

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.

<b>Address</b>	45 Wind Song Way, Warrenville, SC 29851	<b>Order ID</b>	8869452	<b>Property ID</b>	34485618
<b>Inspection Date</b>	08/08/2023	<b>Date of Report</b>	08/08/2023		
<b>Loan Number</b>	54771	<b>APN</b>	070-16-06-045		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Aiken		

**Tracking IDs**

<b>Order Tracking ID</b>	08.08.23 BPO Request	<b>Tracking ID 1</b>	08.08.23 BPO Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Jennifer Fox	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,232	Subject is in average condition to the homes in the neighborhood. There were no exterior damages present, the roof was in average condition, it had normal wear and tear for the age but no repairs necessary. The exterior is vinyl and there were no holes/cracks observed. There is a busy street at the entrance of the neighborhood which gives ease of access to numerous amenities. There are schools and employment sources nearby. There are also shopping centers and restaurants within reasonable driving distance to the subject.	
<b>Assessed Value</b>	\$9,240		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	McKinney Properties 803-866-8073		
<b>Association Fees</b>	\$125 / Year (Other: Common Areas)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Homes in the Pleasant Pointe neighborhood are well established, built between 2003 - 2007. The subdivision consists of 2 different sections. Most homes have vinyl siding in good to average condition. REO activity accounts for only 2% of the neighborhood. There were no boarded up homes in the neighborhood at the time of inspection. The neighborhood is close to schools, employment sources, restaurants, and shopping centers. New construction homes are being built less than 1 mile from the neighborhood.	
<b>Sales Prices in this Neighborhood</b>	Low: \$180,000 High: \$254,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	45 Wind Song Way	175 Sandlewood Way	106 Rosewood Circle	5206 Pleasant Pointe Dr
<b>City, State</b>	Warrenville, SC	Warrenville, SC	Warrenville, SC	Warrenville, SC
<b>Zip Code</b>	29851	29851	29851	29851
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.26 <sup>1</sup>	0.21 <sup>1</sup>	0.26 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$235,000	\$270,000	\$249,900
<b>List Price \$</b>	--	\$235,000	\$270,000	\$249,900
<b>Original List Date</b>		08/04/2023	07/23/2023	06/09/2023
<b>DOM · Cumulative DOM</b>	-- · --	4 · 4	16 · 16	3 · 60
<b>Age (# of years)</b>	20	21	19	19
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,478	1,281	1,512	1,527
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	7	9	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	Pool - Yes
<b>Lot Size</b>	.56 acres	.34 acres	.43 acres	.28 acres
<b>Other</b>	--	--	--	--

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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 3 bedroom, 2 bath home on a beautiful lot with no one to build right behind you! Open floor plan featuring living room with a fireplace! Kitchen offers granite counter tops and stainless-steel appliances. Owners' suite with walk in closet and private bath with linen closet. Large, fenced backyard. Convenient access to Aiken, North Augusta, and SRS!
- Listing 2** MLS Comments: Bright and inviting, this property is spread over 1512 sq ft, providing ample space for comfortable living. The modern design and well-thought-out layout make this home a perfect retreat for those seeking a stylish and functional living space. The abundance of natural light creates a bright and welcoming atmosphere, making it a perfect place to call home. Featuring 3 bedrooms and 2 bathrooms, this home is the ideal spot to relax and recharge. Boasting wood floors throughout the living spaces, including the bedrooms, and marble tile in the bathrooms, this residence is a genuine masterpiece. Discover the elegance of a sophisticated kitchen, featuring exquisite quartz countertops that enhance the timeless appeal of the space. The high-quality stainless steel appliances guarantee a seamless integration with the designer cabinetry. The cabinetry features soft close hinges, toe kick drawers and a message center cabinet to maximize storage, creating an elegant and functional kitchen space that is perfect for entertaining and everyday living. This property is beautifully landscaped, complete with a privacy fence, spacious backyard, patio, screened porch, and a 20 x 20 shed with electricity, perfect for outdoor activities and storage.
- Listing 3** MLS Comments: Fantastic move in ready 3 bedroom 2 bath home all on one level! Awesome screened porch overlooking deck, above ground pool with sundeck & fenced backyard, perfect for entertaining or enjoying everyday life! New roof & HVAC! Great curb appeal! Updated kitchen with granite countertops, backsplash, range, built in microwave, dishwasher, pantry & breakfast room! Living room with vaulted ceiling, fan & gas fireplace! Dining room with wainscoting & tray ceiling! Owner suite bath with double tray ceiling & fan, bath with double sink vanity with vessel sinks, walk in closet, shower & soaking tub! Spacious spare bedrooms with ceiling fans! Guest bathroom with vessel sink! Laundry room! Two car garage! Easy access to SRS, downtown Augusta, Aiken & more!

