

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	312 Norfolk Drive, Aiken, SC 29803	Order ID	9114473	Property ID	34989362
Inspection Date	01/18/2024	Date of Report	01/19/2024		
Loan Number	54262	APN	123-19-07-013		
Borrower Name	Catamount Properties 2018 LLC	County	Aiken		

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, LLC	Condition Comments Upon inspection of the subject, property was vacant, there were no blinds on the front windows and the upper window. There was normal wear and tear to the pillars at the front of the home, which have been pictured. The pillars appeared to be coming loose from the base of the home. There were no other damages observed to the home. The brick exterior was in good condition. The property does conform to other properties in the neighborhood.
R. E. Taxes	\$3,004	
Assessed Value	\$12,920	
Zoning Classification	Residential	
Property Type	Townhouse	
Occupancy	Vacant	
Secure?	Yes	
	(Lockboxes present on the front door)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$200	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$200	
HOA	Town & Country Townhomes 864-388-4000	
Association Fees	\$130 / Year (Landscaping,Other: common areas)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments Homes in the Cornerstone neighborhood are a mixture of one story brick homes and townhomes. Homes are similar in style, age, and design. There are numerous amenities within a few miles of the subject. Restaurants, convenience stores and employment sources are within close proximity as well.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$250,000 High: \$335,000	
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	312 Norfolk Drive	224 Khaki Court	3009 Stanhope Drive	3011 Stanhope Drive
City, State	Aiken, SC	Aiken, SC	Aiken, SC	Aiken, SC
Zip Code	29803	29803	29803	29803
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.84 ¹	1.28 ¹	1.28 ¹
Property Type	Other	SFR	SFR	SFR
Original List Price \$	\$	\$299,900	\$274,900	\$299,900
List Price \$	--	\$299,900	\$274,900	\$299,900
Original List Date		12/12/2023	09/30/2022	09/30/2022
DOM · Cumulative DOM	-- · --	37 · 38	475 · 476	464 · 476
Age (# of years)	18	19	2	3
Condition	Average	Average	Excellent	Excellent
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 Townhouse	1.5 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	2,505	2,018	2,159	2,352
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 3	3 · 2 · 1	4 · 3
Total Room #	7	12	10	11
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	.09 acres	.01 acres	.01 acres	.01 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** MLS Comments: Lovely, low-maintenance townhome on the south side of Aiken. Property is located in Springstone Villas which is conveniently located off of Whiskey Rd close to everything you need for living your Best Life Aiken. Outstanding features of this home include: newer LVP flooring throughout the main level, granite kitchen with 2023 LG gas range and microwave, semi-open concept floor plan with nice sized + defined spaces, split bedroom floor plan with private master suite on the rear of the house, 4th bedroom is upstairs with its own bathroom, dedicated laundry room, two car garage, 3-season porch, plus large outdoor deck, and fenced backyard. The kitchen is efficient for cooking with a lot of cabinet space within steps, large two bay sink, and pantry. The master suite is lovely and tucked away on the back of the house, enter the room and you'll see the nice tray ceiling, there are two closets, large bathroom with separate tub and shower plus a double sink vanity. Split away are the two ample sized guest rooms and they share a hall bath. Upstairs is the bonus room with bathroom and has access to extra storage in the attic
- Listing 2** MLS Comments: Welcome to the Highland by Bill Beazley Homes! This spacious two-story plan boasts an open living space on the main level that is great for entertaining! The lower level has water-resistant Evacore flooring, has luxury vinyl tile in the bathrooms and laundry room, and carpeting in the bedrooms upstairs. The kitchen is a dream, equipped with stainless steel appliances, and gorgeous granite countertops. Enjoy a meal with loved ones in the eat in kitchen or at the island that hosts additional bar seating. Retreat to the owners' suite upstairs that features a large walk-in shower, soaking tub, is finished with stunning cultured marble countertops and a has a huge walk-in closet! Two additional bedrooms, a full bath and the laundry are located on the second level. Rest easy knowing your new home comes with a state-of-the-art security system, energy efficient building materials, your own driveway and garage with attic access for your storage needs.
- Listing 3** MLS Comments: Welcome to the Abbeville by Bill Beazley Homes! This spacious two-story plan boasts an open living space with one room and full bath located downstairs. All the main living areas have water-resistant Evacore flooring, luxury vinyl tile in the bathrooms and laundry room, and carpeting in the bedrooms. The kitchen is a dream, equipped with stainless steel appliances, gorgeous granite countertops, and additional bar seating. Enjoy meals in the dining room overlooking the great room. This space is perfect for entertaining guests or simply enjoying a peaceful meal with loved ones. Retreat to the owners' suite upstairs that features a large walk-in shower, soaking tub, is finished with stunning cultured marble countertops and a has a huge walk-in closet! Two additional bedrooms, a full bath and the laundry are located on the second level. Rest easy knowing your new home comes with a state-of-the-art security system, energy efficient building materials, your own driveway and garage with attic access for your storage needs.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	312 Norfolk Drive	308 Norfolk Drive	211 Club Villas Drive W.	311 Vanderbilt Drive
City, State	Aiken, SC	Aiken, SC	Aiken, SC	Aiken, SC
Zip Code	29803	29803	29803	29803
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.01 ¹	1.81 ¹	1.24 ¹
Property Type	Other	SFR	SFR	SFR
Original List Price \$	--	\$270,000	\$295,000	\$259,900
List Price \$	--	\$270,000	\$295,000	\$259,900
Sale Price \$	--	\$270,000	\$295,000	\$252,000
Type of Financing	--	Cash	Cash	Conventional
Date of Sale	--	11/14/2023	09/15/2023	08/31/2023
DOM · Cumulative DOM	-- · --	120 · 179	3 · 16	7 · 27
Age (# of years)	18	18	32	19
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	1.5 Stories Townhouse	1.5 Stories Townhouse	2 Stories Townhouse	1 Story Townhouse
# Units	1	1	1	1
Living Sq. Feet	2,505	2,286	2,406	1,680
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.09 acres	.11 acres	.04 acres	.11 acres
Other	--	--	--	--
Net Adjustment	--	+\$2,190	+\$1,540	+\$8,800
Adjusted Price	--	\$272,190	\$296,540	\$260,800

