

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	5 Barnley Court, Columbia, SC 29229	Order ID	9205963	Property ID	35173516
Inspection Date	03/12/2024	Date of Report	03/12/2024		
Loan Number	54421	APN	231021204		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	3.8_CitiBPO_update	Tracking ID 1	3.8_CitiBPO_update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	SUSIE M NELSON	Condition Comments Subject maintained in line with neighborhood, subject requires no exterior repairs. Subject presents no dissimilarities to neighborhood. Subject is well maintained and groomed.
R. E. Taxes	\$3,421	
Assessed Value	\$5,590	
Zoning Classification	Residential PDD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Subject property secured.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Summit Community Association HOA	
Association Fees	\$255 / Quarter (Other: Common Area Maintenance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Neighborhood maintained in line with subject. Neighborhood is in close proximity to shopping, schools and transit. Neighborhood market is stable. Normal marketing periods are less than 30 days.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$143400 High: \$307180	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	5 Barnley Court	103 Long Ridge Dr	573 Teaberry Dr	108 Autumn Glen Rd
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.37 ¹	1.39 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$296,000	\$294,900	\$275,000
List Price \$	--	\$296,000	\$294,900	\$275,000
Original List Date		12/22/2023	01/12/2024	12/30/2023
DOM · Cumulative DOM	-- · --	81 · 81	60 · 60	73 · 73
Age (# of years)	25	29	6	21
Condition	Average	Good	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 Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	2,152	1,947	2,590	2,077
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	9	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	0.23 acres	0.03 acres	0.15 acres	0.28 acres
Other	Shed	--	--	--

* Listing 3 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 the subject property due to age and GLA. LC1 has 1947 GLA in comparison to the subject property which has 2152 GLA.

Listing 2 LC2 is superior to the subject property due to age and GLA. LC2 was built in 2018 in comparison to the subject property which was built in 1999. LC2 has 2590 GLA in comparison to the subject property which has 2152 GLA.

Listing 3 LC3 most comparable comp due to proximity, age, and GLA similarities. LC3 has 2077 GLA in comparison to the subject property which has 2152 GLA. LC3 was built in 2003 in comparison to the subject property which was built in 1999.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	5 Barnley Court	603 Brickingham Way	18 Melrose Ct	6 Melrose Ct
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.26 ¹	0.29 ¹	0.36 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$299,900	\$289,000	\$290,000
List Price \$	--	\$295,000	\$282,000	\$290,000
Sale Price \$	--	\$295,000	\$282,000	\$283,500
Type of Financing	--	Va	Va	Conv
Date of Sale	--	12/08/2023	06/09/2023	03/16/2023
DOM · Cumulative DOM	-- · --	204 · 204	182 · 182	44 · 44
Age (# of years)	25	24	23	27
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 Conventional	2 Stories Conventional	2 Stories Conventional	1.5 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	2,152	2,500	2,386	2,148
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1	4 · 2
Total Room #	9	9	8	8
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	0.23 acres	0.10 acres	0.33 acres	0.23 acres
Other	Shed	--	--	--
Net Adjustment	--	-\$2,500	+\$6,000	+\$5,000
Adjusted Price	--	\$292,500	\$288,000	\$288,500

* 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. SC1 has 2500 GLA in comparison to the subject property which has 2152 GLA. ADJ -2,500 SHED
- Sold 2** SC2 is superior to the subject property due to age and GLA. SC2 has 2386 GLA in comparison to the subject property which has 2152 GLA. NET ADJ 6,000 BED RC
- Sold 3** SC3 weighed the heaviest in price decision due to proximity, age, and GLA similarities. SC3 has 2148 GLA in comparison to the subject property which has 2152 GLA. SC3 is approximately .36 miles from the subject property. NET ADJ 5,000 BATH RC

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Century 21 Vanguard	Please see subject property listing history listed below.					
Listing Agent Name	Stephen Grant						
Listing Agent Phone	843-323-0095						
# of Removed Listings in Previous 12 Months	1						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/03/2023	\$270,000	07/03/2023	\$265,000	Sold	08/02/2023	\$230,000	MLS
10/18/2023	\$284,900	01/23/2024	\$289,900	Withdrawn	01/06/2024	\$279,900	MLS
01/23/2024	\$289,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$289,500	\$289,500
Sales Price	\$288,500	\$288,500
30 Day Price	\$279,500	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity, similar characteristics, and GLA. SC3 weighed the heaviest in price decision due to proximity, age, and GLA similarities. LC3 most comparable comp due to proximity, age, and GLA similarities. Due to the lack of list comps in the immediate area with similar GLA, expanded distance over 1 mile.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes 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 103 Long Ridge Dr
Columbia, SC 29229



