

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	305 Kingfisher Drive, Simpsonville, SC 29680	Order ID	9205963	Property ID	35173802
Inspection Date	03/11/2024	Date of Report	03/12/2024		
Loan Number	54769	APN	0584030109800		
Borrower Name	Catamount Properties 2018 LLC	County	Greenville		

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	Subject appears to be in Low C3 Well Maintained condition.
R. E. Taxes	\$1,495		
Assessed Value	\$135,650		
Zoning Classification	Residential R-12		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
	(Realtors Lockbox on the door)		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	River Ridge HomeOwners Association 864-252-8785		
Association Fees	\$350 / Year (Greenbelt,Other: Common Areas)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	Subject resides in the River Ridge Subdivision. Neighborhood was built in the Year 2000, early 2000's time frame.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$217000 High: \$591218		
Market for this type of property	Decreased 4 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	305 Kingfisher Drive	5 Sweet Shade Way	106 Riverdale Rd	328 Riverdale Rd
City, State	Simpsonville, SC	Greenville, SC	Simpsonville, SC	Simpsonville, SC
Zip Code	29680	29605	29680	29680
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.36 ¹	0.30 ¹	0.36 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$270,000	\$275,000	\$299,900
List Price \$	--	\$249,900	\$275,000	\$299,900
Original List Date		11/01/2023	01/15/2024	02/25/2024
DOM · Cumulative DOM	-- · --	132 · 132	57 · 57	16 · 16
Age (# of years)	24	17	7	8
Condition	Good	Good	Good	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 Ranch/Rambler	2 Stories Traditional	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,336	1,500	1,300	1,798
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	6	7	6	7
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	0.20 acres	0.13 acres	0.30 acres	0.12 acres
Other	--	--	--	--

* 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 Nearest to subject in terms of age. Large GLA than subject. Smaller lot size than subject.

Listing 2 Most similar comp to subject in terms of room count and GLA. Comp is the youngest of the 3 active comps but most proximate to subject.

Listing 3 Superior to subject in terms of GLA. Smaller lot size than subject but younger than subject in terms of Age.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	305 Kingfisher Drive	10 Trumpeter Ln	63 Sweet Shade Way	152 Portland Falls Dr
City, State	Simpsonville, SC	Simpsonville, SC	Greenville, SC	Simpsonville, SC
Zip Code	29680	29680	29605	29680
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.31 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$240,000	\$260,000	\$259,900
List Price \$	--	\$240,000	\$260,000	\$259,900
Sale Price \$	--	\$240,000	\$264,000	\$268,000
Type of Financing	--	Conventional	Cash	Va
Date of Sale	--	02/29/2024	07/25/2023	04/11/2023
DOM · Cumulative DOM	-- · --	41 · 41	32 · 32	39 · 39
Age (# of years)	24	24	15	12
Condition	Good	Good	Good	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 Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,336	1,277	1,320	1,295
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	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	0.20 acres	0.25 acres	0.17 acres	0.12 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,000	\$0	+\$5,000
Adjusted Price	--	\$245,000	\$264,000	\$273,000

* Sold 2 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Slightly smaller in GLA than subject, age match to subject. Nearest to subject in terms of proximity.

Sold 2 Most similar to subject in terms of Net Adjustment, room count and GLA.

Sold 3 Slightly smaller in GLA than subject, youngest in terms of age to subject.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				SALES HISTORY THROUGH 02/16/2024 Date Amount Buyer/Owners Seller Instrument No. Parcels Book/Page Or Document# 8/9/2023 \$200,000 Catamount Properties 2018 LLC Houston Robert B Foreclosure 2696/3138 2023048223 2/28/2013 \$123,600 Houston Robert B Niebauer Kathy Warranty Deed 2420/1233 2013017679 2/16/2011 \$85,000 Niebauer Kathy 2384/2754 8/30/2010 \$97,000 Homesales Inc 2377/1504 7/18/2000 \$113,336 Fortescue Troy S 1918/891 3/23/2000 Cato Homes Inc 2 1905/851			
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
03/08/2024	\$264,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$264,900	\$264,900
Sales Price	\$260,000	\$260,000
30 Day Price	\$250,000	--
Comments Regarding Pricing Strategy		
Subject is a starter home ranch style in an HOA neighborhood. Most likely one of the smaller models in the neighborhood. Standard marketing rules applies here. I actually agree with the current price point. Needs to be given 3-4 weeks at this price point to gauge activity (showings).		

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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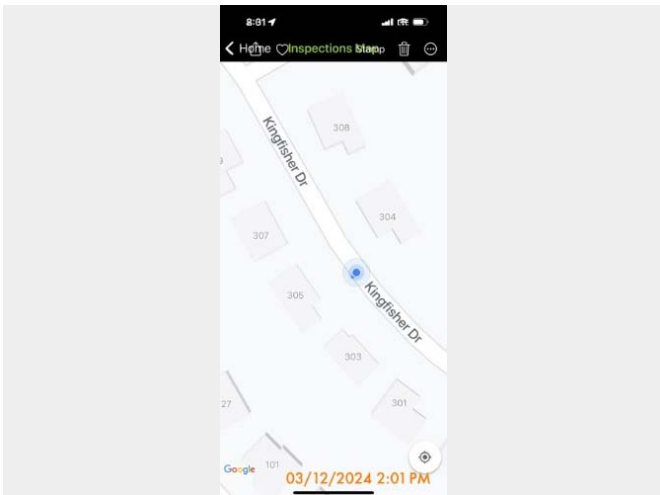
Subject Photos



