

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	428 Apple Branch Court, Blythewood, SOUTH CAROLINA 29016	Order ID	9047273	Property ID	34842385
Inspection Date	12/03/2023	Date of Report	12/04/2023		
Loan Number	53900	APN	148130742		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

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, subject recently renovated/ updated. Subject requires no repairs.
R. E. Taxes	\$1,499	
Assessed Value	\$5,620	
Zoning Classification	Residential RU	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Subject windows and doors appear 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	CAMS	
Association Fees	\$132 / Year (Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Neighborhood maintained in line with subject, neighborhood has close proximity to amenities and shopping. Traditional sales driving force of neighborhood market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$150400 High: \$513000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	428 Apple Branch Court	592 Flat Creek Dr	1073 Allendale Rd	430 Fairford Rd
City, State	Blythewood, SOUTH CAROLINA	Blythewood, SC	Blythewood, SC	Blythewood, SC
Zip Code	29016	29016	29016	29016
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.95 ¹	0.54 ¹	0.55 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$259,900	\$285,000	\$265,000
List Price \$	--	\$259,900	\$285,000	\$265,000
Original List Date		10/27/2023	10/11/2023	08/24/2023
DOM · Cumulative DOM	-- · --	37 · 38	53 · 54	101 · 102
Age (# of years)	16	8	6	5
Condition	Good	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	1.5 Stories Conventional	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	1,734	1,777	2,124	1,861
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	8	9	9
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	.18 acres	0.11 acres	0.01 acres	0.12 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** Well-maintained Home Is A Sanctuary Of Comfort And Style. Nestled In The Sought After Neighborhood Of Hawkins Creek, This Property Offers A Warm And Inviting Atmosphere That Feels Like Home From The Moment You Step Inside. Hardwoods Throughout The First Floor, Wood Railing With Black Metal Balusters To Accent The Stairway.
- Listing 2** 4-bedroom, 2.5 Bath Home Includes Hardwood Throughout The Main Floor. The Kitchen Includes Beautiful Cabinets With Tons Of Storage Space, Granite Countertops, A Large Pantry, Along With Stainless-steel Appliances To Include A Refrigerator, Electric Smooth-top Stove, Dishwasher, And Over The Range Microwave
- Listing 3** Living Room Has Hardwood Floors And Gas Fireplace. The Kitchen Features A Large Bar And Dining Area. The Owners' Suite Includes Master Bath W/separate Shower And Garden Tub, And Walk-in Closet. Large Size Secondary Bedrooms W/shared Bath. Home Features Include Music Port/charging Station, Recessed Lighting, Garage Door Opener, Front & Back Yard Irrigation System, Stained Cabinets, And Granite Counter Tops, Limited Lifetime Architectural Shingles.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	428 Apple Branch Court	420 Apple Branch Ct	104 Potters View Rd	562 Vintage Pine Dr
City, State	Blythewood, SOUTH CAROLINA	Blythewood, SC	Blythewood, SC	Blythewood, SC
Zip Code	29016	29016	29016	29016
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.02 ¹	0.53 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$284,900	\$265,000	\$285,000
List Price \$	--	\$284,900	\$265,000	\$285,000
Sale Price \$	--	\$283,000	\$260,000	\$279,200
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	04/03/2023	02/02/2023	11/13/2023
DOM · Cumulative DOM	-- · --	52 · 52	146 · 146	55 · 55
Age (# of years)	16	17	6	12
Condition	Good	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	1.5 Stories Conventional	1.5 Stories CONVENTIONAL	1 Story CONVENTIONAL	1 Story CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	1,734	1,872	1,679	1,867
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	7	7	7
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	--	Pool - Yes	--	--
Lot Size	.18 acres	.18 acres	0.19 acres	0.19 acres
Other	--	--	--	--
Net Adjustment	--	+\$1,500	+\$20,000	+\$1,500
Adjusted Price	--	\$284,500	\$280,000	\$280,700

* 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** 3 Bedroom, 2 Full Bathroom Retreat. One Level Living Plus A Spacious Second Floor Bonus Room. Main Areas Include Great Room With Vaulted Ceiling & Cozy Fireplace, Formal Dining Area And Kitchen With Stainless Steel Appliances. NET ADJ 2500 RC BED NO ADJUSTMENT MADE FOR POOL DUE TO COMP CONDITION IN COMPARISON TO SUBJECT.
- Sold 2** Move-in Ready With Open Floor Plan! Carson-c Ranch Style Floor Plan With High Ceilings In Living Room W/ Large Master Suite. ADJ 25000 CONDITION
- Sold 3** Large Kitchen With Beautiful Granite Countertops, Eat-in Area, And Lots Of Storage! Stainless Steel Appliances And A Pantry. Large Great Room With Cozy Gas Fireplace And Box Ceilings. The Primary Bedroom Has A Nice Walk-in Closet And A Private Bathroom Complete With Garden Tub, Shower, And Dual Vanities. NET ADJ 2500 RC BED

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject listing history below, subject currently pending.			
Listing Agent Name							
Listing Agent Phone							
# 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
10/13/2023	\$264,900	11/03/2023	\$264,800	Pending/Contract	11/29/2023	\$275,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$285,000	\$285,000
Sales Price	\$284,500	\$284,500
30 Day Price	\$274,500	--
Comments Regarding Pricing Strategy		
<p>Subject price based on comps with close proximity and similar characteristics. Subject price heavily weighed by sold comps. SC1 weighed heaviest in price decision as SC1 has closest proximity, most similar age and GLA. However, SC1 has pool. No adjustment was made for the pool due to SC1 condition in comparison to subject as subject has been recently fully renovated. LC1 most comparable due to proximity. Due to lack of similar comps some variances could not be avoided. Also due to the same age could not be bracketed by list comps.</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



