

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.

<b>Address</b>	322 Lowndes Avenue, Greenville, SC 29607	<b>Order ID</b>	9507530	<b>Property ID</b>	35738307
<b>Inspection Date</b>	07/27/2024	<b>Date of Report</b>	07/29/2024		
<b>Loan Number</b>	54062	<b>APN</b>	0193.02-03-021.01		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Greenville		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	07.26_CitiAgedBPO	<b>Tracking ID 1</b>	07.26_CitiAgedBPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Sfr Od Llc	<b>Condition Comments</b> Home and landscaping seem to have been maintained well as noted from doing an exterior drive by inspection. Subject has good functional utility and conforms well within the neighborhood.
<b>R. E. Taxes</b>	\$1,614	
<b>Assessed Value</b>	\$7,730	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (Lockbox)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Home is within an area that is centrally located and where homeowners enjoy easy access to local conveniences, shopping, schools, parks and other places of interest.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$215,000 High: \$615,000	
<b>Market for this type of property</b>	Increased 6 0 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	322 Lowndes Avenue	212 Sycamore Dr	27 Kirkwood Ln	314 Chick Springs Rd
City, State	Greenville, SC	Greenville, SC	Greenville, SC	Greenville, SC
Zip Code	29607	29607	29607	29609
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.34 <sup>1</sup>	0.59 <sup>1</sup>	1.16 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,607	\$468,000	\$449,900
List Price \$	--	\$399,607	\$439,000	\$449,900
Original List Date		06/19/2024	06/05/2024	07/15/2024
DOM · Cumulative DOM	-- · --	4 · 40	36 · 54	14 · 14
Age (# of years)	27	59	58	53
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	1.5 Stories Traditional	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,656	1,510	1,474	1,466
Bdrm · Bths · ½ Bths	3 · 2 · 1	2 · 2	3 · 2	3 · 2
Total Room #	8	7	8	8
Garage (Style/Stalls)	None	None	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.32 acres	0.16 acres	0.24 acres	0.27 acres
Other	None	Fence	Fence	Fence

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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

**Listing 1** Fair market property with fenced back yard, bonus room, updated kitchen and baths. Comp is most similar due to amount of GLA. Adj of +1500 room count, +320 lot size, +800 age, +2190 GLA, -1200 fence.

**Listing 2** Fair market property on corner lot with fenced back yard, fireplace, wood floors, new HVAC, updated kitchen and baths. Comp is inferior due to amount of GLA. Adj of +500 room count, +775 age, +2730 GLA, -1200 fence, -5000 garage.

**Listing 3** Fair market property with fenced back yard, new roof, HVAC, updated kitchen and baths. Comp is inferior due to amount of GLA. Adj of +500 room count, +650 age, +2850 GLA, -1200 fence.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	322 Lowndes Avenue	109 Oakland Dr	17 Beechwood Ave	16 Greenridge Dr
<b>City, State</b>	Greenville, SC	Greenville, SC	Greenville, SC	Greenville, SC
<b>Zip Code</b>	29607	29607	29607	29607
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.29 <sup>1</sup>	0.92 <sup>1</sup>	0.32 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$389,000	\$399,000	\$425,000
<b>List Price \$</b>	--	\$389,000	\$399,000	\$425,000
<b>Sale Price \$</b>	--	\$385,000	\$425,000	\$432,500
<b>Type of Financing</b>	--	Cash	Conventional	Conventional
<b>Date of Sale</b>	--	12/08/2023	08/25/2023	06/26/2024
<b>DOM · Cumulative DOM</b>	-- · --	1 · 23	1 · 35	7 · 61
<b>Age (# of years)</b>	27	8	9	6
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	1 Story Ranch	1 Story Ranch	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,656	1,490	1,457	1,706
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2	3 · 2	3 · 3
<b>Total Room #</b>	8	8	8	9
<b>Garage (Style/Stalls)</b>	None	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.32 acres	0.16 acres	0.2 acres	0.06 acres
<b>Other</b>	None	Fence	Fence	None
<b>Net Adjustment</b>	--	+\$885	+\$1,335	-\$505
<b>Adjusted Price</b>	--	\$385,885	\$426,335	\$431,995

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Fair market property with fenced back yard, updated kitchen and baths. Comp is inferior due to amount of GLA. Adj of +2490 GLA, +500 room count, +320 lot size, -1200 fence, -475 age, -750 seller concessions.
- Sold 2** Fair market property with fenced back yard, wood floors, updated kitchen and baths. Comp is inferior due to amount of GLA. Adj of +500 room count, +2985 GLA, -1200 fence, -500 seller concessions, -450 age.
- Sold 3** Fair market property with wood floors, quartz and granite counters and loft. Comp is most similar due to amount of GLA. Adj of -500 room count, -525 age, +520 lot size.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Exp Realty, Llc	DOM 63					
<b>Listing Agent Name</b>	Stephen Casselman						
<b>Listing Agent Phone</b>	888-440-2798						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
05/27/2024	\$424,900	07/24/2024	\$399,700	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$399,000	\$399,000
<b>Sales Price</b>	\$392,000	\$392,000
<b>30 Day Price</b>	\$386,000	--
<b>Comments Regarding Pricing Strategy</b>		
Value is based on adjusted sales comp data. Most weight was given to sale comp 3 due to amount of GLA.		

