by ClearCapital

293 SIR BARTON LOOP

GRANITEVILLE, SC 29829

54773 \$332,000 Loan Number • As-Is Value

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 Inspection Date Loan Number Borrower Name | 293 Sir Barton Loop, Graniteville, SC 29829 08/08/2023 54773 Catamount Properties 2018 LLC | Order ID Date of Report APN County | 8869452 08/09/2023 036-10-12-00 Aiken | Property ID | 34485625 |
|--|---|---|--|-------------|----------|
| Tracking IDs | | | | | |
| Order Tracking ID | 08.08.23 BPO Request | Tracking ID 1 | 08.08.23 BPO R | equest | |
| Tracking ID 2 | | Tracking ID 3 | | | |
| | | | | | |

General Conditions

| Owner | Jean Morris |
|--------------------------------|--|
| R. E. Taxes | \$3,682 |
| Assessed Value | \$15,430 |
| Zoning Classification | Residential |
| Property Type | SFR |
| Occupancy | Occupied |
| Ownership Type | Fee Simple |
| Property Condition | Good |
| Estimated Exterior Repair Cost | \$0 |
| Estimated Interior Repair Cost | \$0 |
| Total Estimated Repair | \$0 |
| НОА | Stanley Martin Homes |
| Association Fees | \$190 / Year (Pool,Other: Common Areas) |
| Visible From Street | Visible |
| Road Type | Public |
| | |

Condition Comments

At the time of inspection subject appeared to be in good condition. There was no damage present to the exterior of the home. The roof did not show any signs of wear and tear. There were no missing or broken shingles. The vinyl siding appeared to be in good condition, no dents or broken siding. The subject did conform to other homes in the neighborhood. There is a school within walking distance of the neighborhood. There are also numerous amenities within driving distance of the subject.

Neighborhood & Market Data

| Location Type | Suburban | Neighborhood Comments |
|-----------------------------------|--|--|
| Local Economy | Stable | Homes in the Clairborne neighborhood are new homes, built in |
| Sales Prices in this Neighborhood | Low: \$258,000 High: \$331,700 | 2021. There is new construction occurring now in the neighborhood. There is a community pool and cabana area that |
| Market for this type of property | Remained Stable for the past 6 months. | was just opened in the neighborhood. Homes are in excellent to good condition. They conform to one another, ranging from 3-5 |
| Normal Marketing Days | <180 | bedroom, one to two story homes. The homes are being built from a set of plans by one builder. All homes have vinyl siding |
| | | with some brick in the front. Schools, shopping centers, grocery stores, and employment sources are within driving distance of the neighborhood. |

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Current Listings

| | | | | 1 |
|----------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Subject | Listing 1 * | Listing 2 | Listing 3 |
| Street Address | 293 Sir Barton Loop | 6330 Whirlaway Rd | 240 Sir Barton Loop | 6348 Whirlaway Rd |
| City, State | Graniteville, SC | Graniteville, SC | Graniteville, SC | Graniteville, SC |
| Zip Code | 29829 | 29829 | 29829 | 29829 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | | 0.41 1 | 0.11 ¹ | 0.45 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$364,150 | \$325,000 | \$329,900 |
| List Price \$ | | \$364,150 | \$325,000 | \$329,900 |
| Original List Date | | 03/21/2023 | 07/22/2023 | 05/09/2023 |
| DOM \cdot Cumulative DOM | • | 1 · 141 | 18 · 18 | 47 · 92 |
| Age (# of years) | 2 | 1 | 2 | 1 |
| Condition | Good | Excellent | Good | 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 Traditional | 2 Stories Traditional | 2 Stories Traditional | 2 Stories Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 3,175 | 3,190 | 2,025 | 2,839 |
| Bdrm · Bths · ½ Bths | 4 · 2 · 1 | 4 · 2 · 1 | 4 · 3 | 4 · 3 |
| Total Room # | 8 | 8 | 7 | 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 | .24 acres | .21 acres | .29 acres | .21 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.

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Current Listings - Cont.