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	45 Wind Song Way	1143 Oxpens Road	1097 Oxpens Road	1035 Lands End Dr
<b>City, State</b>	Warrenville, SC	Warrenville, SC	Warrenville, SC	Warrenville, SC
<b>Zip Code</b>	29851	29851	29851	29851
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.80 <sup>1</sup>	0.75 <sup>1</sup>	0.16 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$309,500	\$252,000	\$235,000
<b>List Price \$</b>	--	\$309,500	\$252,000	\$235,000
<b>Sale Price \$</b>	--	\$320,000	\$245,000	\$235,000
<b>Type of Financing</b>	--	Conventional	Usda	Va
<b>Date of Sale</b>	--	07/21/2023	05/22/2023	11/22/2022
<b>DOM · Cumulative DOM</b>	-- · --	4 · 45	17 · 47	49 · 74
<b>Age (# of years)</b>	20	17	16	19
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,478	2,096	1,665	1,528
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 3	3 · 2	3 · 2
<b>Total Room #</b>	7	9	7	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	Pool - Yes	--	--
<b>Lot Size</b>	.56 acres	.72 acres	.52 acres	.29 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$26,680	-\$870	+\$1,000
<b>Adjusted Price</b>	--	\$293,320	\$244,130	\$236,000

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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: Welcome to the perfect home for those seeking a secluded and comfortable lifestyle. This 3 bedroom home with a bonus room upstairs is built on a generous lot that spans 0.72 acres. Residents of this property will have all the space they need to run around, work on gardening, or simply enjoy the sunsets. Step inside this cozy abode and be greeted by features that offer superior living. Freshly painted walls add to the home's charm. You will fall in love with the modern kitchen amenities, including a built-in stove top range, and oven. Pour yourself a cup of coffee and make your way over to the living room. From the living room, you can take in the beautiful and peaceful scenery that surrounds this property. This home also comes equipped with a bonus room upstairs that could serve as a fourth bedroom or maybe the perfect home office. Hop outside and take a dip in the pool area, the ultimate place to relax and unwind surrounded by nature. This charming home is the perfect place to take refuge and enjoy the best that life has to offer. Don't let this chance pass you by!
- Sold 2** MLS Comments: Welcome Home to this one owner 3 bedroom, 2 bath ranch home in Oxford Place. Step inside and enjoy the spacious living room area with vaulted ceiling and fireplace. The layout of living room, kitchen, and dining room make this home perfect for entertaining. The kitchen has beautiful white cabinetry, counter bar, tile backsplash, and pantry, and appliances are staying! Enjoy your morning coffee in the breakfast area or on the screened-in porch right off of the kitchen. Separate laundry room located off of kitchen. Large primary suite has tray ceiling, walk-in closet, and bath with double vanity, garden tub, and separate shower. The two additional bedrooms share a full hall bathroom. Front bedroom has a vaulted is ideal for home office or den. The home is on over a half acre lot. The new deck is great for grilling and enjoying the view of level back yard, perfect for gardening and outdoor activities. Attached 2 car garage. Seller offering \$3000 carpet allowance. Conveniently located to Aiken, Augusta, or North Augusta! Schedule your showing today!
- Sold 3** MLS Comments: CHARMING HOME IN GREAT NEIGHBORHOOD. WONDERFUL OPEN FLOOR PLAN WITH BEAUTIFUL HARDWOOD FLOORS, GAS FIREPLACE IN LIVINGROOM, LARGE FENCED BACKYARD, EAT IN KITCHEN WITH PANTRY AND ABUNDANT OF COUNTER AND CABINETS. TREY CEILINGS IN MASTER BEDROOM WITH WALK IN CLOSET. DOUBLE VANITY, SEPARATE SHOWER & GARDEN TUB IN MASTER BATH. NEW ROOF IN 2020. HOME IS ELEGIBLE FOR 100% FINANCING.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Subject is not currently listed and has not been listed in the last 12 months.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$245,000	\$245,000
<b>Sales Price</b>	\$245,000	\$245,000
<b>30 Day Price</b>	\$245,000	--
<b>Comments Regarding Pricing Strategy</b>		
All of the above sales, after adjustments, give a reasonable value indication for the subject. Search parameters included comps within 1 mile of the radius, with a heavy reliance on homes in the same neighborhood for more accurate pricing strategy. The as is price for the subject is based on similar comps at \$245k.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Street

