

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	3820 Harden Drive, Conway, SC 29526	Order ID	9205963	Property ID	35173801
Inspection Date	03/12/2024	Date of Report	03/12/2024		
Loan Number	54483	APN	293111010056		
Borrower Name	Catamount Properties 2018 LLC	County	Horry		

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	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$52,464	Exterior appears to be maintained and in average condition. There are no visible signs of damage or deferred maintenance.	
Assessed Value	\$137,960		
Zoning Classification	MSF 8		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (Visible lockbox)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Northlake 843-484-0331		
Association Fees	\$13 / Month (Other: Common Areas)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Subject is located in a distant suburban neighborhood, originally developed as a manufactured home community. Subject is one of the few stick built homes, in the neighborhood. Thus, comp search had to be expanded, in miles and up to 12 months, to best bracket and support the subject.	
Sales Prices in this Neighborhood	Low: \$50,000 High: \$75,000		
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	3820 Harden Drive	1868 Northlake Drive	300 Cherry Buck Trail	2756 Woodcreek Drive
City, State	Conway, SC	Conway, SC	Conway, SC	Conway, SC
Zip Code	29526	29526	29526	29527
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	1.98 ¹	3.94 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$239,900	\$259,000	\$289,000
List Price \$	--	\$238,900	\$259,000	\$280,000
Original List Date		02/09/2024	02/09/2024	09/07/2023
DOM · Cumulative DOM	-- · --	32 · 32	32 · 32	187 · 187
Age (# of years)	17	5	6	7
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 Ranch	1 Story Ranch	1 Story Ranch	1.5 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	1,606	1,125	1,386	1,806
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	4 · 3
Total Room #	7	6	5	8
Garage (Style/Stalls)	None	None	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.19 acres	.17 acres	.19 acres	.19 acres
Other	NA	NA	NA	NA

* 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.

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

Listing 1 Inferior sq.ft. and bedrooms. Superior age. Similar baths, lot size, view and parking. Same neighborhood as subject. Active

Listing 2 Inferior sq.ft. and bedrooms. Superior age and parking. Similar baths, lot size, view and neighborhood with manufactured and stick built homes. Active

Listing 3 Superior sq.ft., baths, age and restricted neighborhood to only stick built homes. Similar bedrooms, lot size, view and parking. Active

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3820 Harden Drive	19637 Athens Drive	117 Midvale Drive	1937 Athens Drive
City, State	Conway, SC	Conway, SC	Conway, SC	Conway, SC
Zip Code	29526	29526	29526	29526
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	6.28 ²	0.10 ²	6.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$249,999	\$194,900	\$219,999
List Price \$	--	\$249,999	\$184,900	\$239,998
Sale Price \$	--	\$249,999	\$190,000	\$230,000
Type of Financing	--	Conventional	Va	Fha
Date of Sale	--	10/11/2023	05/09/2023	04/17/2023
DOM · Cumulative DOM	-- · --	50 · 50	175 · 175	61 · 61
Age (# of years)	17	20	9	20
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,606	1,635	1,173	1,675
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	4 · 2
Total Room #	7	8	5	7
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.19 acres	.31 acres	.34 acres	.31 acres
Other	NA	NA	NA	NA
Net Adjustment	--	-\$14,150	+\$11,400	-\$16,150
Adjusted Price	--	\$235,849	\$201,400	\$213,850

* 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 Superior sq.ft., lot size and distance to the beach. (-\$10,000). Inferior age. Similar bedrooms, baths, parking, view and neighborhood with manufactured and stick built homes. \$10,000 BCC.

Sold 2 Inferior sq.ft. and bedrooms. Superior lot size, location to the beach and age. Similar baths, parking and view. Same neighborhood as subject.

Sold 3 Superior sq.ft., distance to the beach and lot size. Inferior age. Similar bedrooms, baths, view, parking and neighborhood with manufactured and stick built homes.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	RE/Max Southern Shores	Subject was listed for sale on 1-25-24 for \$259,900. Price was reduced to \$249,900, on 2-22-24 and went under contract on 3-8-24, pending financing.					
Listing Agent Name	Ryan Korros Team						
Listing Agent Phone	843-839-0200						
# 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
01/25/2024	\$259,900	02/22/2024	\$249,900	Pending/Contract	03/08/2024	\$249,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$237,000	\$237,000
Sales Price	\$235,000	\$235,000
30 Day Price	\$200,000	--
Comments Regarding Pricing Strategy		
Prices based on average \$/sq.ft. with adjustments for age, lot size, parking, views, neighborhoods and distance to the beach. Due to limited comps, in the subject's and similar neighborhoods, comp search had to be expanded, in miles and up to 12 months to best bracket and support 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



Side



Side



Back



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 1868 Northlake Drive
Conway, SC 29526