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

- Listing 1 MLS Comments: Up to \$10k in closing cost assistance and/or rate buy down with our preferred lender. Downstairs, the two-car garage opens next to the laundry and powder rooms. More importantly, it also opens into the all-encompassing kitchen, which in turn rolls right into the immense family room. You or your family will be able to spend countless nights here, cooking, entertaining or just plain relaxing. The owner's suite comes next, with its deep walk-in closet and large bathroom. A flex room near the front door could be used as a formal dining setting. Up the stairs, you will find three additional bedrooms, as well as a full bathroom, storage space and a positively stunning loft. Get away or get to the center of it all with The Rembert STOCK PHOTOS!
- Listing 2 MLS Comments: Better than New! Take advantage of all the upgrades of this beautiful well-maintained home. Kitchen has granite countertops, abundant of cabinets, gas stove, tile backsplash, pendant lighting, pull down kitchen faucet, extra pod lights and top tier appliance package. Hunter ceiling fans throughout. Engineered Luxury Vinyl Plank flooring downstairs, carpet in upstairs bedrooms. Additional upgrades include wood stairs with iron handrail spindles, 2inch wooden blinds, tankless water heater and a CPI system Smart House that lets you control lights, locks and thermostat with your phone. Insulated storage area upstairs. Large Corner lot with Full Privacy fenced backyard. 12x20 screened porch with an additional 8x10 patio that is plumbed for outdoor gas grill. Neighborhood sidewalks with Community pool and cabana expected in 2023. Great location just minutes from Augusta, North Augusta and Aiken
- Listing 3 MLS Comments: This Brantley at Clairbourne is a 4 bedroom home with 3 full bathrooms. The main level of the home is inviting and open. Enjoy entertaining friends and family in the open family room, breakfast area and kitchen. This home offers a formal dining space perfect for family birthday dinners or enjoying the holidays. Enjoy having out of town guests with the perfect guest suite on the bottom floor with bedroom and full bathroom. The second level of the home offers a primary suite with spacious vaulted ceilings, gorgeous bathroom and walk in closet. The second level also has 2 other bedrooms all with walk in closets, a second full bathroom and conveniently located laundry room. An upper flex space opens up the second floor for enjoyment. All photos are used for illustrative purposes. Some options and colors may vary. HOME IS CURRENTLY IN SLAB. Current Incentives: Up to \$15,000 in closing costs with the use of preferred lender and closing attorney.

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\$332,000 • As-Is Value

Recent Sales

| | Subject | Sold 1 | Sold 2 * | Sold 3 |
|----------------------------|-----------------------|-------------------------|-----------------------|-----------------------|
| Street Address | 293 Sir Barton Loop | 5055 Trickling Creek Dr | 6168 Whirlaway Rd | 6310 Whirlaway Rd |
| City, State | Graniteville, SC | Graniteville, SC | Graniteville, SC | Graniteville, SC |
| Zip Code | 29829 | 29829 | 29829 | 29829 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | | 0.76 1 | 0.12 1 | 0.38 1 |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | | \$329,900 | \$332,000 | \$329,900 |
| List Price \$ | | \$329,900 | \$332,000 | \$329,900 |
| Sale Price \$ | | \$326,000 | \$330,000 | \$328,900 |
| Type of Financing | | Conventional | Conventional | Va |
| Date of Sale | | 06/15/2023 | 03/20/2023 | 02/22/2023 |
| DOM \cdot Cumulative DOM | · | 75 · 157 | 71 · 74 | 65 · 152 |
| Age (# of years) | 2 | 10 | 1 | 1 |
| Condition | Good | Good | Good | 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 Traditional | 2 Stories Traditional | 2 Stories Traditional | 2 Stories Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 3,175 | 2,568 | 2,833 | 2,829 |
| Bdrm · Bths · ½ Bths | 4 · 2 · 1 | 5 · 2 · 1 | 4 · 3 | 5 · 3 |
| Total Room # | 8 | 6 | 11 | 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 | | Pool - Yes | | |
| Lot Size | .24 acres | .36 acres | .27 acres | .23 acres |
| Other | | | | |
| Net Adjustment | | +\$500 | +\$2,920 | +\$1,960 |
| Adjusted Price | | \$326,500 | \$332,920 | \$330,860 |

* 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.