* 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** MLS Comments: A rare opportunity for a beautiful end unit townhome with a 2-car garage located next to the park in Cornerstone. You will love the peaceful view on the side and back of the property. Enjoy the open floor plan with the Owner's suite on the main floor with 3 closets! Upstairs are a loft, 2 bedrooms, and a bath. All new hardwood floors and carpet on the main level. Built in bookcases and a fireplace in the Great room with a door leading to the covered porch. The breakfast room has lots of natural light! The kitchen features lots of cabinets, counter space, Corian counter tops, a snack bar, and stainless appliances. Enjoy the privacy of the back yard with a peaceful back drop of trees
- Sold 2** MLS Comments: Low maintenance living in the desirable, gated community of Woodside! This end-unit villa is situated on the golf course, offers main floor living with additional bedrooms, a shared bathroom, and a flex space on the upper level. The main level offers an owner's suite and spacious EnSuite, laundry room, soaring ceilings, built-ins, a gas fireplace paired with a wet bar, and a sunroom overlooking the deck with views of the golf course! The eat-in kitchen has ample counter space and a pantry! This home is being sold as-is and the new owner/s will have the ability to modernize, refresh and update it to reflect their own personal style! This is an opportunity to own a townhome within a community that focuses on amenities for residents with varied interests.
- Sold 3** MLS Comments: Fabulous 3 bedroom 2 bath end unit townhome with attached 2 car garage & rocking chair front porch! Kitchen with granite countertops, pantry, breakfast room, range, built in microwave, dishwasher, refrigerator & ceramic tile! Living room with ceiling fan and archway to dining room with chair rail & crown molding! Owner suite with private bathroom with walk in closet, jetted handicap accessible tub! Separate shower! Spacious spare bedrooms with ceiling fans! Guest bathroom with ceramic tile! Laundry room! Wonderful screened porch with tiled flooring overlooking fenced parklike backyard with brick pavers!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject went active on the market on 9/9/2023 and expired on 12/09/2023.			
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
09/09/2023	\$288,900	--	--	Expired	12/09/2023	\$288,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$275,000	\$275,200
Sales Price	\$275,000	\$275,200
30 Day Price	\$275,000	--
Comments Regarding Pricing Strategy		
All of the above sales, after adjustments, give a reasonable value explanation for the subject. Based on properties within a 2 mile distance from the subject the best pricing strategy for the subject is \$275k. The most comparable sale, S1, is in the same neighborhood as the subject and has the most similar characteristics and qualities as the subject.		

