

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	227 Hardwood Drive, Columbia, SC 29229	Order ID	8869452	Property ID	34485620
Inspection Date	08/09/2023	Date of Report	08/09/2023		
Loan Number	54772	APN	174140342		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	08.08.23 BPO Request	Tracking ID 1	08.08.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	JOSEPH WASHINGTON JR	Condition Comments	
R. E. Taxes	\$976	Subject maintained in line with community and requires no exterior repairs. Subject landscape due for maintenance.	
Assessed Value	\$5,060		
Zoning Classification	Residential PDD		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Neighborhood offers close proximity to amenities, schools, shopping and transit. Subject neighborhood market remains stable and has good central location.	
Sales Prices in this Neighborhood	Low: \$199000 High: \$415000		
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	227 Hardwood Drive	40 Hardwood Ct	576 Heron Glen Dr	704 Cottontail Ct S
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.	--	0.06 ¹	0.35 ¹	0.87 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$215,000	\$264,000	\$229,900
List Price \$	--	\$215,000	\$264,000	\$229,900
Original List Date		07/24/2023	08/04/2023	07/26/2023
DOM · Cumulative DOM	-- · --	16 · 16	5 · 5	14 · 14
Age (# of years)	19	19	17	17
Condition	Average	Average	Excellent	Excellent
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 Split Level	2 Stories CONVENTIONAL	1 Story CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	2,025	2,769	2,302	1,760
Bdrm · Bths · ½ Bths	4 · 2	5 · 2 · 1	5 · 3	3 · 2
Total Room #	8	10	10	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	.23 acres	0.29 acres	0.18 acres	0.18 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** Priced To Sell, This Spacious, Split-level 5 Bedroom 2.5 Bathroom Home Is Nestled On Nearly One-third Of An Acre, On A Quiet Cul-da-sac In The Killian Green Community. Ample Amenities Include An Eat-in Kitchen, Formal Dining Area, 2 Separate Living Spaces, Partially Finished Basement, Large Fenced-in Yard, Covered Front Porch, Storage Shed And Basketball Court! The Spacious Owner's Suite Features A Walk-in Closet And A Private Bathroom With Separate Shower And Garden Tub. The Property Is Situated In The Award-winning Richland 2 School District, And Also Conveniently Located Just A Short Drive To I-77, I-20 And Shopping At The Village At Sandhills. With A Little Love And Elbow Grease, This Home Can Be Restored Back To It's Original Glory. Home Is Sold As-is.
- Listing 2** Welcome To This Charming 2-story House In Northeast Columbia! This Spacious Home Boasts 5 Bedrooms And 3 Baths, With A Mix Of Vinyl Floors And Cozy Carpets Throughout. The Modern Kitchen Is Adorned With A Beautiful Tile Backsplash And Features A Uniquely Finished Bar And Island, Perfect For Entertaining Guests. Enjoy The Serene Outdoors With A Screened Back Porch And A Backyard Enclosed By A Privacy Fence, Providing You With The Ideal Space For Relaxation And Gatherings. The Location Is Highly Convenient, Just Minutes Away From I-77 And I-20, Fort Jackson, Sandhills Shopping Center, And Other Amenities. Rest Easy Knowing That The Hvac System Was Newly Installed In 2018, Ensuring Comfort During All Seasons. This House Offers A Wonderful Combination Of Style, Practicality, And Proximity To Various Amenities, Making It An Ideal Choice For Your New Home!
- Listing 3** Welcome Home To This Well Maintained Three Bedroom Home In Northeast Columbia. Pulling Into The Driveway You Will Notice The Well Manicured Lawn And Large Front Porch. The Porch Is Perfect For Plants And Rocking Chairs. Inside You Will Find A Large Dining Room Off The Spacious Kitchen. All Kitchen Appliances Were Updated In 2021 And 2022. The Kitchen Offers Plenty Of Cabinet And Counter Space Perfect For Those That Enjoy Cooking. Spend Time With Guests With The Open Floor Plan This Home Offers. The Living Room Has A Gas Fireplace And Allows Plenty Of Sunlight. The Back Door Off Of The Living Room Allows You Access To The Back Porch Where You Can Spend Summer Nights Entertaining Friends. The Owner's Suite Is Located On The Backside Of The Home With A Large Walk In Closet, A Bathroom With Dual Vanity Sinks, And A Separate Bathtub And Shower. The Two Large Guest Bedrooms Share A Full Bathroom. This Home Is Move In Ready And Has Been Lovingly Cared For. The Water Heater And Hvac Were Replaced In 2018 And The Roof Was Replaced In 2020. Schedule Your Showing Today!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	227 Hardwood Drive	38 Hardwood Ct	3 Twig Ln	18 Hardwood Ct
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.07 ¹	0.09 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$215,000	\$249,000	\$233,000
List Price \$	--	\$215,000	\$249,000	\$233,000
Sale Price \$	--	\$215,000	\$248,000	\$232,900
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	01/24/2023	02/09/2023	07/28/2023
DOM · Cumulative DOM	-- · --	85 · 85	37 · 37	34 · 34
Age (# of years)	19	19	19	19
Condition	Average	Average	Good	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 Split Level	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	2,025	2,074	2,050	1,936
Bdrm · Bths · ½ Bths	4 · 2	5 · 3	4 · 2 · 1	4 · 2 · 1
Total Room #	8	10	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	.23 acres	.22 acres	0.19 acres	0.04 acres
Other	--	--	--	--
Net Adjustment	--	+\$4,500	-\$9,000	+\$5,500
Adjusted Price	--	\$219,500	\$239,000	\$238,400

* 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.