## 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

## Listing Photos

**L1** 212 Sycamore Dr  
Greenville, SC 29607



Front

**L2** 27 Kirkwood Ln  
Greenville, SC 29607



Front

**L3** 314 Chick Springs Rd  
Greenville, SC 29609



Front

## Sales Photos

**S1** 109 Oakland Dr  
Greenville, SC 29607



Front

**S2** 17 Beechwood Ave  
Greenville, SC 29607



Front

**S3** 16 Greenridge Dr  
Greenville, SC 29607



Front



### ClearMaps Addendum

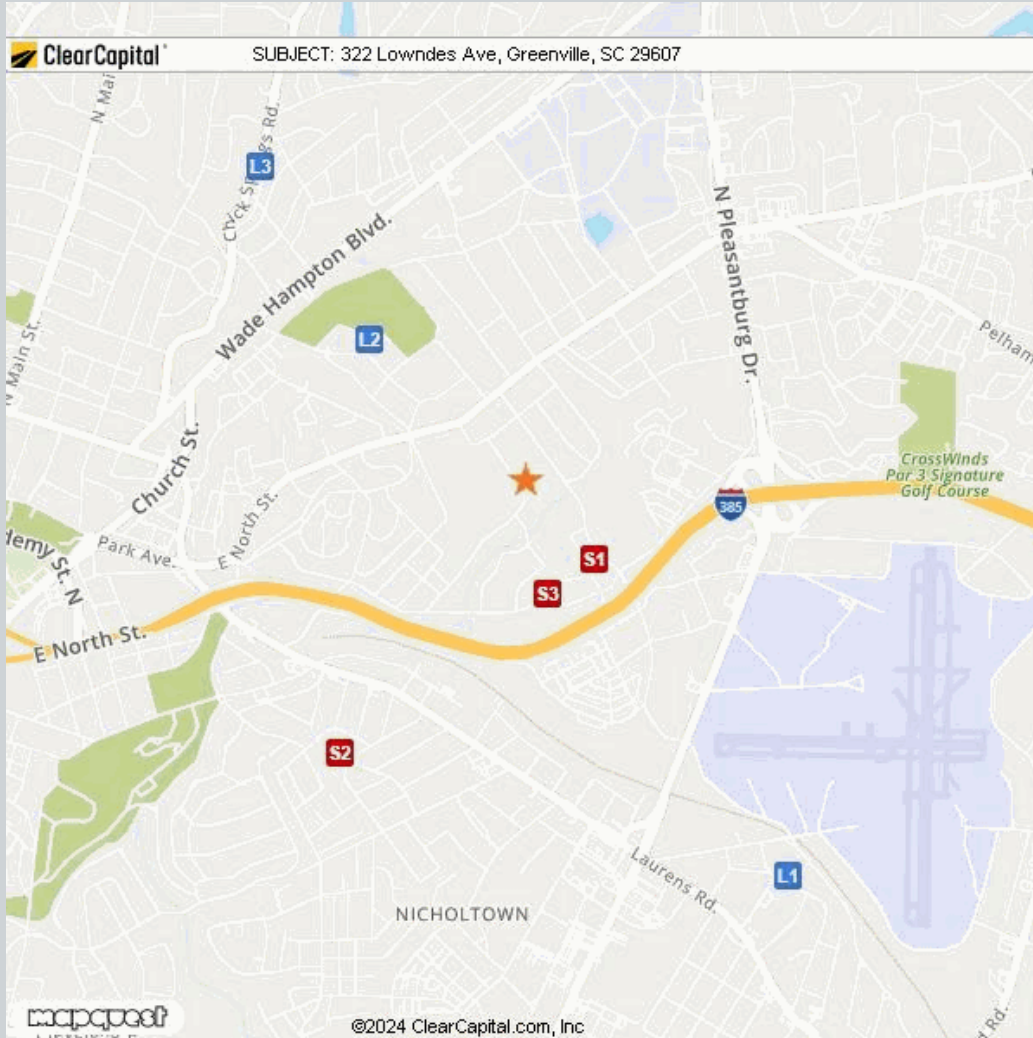
**Address** ★ 322 Lowndes Avenue, Greenville, SC 29607

**Loan Number** 54062

**Suggested List** \$399,000

**Suggested Repaired** \$399,000

**Sale** \$392,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	322 Lowndes Avenue, Greenville, SC 29607	--	Parcel Match
L1 Listing 1	212 Sycamore Dr, Greenville, SC 29607	1.34 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	27 Kirkwood Ln, Greenville, SC 29607	0.59 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	314 Chick Springs Rd, Greenville, SC 29609	1.16 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	109 Oakland Dr, Greenville, SC 29607	0.29 Miles <sup>1</sup>	Street Centerline Match
S2 Sold 2	17 Beechwood Ave, Greenville, SC 29607	0.92 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	16 Greenridge Dr, Greenville, SC 29615	0.32 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Regina Pearson	<b>Company/Brokerage</b>	Regina Salters Realty
<b>License No</b>	101486	<b>Address</b>	111 Maple Dr Greer SC 29651
<b>License Expiration</b>	06/30/2026	<b>License State</b>	SC
<b>Phone</b>	7044902424	<b>Email</b>	reginasalters@gmail.com
<b>Broker Distance to Subject</b>	9.89 miles	<b>Date Signed</b>	07/29/2024

*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 opinion may not be used for the purposes of obtaining financing in a federally related transaction.**

**This valuation service may not be used for the purposes of obtaining financing in a federally related transaction.**

**Unless otherwise specifically agreed to in writing:**

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