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



Street



Street



Other

Listing Photos

L1 224 Khaki Court
Aiken, SC 29803



Front

L2 3009 Stanhope Drive
Aiken, SC 29803



Front

L3 3011 Stanhope Drive
Aiken, SC 29803



Front

Sales Photos

S1 308 Norfolk Drive
Aiken, SC 29803



Front

S2 211 Club Villas Drive W.
Aiken, SC 29803



Front

S3 311 Vanderbilt Drive
Aiken, SC 29803



Front

ClearMaps Addendum

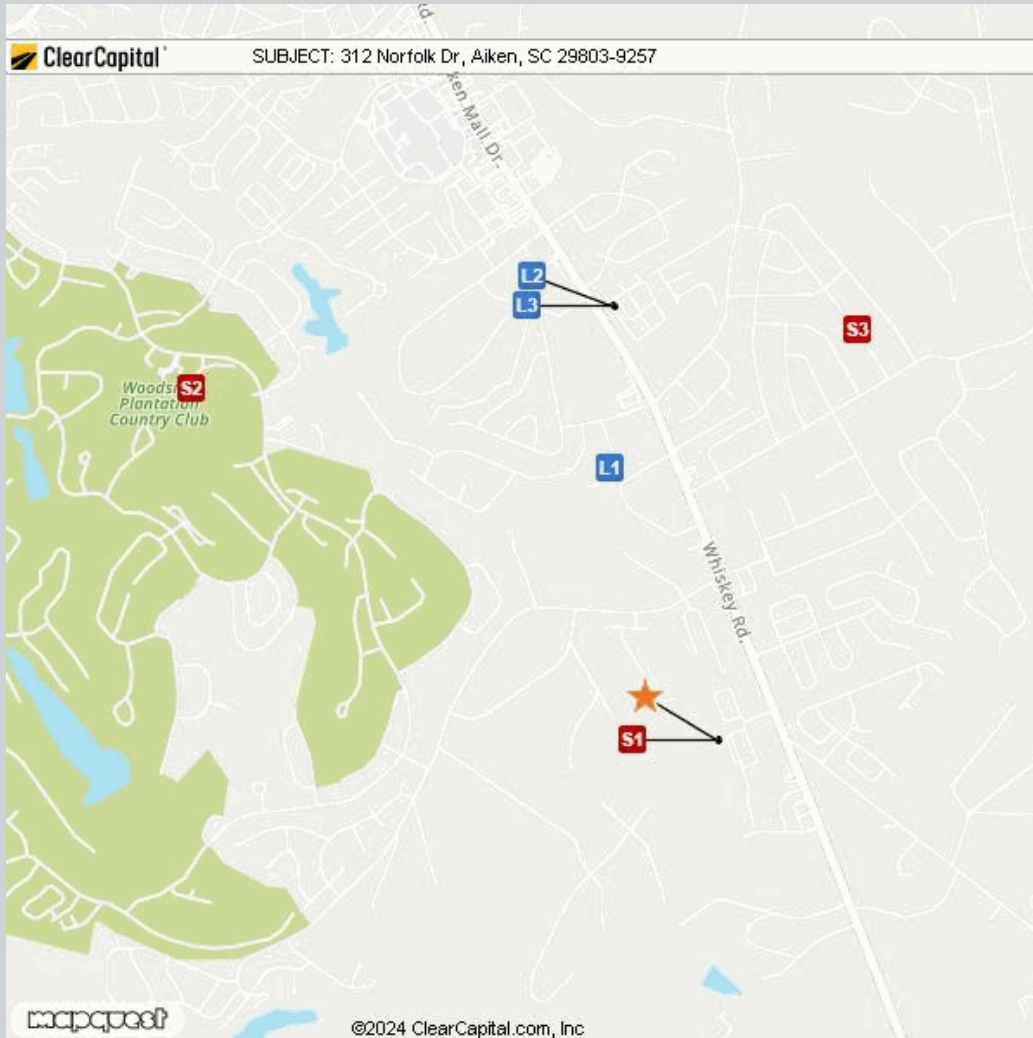
Address ★ 312 Norfolk Drive, Aiken, SC 29803

Loan Number 54262

Suggested List \$275,000

Suggested Repaired \$275,200

Sale \$275,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	312 Norfolk Drive, Aiken, SC 29803	--	Parcel Match
L1 Listing 1	224 Khaki Court, Aiken, SC 29803	0.84 Miles ¹	Parcel Match
L2 Listing 2	3009 Stanhope Drive, Aiken, SC 29803	1.28 Miles ¹	Parcel Match
L3 Listing 3	3011 Stanhope Drive, Aiken, SC 29803	1.28 Miles ¹	Parcel Match
S1 Sold 1	308 Norfolk Drive, Aiken, SC 29803	0.01 Miles ¹	Parcel Match
S2 Sold 2	211 Club Villas Drive W., Aiken, SC 29803	1.81 Miles ¹	Parcel Match
S3 Sold 3	311 Vanderbilt Drive, Aiken, SC 29803	1.24 Miles ¹	Street Centerline 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	Ashley Pressley	Company/Brokerage	eXp Realty, LLC
License No	96238	Address	1053 Bubbling Springs Drive Graniteville SC 29829
License Expiration	06/30/2024	License State	SC
Phone	8032576267	Email	ashley@ashleysoldit.com
Broker Distance to Subject	10.84 miles	Date Signed	01/19/2024

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.