Recent Sales - Cont.

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

- Sold 1** This Is A Well Maintained 5-bedroom 3-full Bathroom Split-level Basement Style Home.main Floor To Include Master Bedroom With Full Bathroom, Updated Eat-in Kitchen, Dinning Room And Living Room. Lower Level To Include Large Family Room Or Entertainment Area With 2 Other Bedrooms And A Full Bath. Yes, This Home Has 3 Full Bathrooms. Large Laundry Room With A Lot Of Extra Space For Storage Or Entertainment With A Backdoor Door Which Leads Into A Large Backyard. Updated Flooring On Both Levels. This Is All Surrounded Within Minutes Away I-77 & I-20 Ft. Jackson, Sandhills Mall And Surrounded By Many Restaurants. NET ADJ 4500 GARAGE
- Sold 2** Check Out This Stunner! This Home Has Fresh Interior Paint And New Flooring Throughout The Home. Windows Create A Light Filled Interior With Well Placed Neutral Accents. The Kitchen Is Ready For Cooking With Ample Counter Space And Cabinets For Storage. Relax In Your Primary Suite With A Walk In Closet Included. Other Bedrooms Provide Nice Flexible Living Space. The Primary Bathroom Is Fully Equipped With A Separate Tub And Shower, Double Sinks, And Plenty Of Under Sink Storage. The Back Yard Is The Perfect Spot To Kick Back With The Included Sitting Area. Like What You Hear? Come See It For Yourself! ADJ -9000 CONDITION
- Sold 3** Welcome To 18 Hardwood Ct, A Stunning Residence That Offers The Perfect Touch Of Comfort. This Remarkable Home Boasts 4 Bedrooms And 2.5 Bathrooms With Master On The Main Floor , Providing Ample Space For Relaxation And Entertainment. Spanning Across 1, 936 Square Feet. The Open-concept Design Creates A Seamless Flow Throughout The Main Living Areas, Perfect For Hosting Gatherings And Creating Lasting Memories. The Spacious Kitchen Is A Chef's Dream, Featuring Ample Cabinetry, And A Convenient Center For Meal Preparation. The Adjacent Dining Area Provides A Picturesque Setting For Enjoying Delicious Meals With Family And Friends. The Master Suite Is A True Retreat, Offering A Peaceful Sanctuary For Relaxation On The Main Floor. With Its Generous Size, It Accommodates A Comfortable Sitting Area And Includes A Private Ensuite Bathroom, Complete With A Soaking Tub And A Separate Shower. Three Additional Well-appointed Bedrooms Provide Versatility And Comfort For Family Members Or Guests. The Shared Bathrooms Are Tastefully Designed And Offer Convenience For Everyone's Needs. Step Outside And Discover Your Own Private Oasis In The Backyard. The Outdoor Space Is Perfect For Outdoor Entertaining Or Simply Enjoying The Surroundings. Located In A Highly Desirable Neighborhood, This Home Offers Easy Access To Schools, Parks, Shopping, And Dining Options, Ensuring A Convenient And Vibrant Lifestyle For Its Lucky Occupants. Don't Miss The Opportunity. P NET ADJ 3500 RC 2000 GLA

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		NO LISTING HISTORY AVAILABLE					
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	\$240,000	\$240,000
Sales Price	\$239,000	\$239,000
30 Day Price	\$229,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with the closest proximity to subject. Subject price heavily weighed by sold comps. Comps chosen to bracket subject. SC1 most comparable and has the strongest similarities with exception of condition. LC1 most comparable due to proximity to 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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 40 Hardwood Ct
Columbia, SC 29229



Front

L2 576 Heron Glen Dr
Columbia, SC 29229



Front

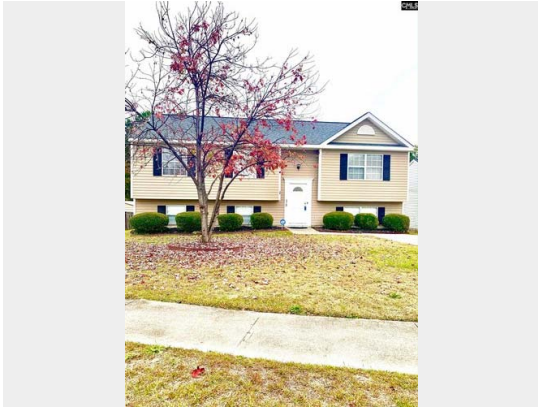
L3 704 Cottontail Ct S
Columbia, SC 29229