## Listing Photos

**L1** 175 Sandlewood Way  
Warrenville, SC 29851



Front

**L2** 106 Rosewood Circle  
Warrenville, SC 29851



Front

**L3** 5206 Pleasant Pointe Dr  
Warrenville, SC 29851



Front



## Sales Photos

**S1** 1143 Oxpens Road  
Warrenville, SC 29851



Front

**S2** 1097 Oxpens Road  
Warrenville, SC 29851



Front

**S3** 1035 Lands End Dr  
Warrenville, SC 29851



Front

### ClearMaps Addendum

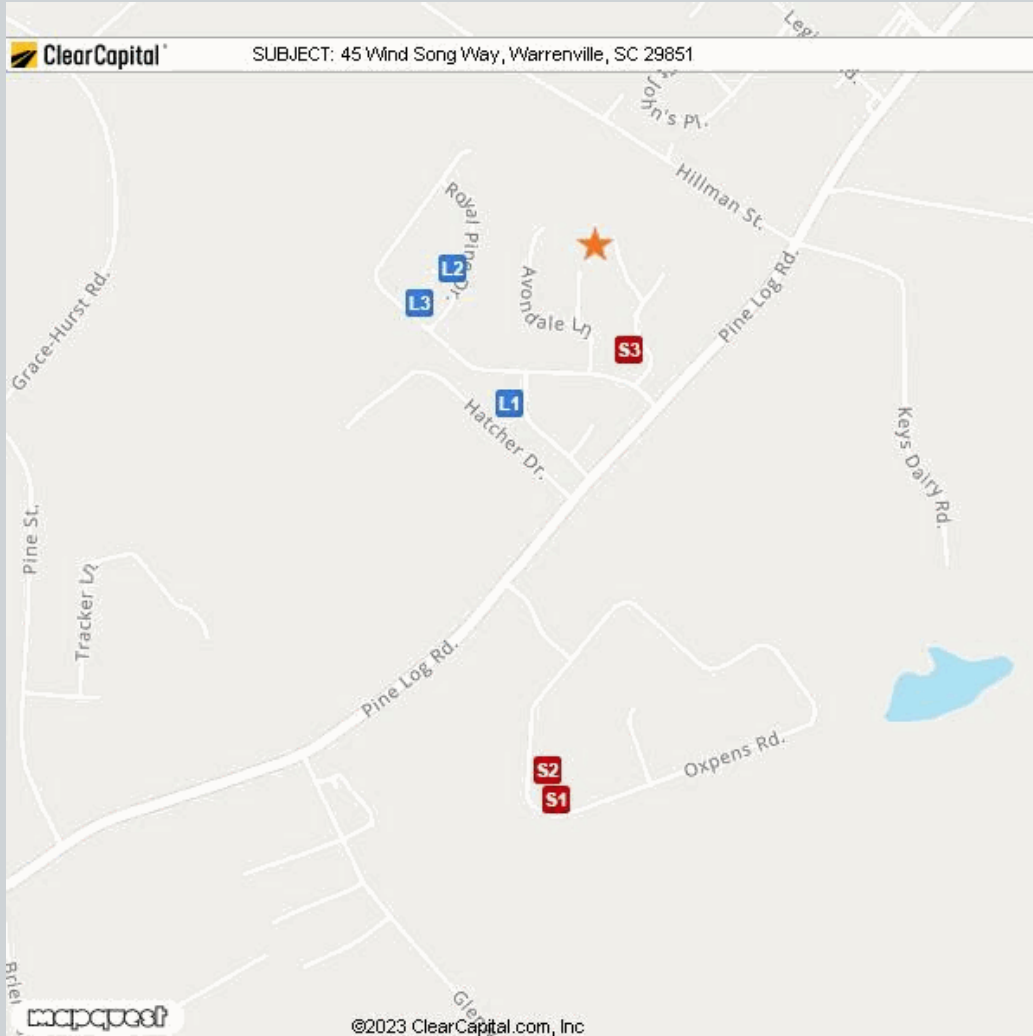
**Address** ★ 45 Wind Song Way, Warrenville, SC 29851

**Loan Number** 54771

**Suggested List** \$245,000

**Suggested Repaired** \$245,000

**Sale** \$245,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	45 Wind Song Way, Warrenville, SC 29851	--	Parcel Match
L1 Listing 1	175 Sandlewood Way, Warrenville, SC 29851	0.26 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	106 Rosewood Circle, Warrenville, SC 29851	0.21 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	5206 Pleasant Pointe Dr, Warrenville, SC 29851	0.26 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1143 Oxpens Road, Warrenville, SC 29851	0.80 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1097 Oxpens Road, Warrenville, SC 29851	0.75 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1035 Lands End Dr, Warrenville, SC 29851	0.16 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Ashley Pressley	<b>Company/Brokerage</b>	eXp Realty, LLC
<b>License No</b>	96238	<b>Address</b>	1053 Bubbling Springs Drive Graniteville SC 29829
<b>License Expiration</b>	06/30/2024	<b>License State</b>	SC
<b>Phone</b>	8032576267	<b>Email</b>	ashley@ashleysoldit.com
<b>Broker Distance to Subject</b>	5.02 miles	<b>Date Signed</b>	08/08/2023

*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.**