

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>	127 Sea Island Boulevard, Fort Mill, SC 29708	<b>Order ID</b>	9114473	<b>Property ID</b>	34989359
<b>Inspection Date</b>	01/18/2024	<b>Date of Report</b>	01/18/2024		
<b>Loan Number</b>	54227	<b>APN</b>	650000117		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	York		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	1.17_Citi_BPO_Update	<b>Tracking ID 1</b>	1.17_Citi_BPO_Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	Catamount Properties	The exterior is vinyl siding and in average condition. The roof is average with no patching or missing shingles. The lawn is maintained. The home is on public water and sewer. The square footage was taken from public records. It is attached. It was determined to be vacant by no personal property around the home.
<b>R. E. Taxes</b>	\$1,646	
<b>Assessed Value</b>	\$242,699	
<b>Zoning Classification</b>	SFR	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(Doors and windows closed and locked)		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<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		Neighborhood Comments
<b>Location Type</b>	Suburban	This is a small neighborhood of 2 streets. The homes are all different in style but similar in square footage and age. The neighborhood opens onto a secondary roadway. There have been very few REO's in this area. The supply is low and the demand is high. In searching for comps I went out 2 miles and back 180 days. The main criteria was map grid and square footage. The comps used are the best available at this time.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$350,000 High: \$530,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	127 Sea Island Boulevard	3328 Adair Marble St.	4014 Havenport Cr.	288 Sand Paver Way
City, State	Fort Mill, SC	Fort Mill, SC	Fort Mill, SC	Fort Mill, SC
Zip Code	29708	29708	29708	29708
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.63 <sup>1</sup>	0.49 <sup>1</sup>	1.38 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,900	\$530,000	\$439,000
List Price \$	--	\$399,900	\$530,000	\$439,000
Original List Date		12/06/2023	01/18/2024	01/13/2024
DOM · Cumulative DOM	-- · --	16 · 43	0 · 0	5 · 5
Age (# of years)	28	22	2	18
Condition	Average	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	2 Stories traditional	2 Stories traditional	1 Story ranch	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,510	1,641	1,602	1,642
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	6	6	6	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	.25 acres	.22 acres	.15 acres	.21 acres
Other	--	--	screen porch	--

\* 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** The exterior is vinyl siding. The flooring is vinyl plank. There is a fireplace in the great room. The kitchen has granite counter tops. Cathedral ceilings. The primary bath has double sinks, garden tub, and separate shower. There is a patio in the back.

**Listing 2** The exterior is fiber cement and stone. The flooring is ceramic tile and vinyl plank. The kitchen has quartz counter tops. The primary bath has double sinks and large shower. There is a screen porch in the back.

**Listing 3** The exterior is vinyl siding. The flooring is carpeting, ceramic tile, and hardwood. There is a fireplace in the family room. Cathedral ceilings. The primary bath has double sinks, garden tub, and separate shower. There is a patio in the back.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	127 Sea Island Boulevard	3114 Tanzanite Cr.	2543 Fossil Stone Ln.	847 Knightsbridge Rd.
City, State	Fort Mill, SC	Fort Mill, SC	Fort Mill, SC	Fort Mill, SC
Zip Code	29708	29708	29708	29708
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.71 <sup>1</sup>	0.59 <sup>1</sup>	1.59 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$390,000	\$340,000	\$380,000
List Price \$	--	\$390,000	\$340,000	\$380,000
Sale Price \$	--	\$365,000	\$340,000	\$361,500
Type of Financing	--	Conventional	Fha	Cash
Date of Sale	--	11/29/2023	09/28/2023	08/18/2023
DOM · Cumulative DOM	-- · --	9 · 40	1 · 17	9 · 42
Age (# of years)	28	22	23	16
Condition	Average	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	2 Stories traditional	2 Stories traditional	2 Stories transitional	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,510	1,565	1,650	1,582
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	.25 acres	.15 acres	.29 acres	.24 acres
Other	--	--	--	--
Net Adjustment	--	+\$800	-\$8,100	-\$8,130
Adjusted Price	--	\$365,800	\$331,900	\$353,370

\* Sold 1 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** The exterior is vinyl siding. The flooring is carpeting, and vinyl plank. There is a fireplace in the living room. The kitchen has granite counter tops. Vaulted ceilings. There is a patio, fire pit, and fencing in the back. Adjustments: age -3,000, square footage -2,200, garage 6,000.
- Sold 2** The exterior is vinyl siding. The flooring is bamboo and carpeting. There is a fireplace in the living room. The kitchen has solid surface counter tops. There is a patio and detached storage building in the back. Adjustments: age -2,500, square footage -5,600.
- Sold 3** The exterior is vinyl siding and stone. The flooring is carpeting and ceramic tile. There is a fireplace in the great room. Cathedral and tray ceilings. The primary bath has double sinks, garden tub, and separate shower. There is a deck, detached storage building, and fencing in the back. Adjustments: age -6,000, square footage -2,880, bath 750.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Sold to the present owner on 1/11/2024 for \$419,000. The home is presently listed and under contract for \$419,000.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<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>
01/11/2014	\$419,000	--	--	Pending/Contract	01/12/2014	\$419,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$364,900	\$364,900
<b>Sales Price</b>	\$364,900	\$364,900
<b>30 Day Price</b>	\$364,900	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Absorption rate is 2.37 months compared to 2.29 months last year at this time. The average days on market is 16 compared to 14 last year at this time. The median sales price in town is \$459,000 compared to \$468,999 last year at this time. The list to sale ratio is 100% compared to 99.8% last year at this time. The price per square foot is \$237 compared to \$212 last year at this time. Inventory of homes is 242 compared to 305 last year at this time. Sold Units are 102 compared to 133 last year at this time. The sales trend is \$323,000 for 2023 compared to \$299,539 for 2022. This is not an appraisal and cannot be used to obtain a loan.</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