Side



Side



Street



Street

Listing Photos

L1 592 Flat Creek Dr
Blythewood, SC 29016



Front

L2 1073 Allendale Rd
Blythewood, SC 29016



Front

L3 430 Fairford Rd
Blythewood, SC 29016



Front

Sales Photos

S1 420 Apple Branch Ct
Blythewood, SC 29016



Front

S2 104 Potters View Rd
Blythewood, SC 29016



Front

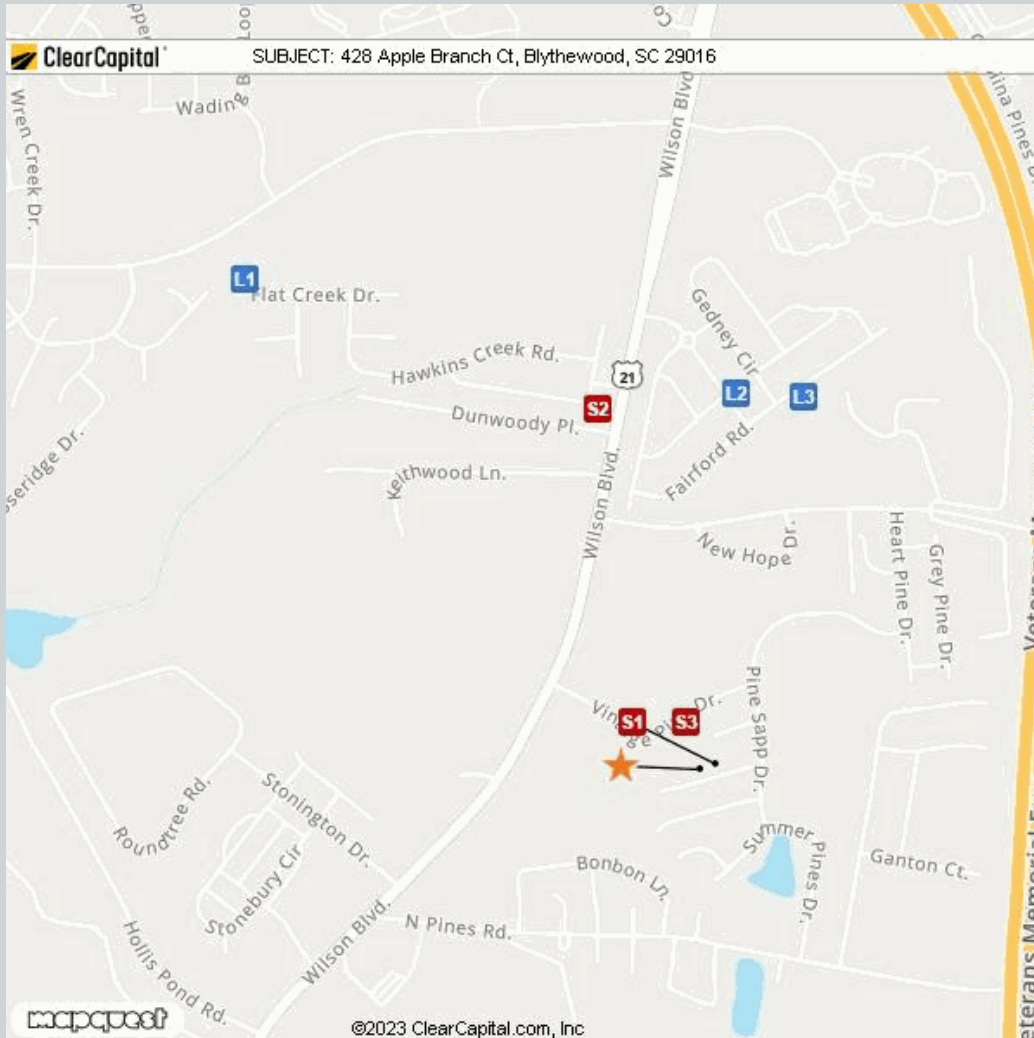
S3 562 Vintage Pine Dr
Blythewood, SC 29016



Front

ClearMaps Addendum

Address ★ 428 Apple Branch Court, Blythewood, SOUTH CAROLINA 29016
Loan Number 53900 **Suggested List** \$285,000 **Suggested Repaired** \$285,000 **Sale** \$284,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	428 Apple Branch Court, Blythewood, South Carolina 29016	--	Parcel Match
L1 Listing 1	592 Flat Creek Dr, Blythewood, SC 29016	0.95 Miles ¹	Parcel Match
L2 Listing 2	1073 Allendale Rd, Blythewood, SC 29016	0.54 Miles ¹	Parcel Match
L3 Listing 3	430 Fairford Rd, Blythewood, SC 29016	0.55 Miles ¹	Parcel Match
S1 Sold 1	420 Apple Branch Ct, Blythewood, SC 29016	0.02 Miles ¹	Parcel Match
S2 Sold 2	104 Potters View Rd, Blythewood, SC 29016	0.53 Miles ¹	Parcel Match
S3 Sold 3	562 Vintage Pine Dr, Blythewood, SC 29016	0.07 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	10.48 miles	Date Signed	12/04/2023

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.