Front



Front



Address Verification



Side



Side



Side

Subject Photos



Side



Side



Street



Street



Street



Street

Subject Photos



Street



Other

Listing Photos

L1 5 Sweet Shade Way
Greenville, SC 29605



Front

L2 106 Riverdale Rd
Simpsonville, SC 29680



Front

L3 328 Riverdale Rd
Simpsonville, SC 29680



Front

Sales Photos

S1 10 Trumpeter Ln
Simpsonville, SC 29680



Front

S2 63 Sweet Shade Way
Greenville, SC 29605



Front

S3 152 Portland Falls Dr
Simpsonville, SC 29680



Front

ClearMaps Addendum

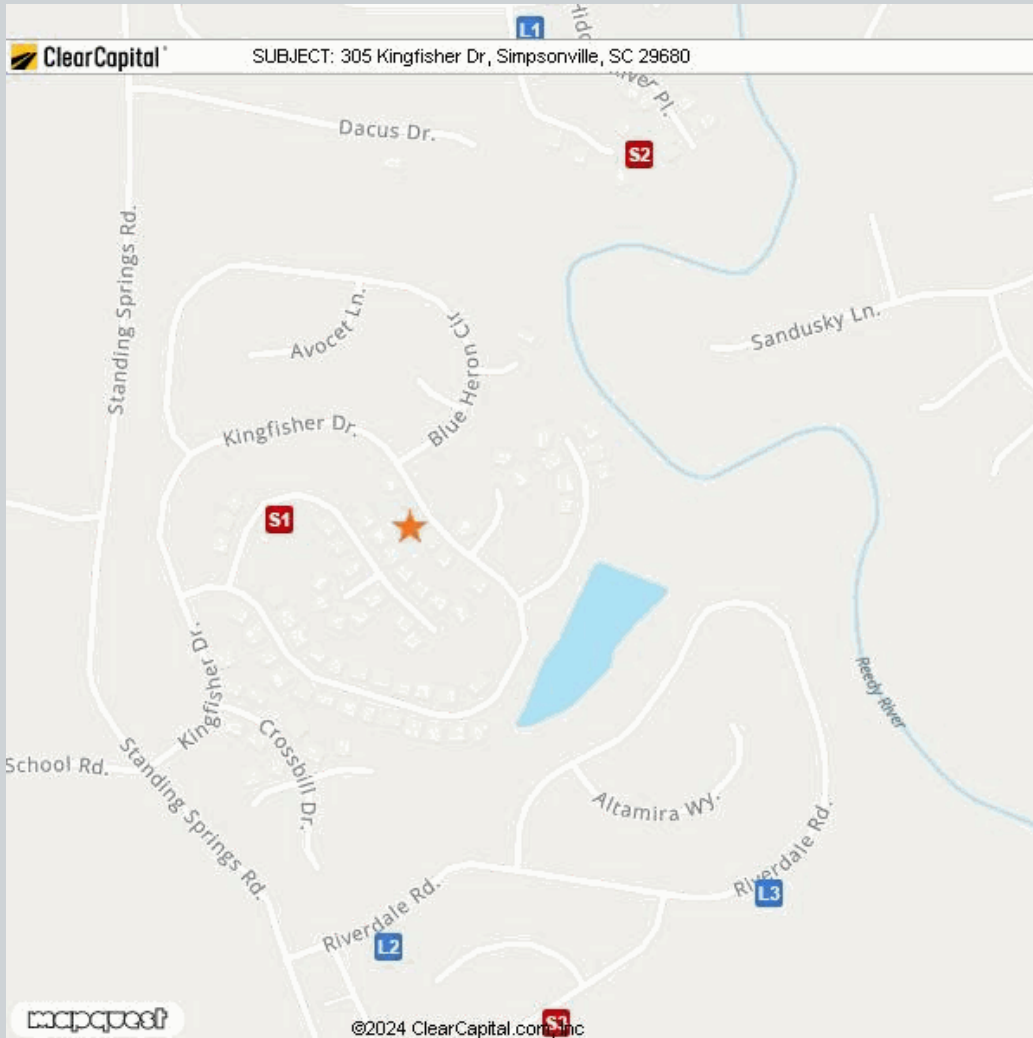
Address ★ 305 Kingfisher Drive, Simpsonville, SC 29680

Loan Number 54769

Suggested List \$264,900

Suggested Repaired \$264,900

Sale \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	305 Kingfisher Drive, Simpsonville, SC 29680	--	Parcel Match
L1 Listing 1	5 Sweet Shade Way, Greenville, SC 29605	0.36 Miles ¹	Parcel Match
L2 Listing 2	106 Riverdale Rd, Simpsonville, SC 29680	0.30 Miles ¹	Parcel Match
L3 Listing 3	328 Riverdale Rd, Simpsonville, SC 29680	0.36 Miles ¹	Parcel Match
S1 Sold 1	10 Trumpeter Ln, Simpsonville, SC 29680	0.09 Miles ¹	Parcel Match
S2 Sold 2	63 Sweet Shade Way, Greenville, SC 29605	0.31 Miles ¹	Parcel Match
S3 Sold 3	152 Portland Falls Dr, Simpsonville, SC 29680	0.37 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	David Nemet	Company/Brokerage	Bluefield Realty Group
License No	129917	Address	106 Blue Sage Place Simpsonville SC 29680
License Expiration	06/30/2024	License State	SC
Phone	9085483649	Email	davidnemetrealtor@gmail.com
Broker Distance to Subject	4.10 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.