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Recent Sales - Cont.

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

- Sold 1 MLS Comments: Check out this 5 bedroom 2.5 bath home in Shadow Creek that qualifies for 100% USDA financing. Located just minutes from North Augusta, Augusta, or Aiken this home is very conveniently located. Master suite is downstairs, and features separate shower with garden tub. Open kitchen features granite countertops, double oven, pantry, and is open to the living room. 4 bedrooms upstairs with loft area, perfect for second living room or play area. Laundry room downstairs has separate area perfect for office. Backyard features a screened in porch, and deck leading to 27' above ground pool.
- **Sold 2** MLS Comments: This competitively priced, well kept 4-bedroom, 3 bath home offers a like new construction feel with the transferable builders warranty. The home has been freshly painted throughout. Carpets are being cleaned this month. As you enter the foyer, take in the high ceilings, upgraded flooring, and radiant, large, formal dining room. Making your way to the great room, you'll find an open concept layout with the living room, kitchen, and eat-in dining area adjoined, offering substantial space to cook and entertain. The kitchen does not disappoint with its large pantry, oversized cabinets, kitchen island, granite countertops, upgraded butler's pantry, and stainless-steel appliances that convey. In this versatile home, get cozy around the gas fireplace on cold nights or enjoy indoor-outdoor living with the covered screened porch located off the living room. While checking out the screened-in porch, make sure to see the additional paved seating area located at the back of the property. Continuing through the main level you'll find the full guest bathroom along with one of four bedrooms. Proceeding to the second floor, take a moment to admire the convenience of the layout. There is an oversized laundry room with washer and dryer that convey, two more bedrooms with large walk-in closets, a full bathroom, and a large loft with extensive storage. The comfortable and spacious owner's suite has lots of natural light and offers two large walk-in closets. The ensuite follows suit with abundant natural light, high ceilings, granite countertops, and ample storage. A soaker tub, stand-up shower, and dual vanity make getting ready a breeze. For more information, please call or schedule a tour.
- **Sold 3** MLS Comments: Unwrap a new home just in time for the holidays. Check out our SMart Selected homes like this one available to move in by the end of the year. Just look for the big red bow on our website! Imagine coming home to the beautiful Brantley floor plan. Pulling into the 2-car garage, you'll see the driveway is perfect for chalk masterpieces and neighborly chats. The front door brings you into the open-concept main level. The entryway flows seamlessly into the dining, kitchen and family room. Large windows let in ample natural light and highlight the beauty of the detailed craftsmanship. The kitchen is a chef's dream with modern fixtures, appliances and a gas stove. The bedroom on the main level can serve as a guest bedroom or an office. Upstairs, the large owner's suite has dual closets and a roomy bathroom. The three other bedrooms each have their own closet and share a hall bathroom. The Brantley is the perfect intersection of luxury and practicality

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Loan Number

Subject Sales & Listing History

| Current Listing Status Not Currently Listed | | Listing History Comments | | | | | |
|---|------------------------|--------------------------|---------------------|--|-------------|--------------|--------|
| Listing Agency/Firm | | | Subject has | Subject has not been listed in the last 12 months. | | | |
| Listing Agent Na | me | | | | | | |
| Listing Agent Ph | one | | | | | | |
| # of Removed Li Months | stings in Previous 12 | 0 | | | | | |
| # of Sales in Pre Months | evious 12 | 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 | \$332,000 | \$332,000 | | |
| Sales Price | \$332,000 | \$332,000 | | |
| 30 Day Price | \$332,000 | | | |
| Comments Regarding Pricing Strategy | | | | |

All of the above sales, after adjustments, give a reasonable value indication for the subject. New construction homes may cause the average DOM to change depending on customer desire. Search parameters included comparable listings and sales within the same neighborhood in order to reach a pricing strategy that better reflects the subject. An interior inspection was not performed and therefore the pricing strategy may change once complete. The pricing strategy of \$332k was reached based solely on the most comparable sale, S2.