Front

L2 573 Teaberry Dr
Columbia, SC 29229



Front

L3 108 Autumn Glen Rd
Columbia, SC 29229



Front

Sales Photos

S1 603 Brickingham Way
Columbia, SC 29229



Front

S2 18 Melrose Ct
Columbia, SC 29229



Front

S3 6 Melrose Ct
Columbia, SC 29229



Front

ClearMaps Addendum

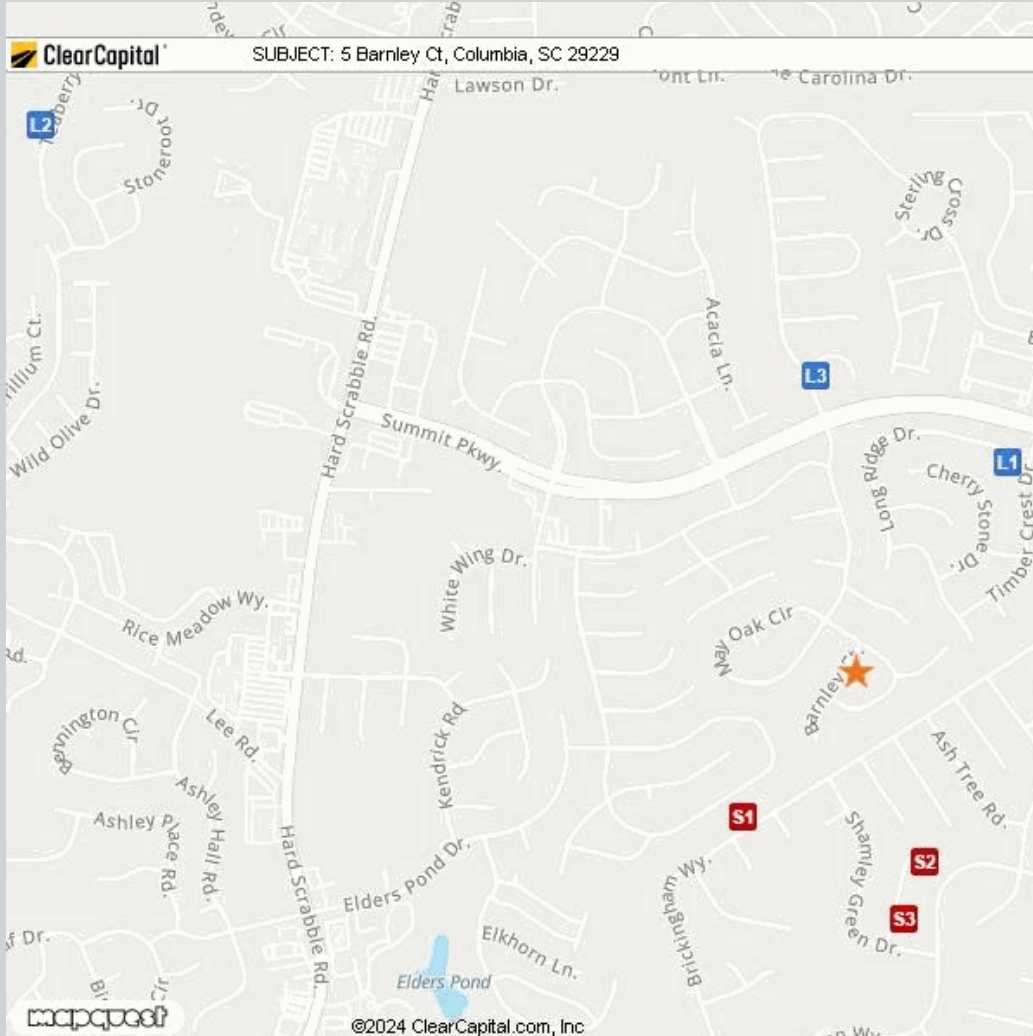
Address ★ 5 Barnley Court, Columbia, SC 29229

Loan Number 54421

Suggested List \$289,500

Suggested Repaired \$289,500

Sale \$288,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5 Barnley Court, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	103 Long Ridge Dr, Columbia, SC 29229	0.37 Miles ¹	Parcel Match
L2 Listing 2	573 Teaberry Dr, Columbia, SC 29229	1.39 Miles ¹	Parcel Match
L3 Listing 3	108 Autumn Glen Rd, Columbia, SC 29229	0.42 Miles ¹	Parcel Match
S1 Sold 1	603 Brickingham Way, Columbia, SC 29229	0.26 Miles ¹	Parcel Match
S2 Sold 2	18 Melrose Ct, Columbia, SC 29229	0.29 Miles ¹	Parcel Match
S3 Sold 3	6 Melrose Ct, Columbia, SC 29229	0.36 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	14.23 miles	Date Signed	03/12/2024

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.