

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	190 Ridge Pointe Drive, Gaston, SC 29053	Order ID	9114473	Property ID	34989363
Inspection Date	01/18/2024	Date of Report	01/18/2024		
Loan Number	54265	APN	00890101026		
Borrower Name	Catamount Properties 2018 LLC	County	Lexington		

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 Subject maintained in line with neighborhood, subject requires no major exterior repairs. Subject is well maintained and groomed. Subject located in cul-de-sac.
R. E. Taxes	\$2,409	
Assessed Value	\$7,500	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Leasehold	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	RIDGE POINTE HOA	
Association Fees	\$145 / Year (Other: Common Area Maintenance, Road Maintenance and Sidewalk Maintenance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Neighborhood maintained in line with subject. Neighborhood is withing driving distance to shopping and schools. Traditional sales driving force of neighborhood sales. Normal marketing periods are less than 90 days.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$19950 High: \$291750	
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	190 Ridge Pointe Drive	530 Boy Scout Rd	160 Sandy Creek Ct	157 Cranbrook Ct
City, State	Gaston, SC	Gaston, SC	Gaston, SC	Gaston, SC
Zip Code	29053	29053	29053	29053
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	2.30 ¹	4.02 ¹	4.43 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$180,000	\$219,900	\$240,000
List Price \$	--	\$180,000	\$217,000	\$240,000
Original List Date		01/13/2024	11/30/2023	01/15/2024
DOM · Cumulative DOM	-- · --	4 · 5	48 · 49	2 · 3
Age (# of years)	17	38	17	7
Condition	Average	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 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,268	1,152	1,165	1,416
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.50 acres	0.81 acres	0.28 acres	0.47 acres
Other	--	Detached Garage & above ground pool	--	--

* 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 LC1 is inferior to subject property due to age and GLA. LC1 was built in 1986 in comparison to subject property which was built in 2007. LC1 has 1152 GLA in comparison to subject property which has 1268 GLA.

Listing 2 LC2 most comparable comp due to age and GLA. LC2 has 1165 GLA in comparison to the subject property 1268 GLA. LC2 was built in the same year as the subject property, 2007.

Listing 3 LC3 is superior to subject property due to age and GLA. LC3 was built in 2017 in comparison to subject property which was built in 2007. LC3 has 1416 GLA in comparison to subject property which has 1268 GLA.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	190 Ridge Pointe Drive	163 Ridge Pointe Dr	318 Logan Way	209 Ridge Pointe Ct
City, State	Gaston, SC	Gaston, SC	Gaston, SC	Gaston, SC
Zip Code	29053	29053	29053	29053
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.12 ¹	0.37 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$230,000	\$200,000	\$193,000
List Price \$	--	\$230,000	\$200,000	\$193,000
Sale Price \$	--	\$230,000	\$210,000	\$200,000
Type of Financing	--	Fha	Va	Conv
Date of Sale	--	06/13/2023	05/24/2023	02/21/2023
DOM · Cumulative DOM	-- · --	39 · 39	69 · 69	35 · 35
Age (# of years)	17	17	16	18
Condition	Average	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 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,268	1,668	1,158	1,279
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	7	8	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.50 acres	0.58 acres	0.67 acres	0.57 acres
Other	--	--	--	--
Net Adjustment	--	-\$6,000	+\$4,000	+\$4,000
Adjusted Price	--	\$224,000	\$214,000	\$204,000

* 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** SC1 is superior to the subject property due to GLA and bed RC. SC1 has 1668 GLA in comparison to the subject property which has 1268 GLA. SC1 has an additional bed RC. SC1 was built in the same year as the subject property, 2007. ADJ -6,000 BED RC
- Sold 2** SC2 is inferior to the subject property due to GLA. SC2 has 1158 GLA in comparison to the subject property which has 1268 GLA. SC2 is superior to the subject property due to age. SC2 was built in 2008 in comparison to the subject property which was built in 2007. NET ADJ 4,000 ATT. 1CAR
- Sold 3** SC3 weighed the heaviest in price decision due to proximity, age and GLA similarities. SC3 was built in 2006 in comparison to the subject property which was built in 2007. SC3 has 1279 GLA in comparison to the subject property which has 1268 GLA. SC3 is approximately .38 miles from the subject property. NET ADJ 4,000 ATT. 1CAR

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No listing history available for the subject property.				
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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$210,000	\$210,000
Sales Price	\$209,000	\$209,000
30 Day Price	\$200,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity and similar characteristics. SC3 weighed the heaviest in price decision due to proximity, age and GLA similarities. LC2 most comparable comp due to age and GLA. Due to lack of LC in the immediate area with similar characteristics and GLA, expanded distance over 4 miles.		