Front

Sales Photos

S1 38 Hardwood Ct
Columbia, SC 29229



Front

S2 3 Twig Ln
Columbia, SC 29229



Front

S3 18 Hardwood Ct
Columbia, SC 29229



Front

ClearMaps Addendum

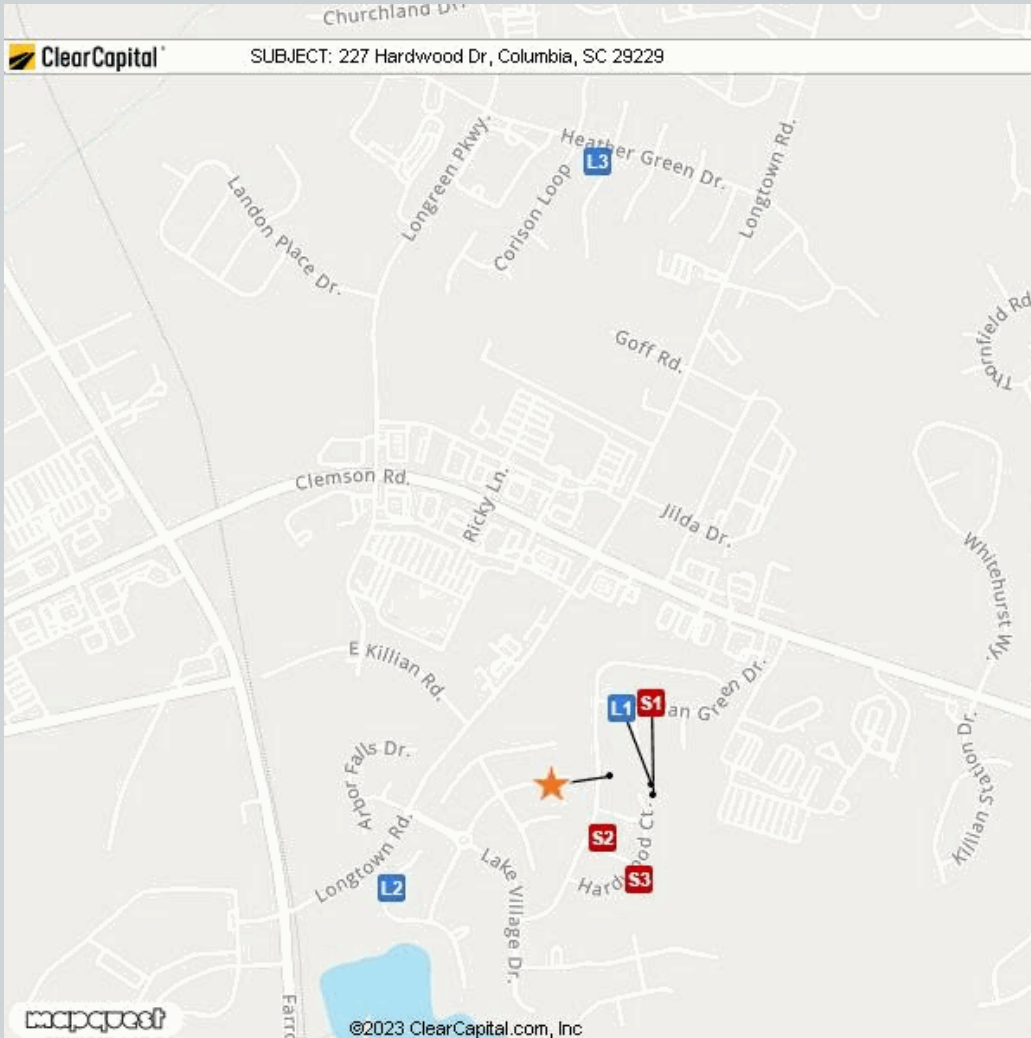
Address ★ 227 Hardwood Drive, Columbia, SC 29229

Loan Number 54772

Suggested List \$240,000

Suggested Repaired \$240,000

Sale \$239,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	227 Hardwood Drive, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	40 Hardwood Ct, Columbia, SC 29229	0.06 Miles ¹	Parcel Match
L2 Listing 2	576 Heron Glen Dr, Columbia, SC 29229	0.35 Miles ¹	Parcel Match
L3 Listing 3	704 Cottontail Ct S, Columbia, SC 29229	0.87 Miles ¹	Parcel Match
S1 Sold 1	38 Hardwood Ct, Columbia, SC 29229	0.07 Miles ¹	Parcel Match
S2 Sold 2	3 Twig Ln, Columbia, SC 29229	0.09 Miles ¹	Parcel Match
S3 Sold 3	18 Hardwood Ct, Columbia, SC 29229	0.15 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	11.68 miles	Date Signed	08/09/2023

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.