

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	613 Davis Street, Lancaster, SC 29720	Order ID	9114473	Property ID	34989536
Inspection Date	01/18/2024	Date of Report	01/18/2024		
Loan Number	53898	APN	0067E0A-036.00		
Borrower Name	Catamount Properties 2018 LLC	County	Lancaster		

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	
R. E. Taxes	\$1,004	The subject is a one story home with wood siding. There is an open front porch and a side porch. The lot is level and wooded. Per MLS the home has been updated with new paint and new interior fixtures. There are no visible damages to the exterior.	
Assessed Value	\$155,400		
Zoning Classification	residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(The home is listed and has a lockbox)			
Ownership Type	Fee Simple		
Property Condition	Good		
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	
Local Economy	Stable	The property is located 1 mile northwest of the center of the small town of Lancaster, SC and .5 mile south of Highway 9 in central Lancaster County. There are 14 active listings and 8 pending sales within 1 mile of the subject property. There were 59 homes sold within 1 mile over the past 12 months. Homes sold for an average of 101% of listed price in an average of 42 days. No REO listings or sales were found in this neighborhood.	
Sales Prices in this Neighborhood	Low: \$37,500 High: \$390,000		
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	613 Davis Street	952 13th Street	609 Dabis Street	2898 Jb Denton Road
City, State	Lancaster, SC	Lancaster, SC	Lancaster, SC	Lancaster, SC
Zip Code	29720	29720	29720	29720
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.50 ¹	0.02 ¹	5.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$220,000	\$200,000	\$228,500
List Price \$	--	\$220,000	\$200,000	\$228,500
Original List Date		01/05/2024	12/15/2023	01/17/2024
DOM · Cumulative DOM	-- · --	13 · 13	3 · 34	1 · 1
Age (# of years)	47	46	47	41
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	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,358	1,312	1,358	1,049
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 2	3 · 1 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.36 acres	0.17 acres	0.36 acres	1 acres
Other	porch, side porch	none	screened porch, side porch	covered porch, deck

* 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 The home is similar in size and age. The lot is smaller. There are 2 full bathrooms. The exterior has vinyl siding. There is no porch or deck. The home was recently renovated with new vinyl plank flooring, butcher block countertops and new paint.

Listing 2 The home is on the same street. It is the same size and age as the subject property. The lot is also the same size. There are 2 full bathrooms. The home has been updated with laminate and wood flooring. The exterior has a partial brick veneer and vinyl siding.

Listing 3 The home is newer. The lot is larger. The floor plan is the same as subject . The exterior has a partial brick veneer and vinyl siding. There is a covered porch and a deck. The house is smaller.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	613 Davis Street	205 Azalea Road	409 W Springs Street	1688 Heatherwood Drive
City, State	Lancaster, SC	Lancaster, SC	Lancaster, SC	Lancaster, SC
Zip Code	29720	29720	29720	29720
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.41 ¹	0.64 ¹	1.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$190,000	\$222,225	\$210,000
List Price \$	--	\$190,000	\$222,225	\$210,000
Sale Price \$	--	\$190,000	\$220,000	\$210,000
Type of Financing	--	Fha	Cash	Conventional
Date of Sale	--	06/01/2023	02/28/2023	03/03/2023
DOM · Cumulative DOM	-- · --	14 · 141	57 · 76	85 · 134
Age (# of years)	47	61	62	53
Condition	Good	Average	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	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,358	1,618	1,288	1,184
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1 · 1	3 · 1 · 1	3 · 1 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.36 acres	0.39 acres	0.46 acres	0.30 acres
Other	porch, side porch	covered porchk patio	porch	porch, fence
Net Adjustment	--	-\$2,300	+\$6,500	+\$4,950
Adjusted Price	--	\$187,700	\$226,500	\$214,950