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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.

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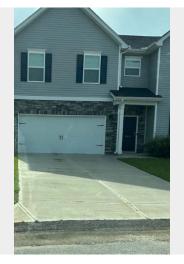
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Subject Photos



Front



Address Verification



Street

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Listing Photos

6330 Whirlaway Rd L1 Graniteville, SC 29829



Front





Front



6348 Whirlaway Rd Graniteville, SC 29829



Front

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GRANITEVILLE, SC 29829

54773 Store 54773

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Sales Photos

5055 Trickling Creek Dr Graniteville, SC 29829



Front





Front

S3 6310 Whirlaway Rd Graniteville, SC 29829



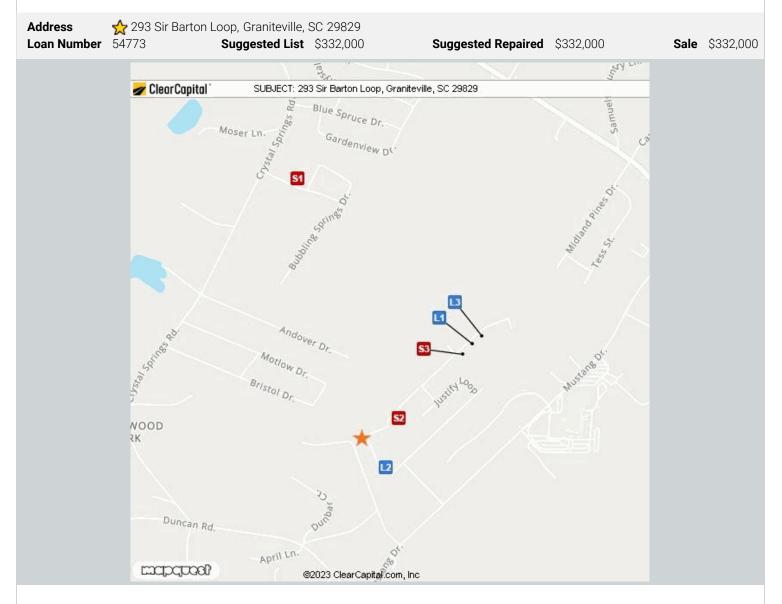
Front

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ClearMaps Addendum



| С | omparable | Address | Miles to Subject | Mapping Accuracy |
|------------|-----------|---|-------------------------|------------------|
| \star | Subject | 293 Sir Barton Loop, Graniteville, SC 29829 | | Parcel Match |
| L1 | Listing 1 | 6330 Whirlaway Rd, Graniteville, SC 29829 | 0.41 Miles 1 | Parcel Match |
| L2 | Listing 2 | 240 Sir Barton Loop, Graniteville, SC 29829 | 0.11 Miles 1 | Parcel Match |
| L3 | Listing 3 | 6348 Whirlaway Rd, Graniteville, SC 29829 | 0.45 Miles 1 | Parcel Match |
| S1 | Sold 1 | 5055 Trickling Creek Dr, Graniteville, SC 29829 | 0.76 Miles 1 | Parcel Match |
| S 2 | Sold 2 | 6168 Whirlaway Rd, Graniteville, SC 29829 | 0.12 Miles 1 | Parcel Match |
| S 3 | Sold 3 | 6310 Whirlaway Rd, Graniteville, SC 29829 | 0.38 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.

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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.)

| 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. |

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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.

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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.

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Broker Information

| Ashley Pressley | Company/Brokerage | eXp Realty, LLC |
|-----------------|-----------------------------------|---|
| 96238 | Address | 1053 Bubbling Springs Drive Graniteville SC 29829 |
| 06/30/2024 | License State | SC |
| 8032576267 | Email | ashley@ashleysoldit.com |
| 0.69 miles | Date Signed | 08/09/2023 |
| | 96238 06/30/2024 8032576267 | 96238 Address 06/30/2024 License State 8032576267 Email |

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 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 or nace, 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 subject property or of the state like the property 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.