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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 530 Boy Scout Rd
Gaston, SC 29053



Front

L2 160 Sandy Creek Ct
Gaston, SC 29053



Front

L3 157 Cranbrook Ct
Gaston, SC 29053



Front

Sales Photos

S1 163 Ridge Pointe Dr
Gaston, SC 29053



Front

S2 318 Logan Way
Gaston, SC 29053



Front

S3 209 Ridge Pointe Ct
Gaston, SC 29053



Front

ClearMaps Addendum

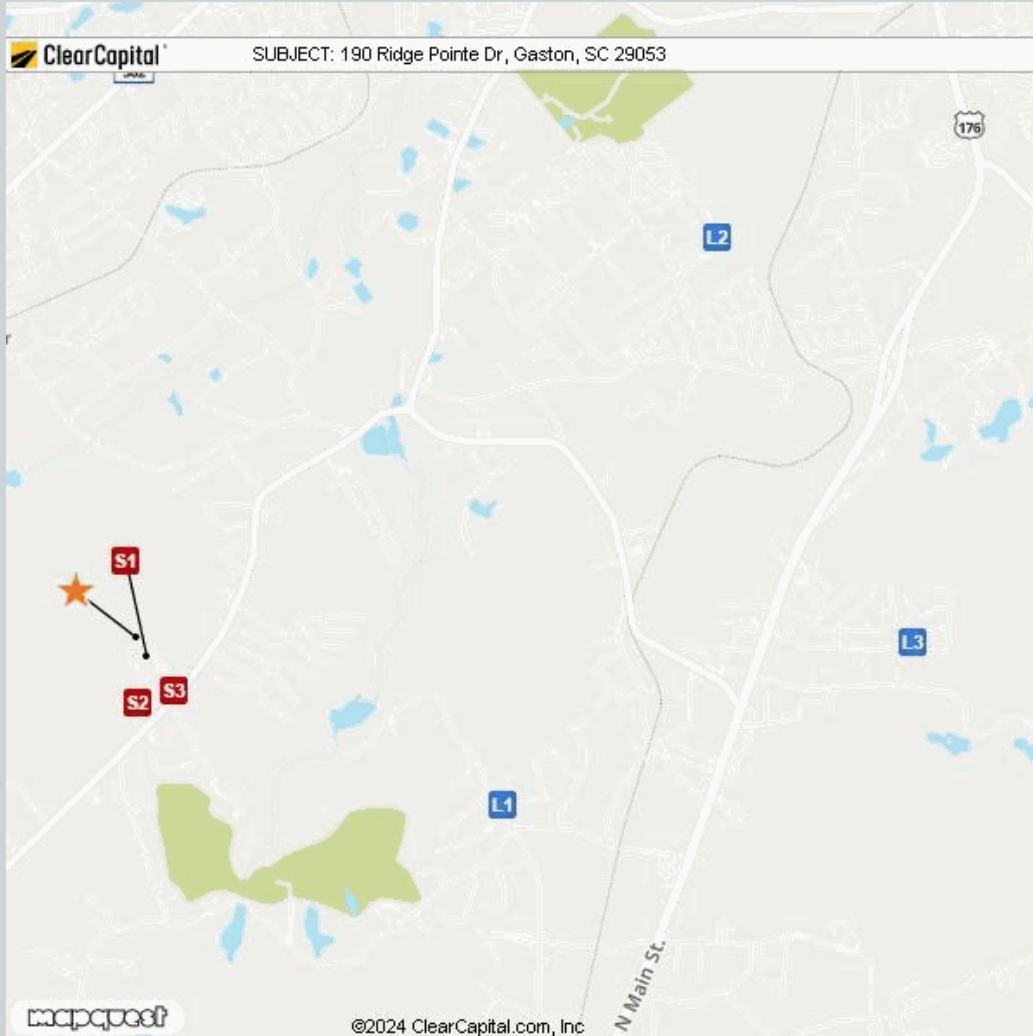
Address ★ 190 Ridge Pointe Drive, Gaston, SC 29053

Loan Number 54265

Suggested List \$210,000

Suggested Repaired \$210,000

Sale \$209,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	190 Ridge Pointe Drive, Gaston, SC 29053	--	Parcel Match
L1 Listing 1	530 Boy Scout Rd, Gaston, SC 29053	2.30 Miles ¹	Parcel Match
L2 Listing 2	160 Sandy Creek Ct, Gaston, SC 29053	4.02 Miles ¹	Parcel Match
L3 Listing 3	157 Cranbrook Ct, Gaston, SC 29053	4.43 Miles ¹	Parcel Match
S1 Sold 1	163 Ridge Pointe Dr, Gaston, SC 29053	0.12 Miles ¹	Parcel Match
S2 Sold 2	318 Logan Way, Gaston, SC 29053	0.37 Miles ¹	Parcel Match
S3 Sold 3	209 Ridge Pointe Ct, Gaston, SC 29053	0.38 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	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	14.24 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.