* 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** This home is older. It is larger and has a slightly larger lot size. The room count is same as subject. The exterior has a partial brick veneer and vinyl siding. There is a covered front porch and a back patio. No updates or repair needs are listed. Seller paid \$4000 of buyers closing costs. GLA -6500 lot size -300 age 3500 parking 0 bathrooms 0 'exterior features 0 condition 5000 seller concession -4000
- Sold 2** The house is older. It is slightly smaller but has the same room count. The lot is larger. The exterior has a full brick veneer. There is an open front porch. The home has been completely renovated. It has new sheetrock, flooring, electrical wiring, new HVAC and a new roof. GLA 1750 lot size -1000 age 3750 parking 0 bathrooms 0 'exterior features 2000 condition 0 seller concession 0
- Sold 3** The home is more similar in age. The lot is slightly smaller. The GLA is smaller. The room count is the same with 1.5 bathrooms. There is an attached carport. The exterior has a brick veneer. The home has also been renovated. GLA 4350 lot size 600 age 1500 parking -1500 bathrooms 0 'exterior features 0 condition 0 seller concession 0

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Realty One Group Select	The home was listed on 11/16/2023 for \$199000. The home was also listed on 8/21/2023 for \$199900 and went under contract on 9/26/2023. It was withdrawn from the market on 11/09/2023. No information was found regarding why the property was withdrawn.					
Listing Agent Name	Priscilla Baatista						
Listing Agent Phone	704-661-2808						
# 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
11/16/2023	\$199,000	--	--	--	--	--	MLS

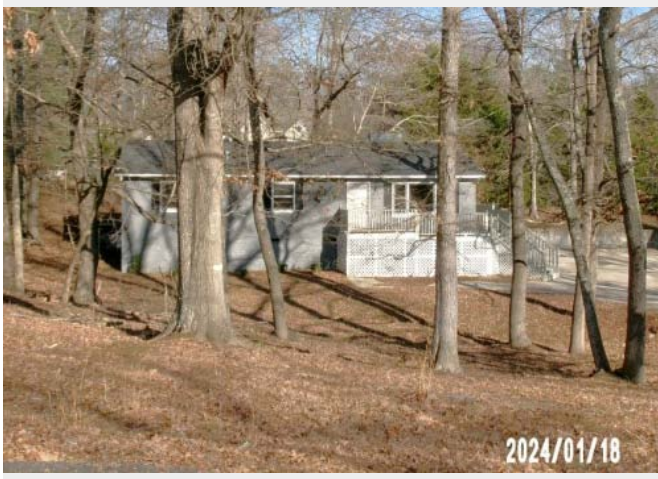
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$215,000	\$215,000
Sales Price	\$219,000	\$219,000
30 Day Price	\$205,000	--
Comments Regarding Pricing Strategy		
The sold comps all have the same room count as subject with 3 bedrooms and 1.5 bathrooms. Sale 1 and Sale 2 are older. Sale 1 has an inferior condition. Sale 3 is more similar in age. Sale 2 is most similar in size but has a larger lot size. Sale 3 is smaller but has a smaller GLA. The Value is estimated to be between Sale 2 and Sale 3.		