## Subject Photos



Other



## Listing Photos

**L1** 3328 Adair Marble St.  
Fort Mill, SC 29708



Front

**L2** 4014 Havenport Cr.  
Fort Mill, SC 29708



Front

**L3** 288 Sand Paver Way  
Fort Mill, SC 29708



Front

## Sales Photos

**S1** 3114 Tanzanite Cr.  
Fort Mill, SC 29708



Front

**S2** 2543 Fossil Stone Ln.  
Fort Mill, SC 29708



Front

**S3** 847 Knightsbridge Rd.  
Fort Mill, SC 29708



Dining Room

## ClearMaps Addendum

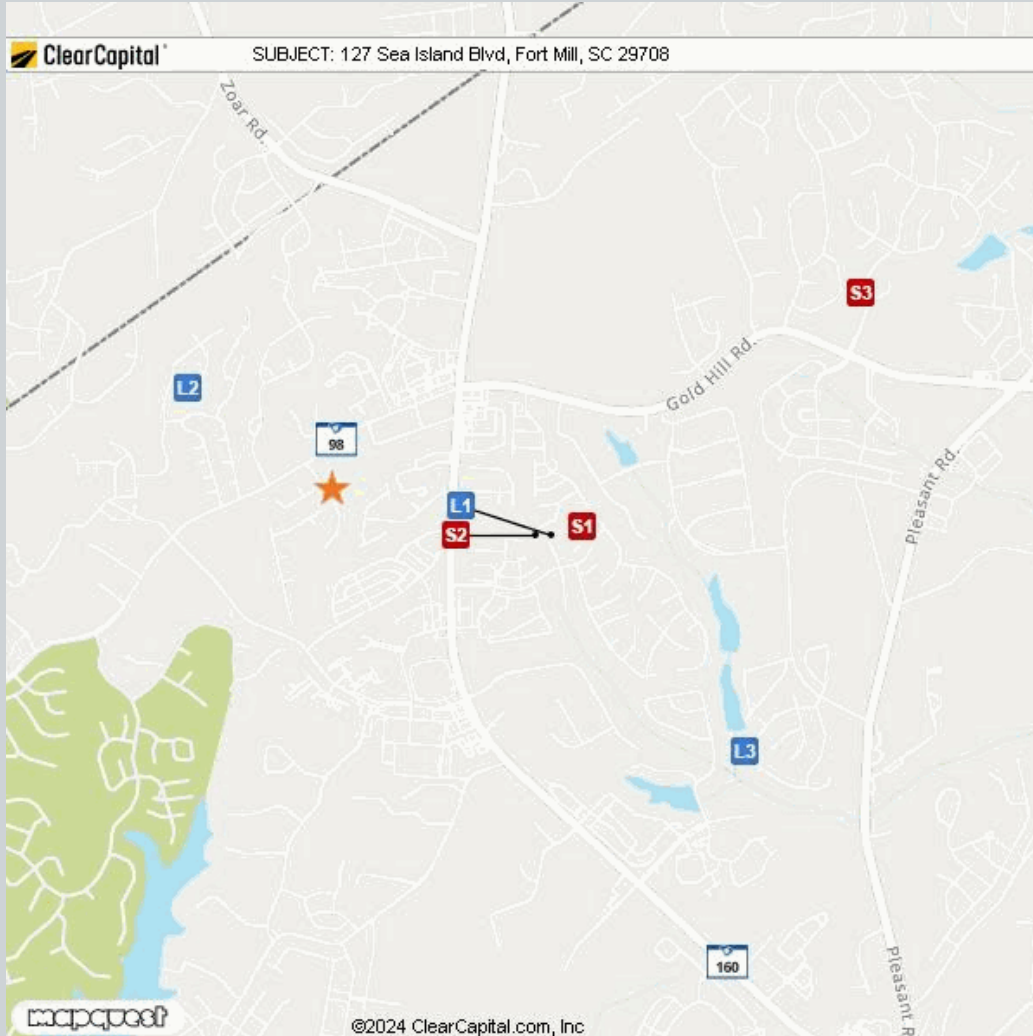
**Address** ★ 127 Sea Island Boulevard, Fort Mill, SC 29708

**Loan Number** 54227

**Suggested List** \$364,900

**Suggested Repaired** \$364,900

**Sale** \$364,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	127 Sea Island Boulevard, Fort Mill, SC 29708	--	Parcel Match
L1 Listing 1	3328 Adair Marble St., Fort Mill, SC 29708	0.63 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4014 Havenport Cr., Fort Mill, SC 29708	0.49 Miles <sup>1</sup>	Street Centerline Match
L3 Listing 3	288 Sand Paver Way, Fort Mill, SC 29708	1.38 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3114 Tanzanite Cr., Fort Mill, SC 29708	0.71 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2543 Fossil Stone Ln., Fort Mill, SC 29708	0.59 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	847 Knightsbridge Rd., Fort Mill, SC 29708	1.59 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.

\*\*\* 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

<b>Broker Name</b>	Janet Bullock	<b>Company/Brokerage</b>	Five Star Realty, Inc.
<b>License No</b>	4695	<b>Address</b>	1729 Celanese Rd. Rock Hill SC 29732
<b>License Expiration</b>	06/30/2025	<b>License State</b>	SC
<b>Phone</b>	8033678445	<b>Email</b>	janetbullock@comporium.net
<b>Broker Distance to Subject</b>	5.61 miles	<b>Date Signed</b>	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.**