | 400 Merkel Dr, Greer, SC 29651 | 0.14 Miles ¹ | Parcel Match |
| L2 Listing 2 | 334 Foxbank Cir, Greer, SC 29651 | 0.18 Miles ¹ | Parcel Match |
| L3 Listing 3 | 436 Merkel Dr, Greer, SC 29651 | 0.05 Miles ¹ | Parcel Match |
| S1 Sold 1 | 156 Foxbank Cir, Greer, SC 29651 | 0.12 Miles ¹ | Parcel Match |
| S2 Sold 2 | 139 Willowbottom Dr, Greer, SC 29651 | 0.50 Miles ¹ | Parcel Match |
| S3 Sold 3 | 253 Foxbank Cir, Greer, SC 29651 | 0.05 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.

Report Instructions - cont.

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.

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 | Jeffrey Thompson | Company/Brokerage | Upstate Realty & Associates |
| License No | 79692 | Address | 201 Misty Meadow Dr Greenville SC 29615 |
| License Expiration | 06/30/2024 | License State | SC |
| Phone | 8646313099 | Email | jthompson8405@gmail.com |
| Broker Distance to Subject | 6.76 miles | Date Signed | 01/18/2024 |

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.