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

Subject Photos



Other

Listing Photos

L1 952 13th Street
Lancaster, SC 29720



Front

L2 609 Dabis Street
Lancaster, SC 29720



Front

L3 2898 JB Denton Road
Lancaster, SC 29720



Front

Sales Photos

S1 205 Azalea Road
Lancaster, SC 29720



Front

S2 409 W Springs Street
Lancaster, SC 29720



Front

S3 1688 Heatherwood Drive
Lancaster, SC 29720



Front

ClearMaps Addendum

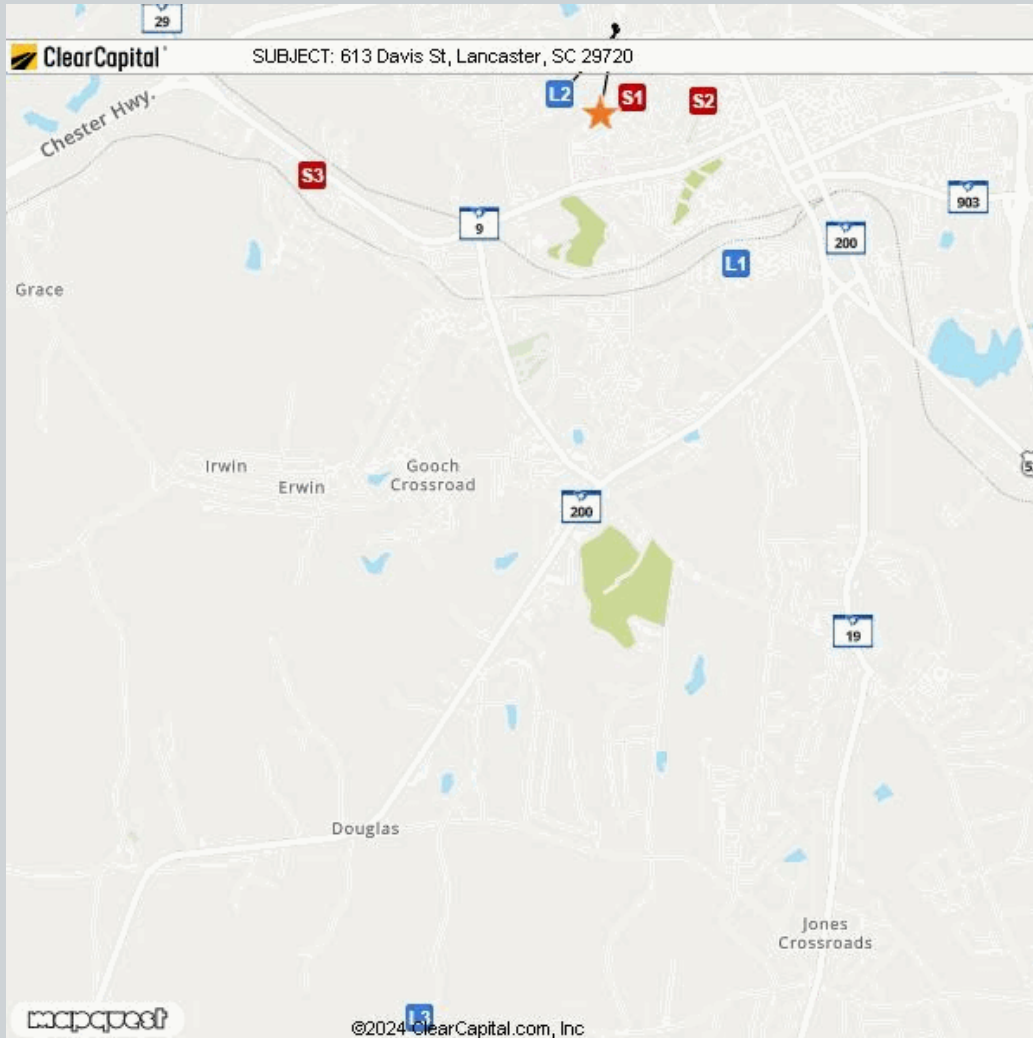
Address ★ 613 Davis Street, Lancaster, SC 29720

Loan Number 53898

Suggested List \$215,000

Suggested Repaired \$215,000

Sale \$219,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	613 Davis Street, Lancaster, SC 29720	--	Parcel Match
L1 Listing 1	952 13th Street, Lancaster, SC 29720	1.50 Miles ¹	Parcel Match
L2 Listing 2	609 Dabis Street, Lancaster, SC 29720	0.02 Miles ¹	Parcel Match
L3 Listing 3	2898 Jb Denton Road, Lancaster, SC 29720	5.70 Miles ¹	Parcel Match
S1 Sold 1	205 Azalea Road, Lancaster, SC 29720	0.41 Miles ¹	Parcel Match
S2 Sold 2	409 W Springs Street, Lancaster, SC 29720	0.64 Miles ¹	Parcel Match
S3 Sold 3	1688 Heatherwood Drive, Lancaster, SC 29720	1.91 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	Sally May	Company/Brokerage	Keller Williams Realty
License No	18955	Address	901 Dave Gibson Blvd. Fort Mill SC 29708
License Expiration	06/30/2024	License State	SC
Phone	8034314188	Email	SallyHMay@yahoo.com
Broker Distance to Subject	24.39 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.