Front

L2 300 Cherry Buck Trail
Conway, SC 29526



Front

L3 2756 Woodcreek Drive
Conway, SC 29527



Front

Sales Photos

S1 19637 Athens Drive
Conway, SC 29526



Front

S2 117 Midvale dRive
Conway, SC 29526



Front

S3 1937 Athens Drive
Conway, SC 29526



Front

ClearMaps Addendum

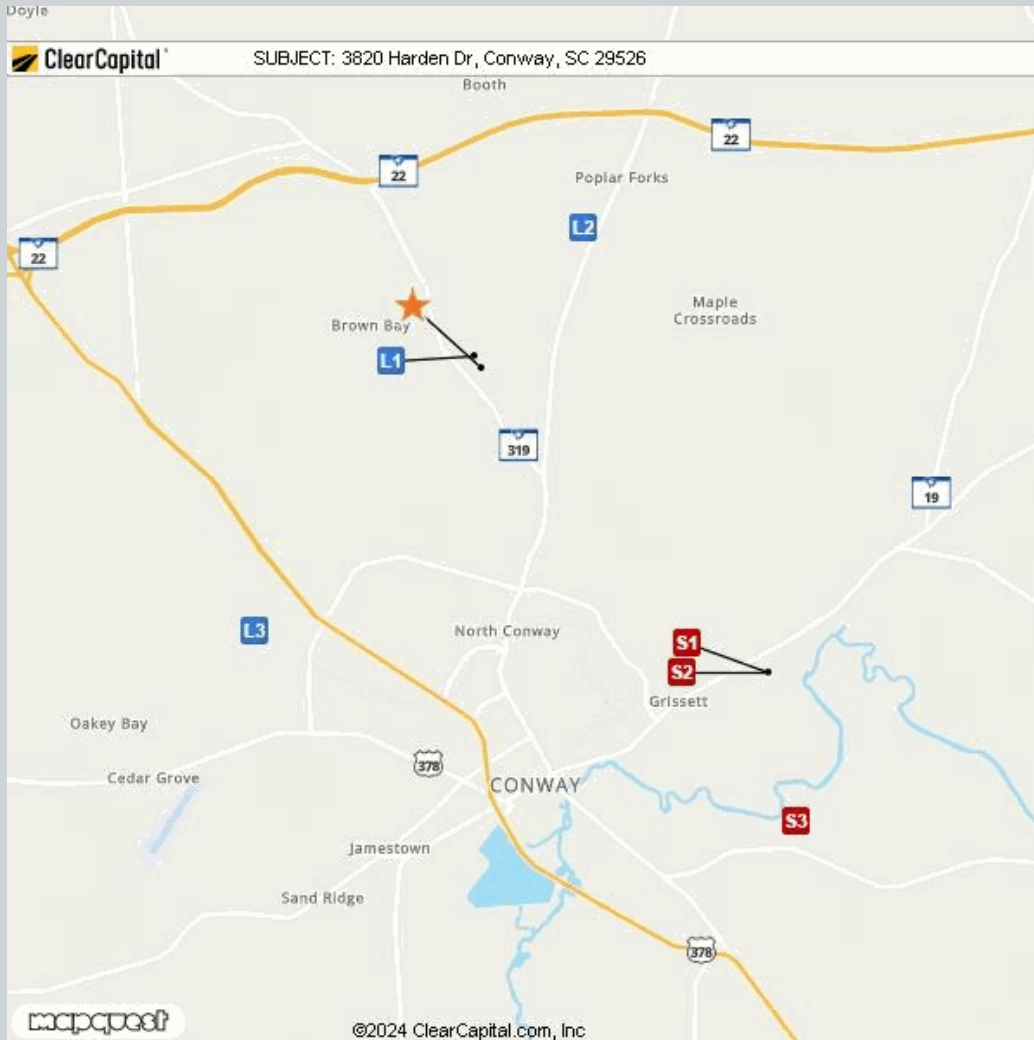
Address ★ 3820 Harden Drive, Conway, SC 29526

Loan Number 54483

Suggested List \$237,000

Suggested Repaired \$237,000

Sale \$235,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3820 Harden Drive, Conway, SC 29526	--	Parcel Match
L1 Listing 1	1868 Northlake Drive, Conway, SC 29526	0.16 Miles ¹	Parcel Match
L2 Listing 2	300 Cherry Buck Trail, Conway, SC 29526	1.98 Miles ¹	Parcel Match
L3 Listing 3	2756 Woodcreek Drive, Conway, SC 29527	3.94 Miles ¹	Parcel Match
S1 Sold 1	19637 Athens Drive, Conway, SC 29526	6.28 Miles ²	Unknown Street Address
S2 Sold 2	117 Midvale Drive, Conway, SC 29526	0.10 Miles ²	Unknown Street Address
S3 Sold 3	1937 Athens Drive, Conway, SC 29526	6.28 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	Laura Garlitz	Company/Brokerage	Century 21 The Harrelson Group
License No	10868	Address	973 Nottingham Lakes Road Conway SC 29526
License Expiration	06/30/2025	License State	SC
Phone	8439974897	Email	lgarlitz@sccoast.net
Broker Distance to Subject	10.93 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.