

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	317 Hester Court, Columbia, SC 29223	Order ID	8869452	Property ID	34485616
Inspection Date	08/09/2023	Date of Report	08/09/2023		
Loan Number	54776	APN	202050308		
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	NATASHA V RABINOV	Condition Comments	
R. E. Taxes	\$1,140	Subject maintained in line with community, subject requires no exterior repairs. Landscape may need maintenance soon.	
Assessed Value	\$3,860		
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 maintained in line with subject, neighborhood has close proximity to shopping and hwy access.	
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	317 Hester Court	870 Killian Station Dr	217 Seton Hall Dr	1 Newworth Ct
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29229	29223	29229
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.25 ¹	0.97 ¹	0.57 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$200,000	\$170,000	\$210,000
List Price \$	--	\$200,000	\$170,000	\$210,000
Original List Date		07/24/2023	05/08/2023	07/28/2023
DOM · Cumulative DOM	-- · --	16 · 16	93 · 93	12 · 12
Age (# of years)	15	16	36	32
Condition	Average	Good	Average	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	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,144	1,316	1,295	1,373
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.11 acres	0.30 acres	0.25 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** One-story Home With 3 Bedrooms, 2 Baths, And Single-car Garage In The Popular Killian Station Neighborhood In Northeast Columbia. Freshly Painted Throughout. New Lvp Flooring In Kitchen, Dining Area, Bathrooms, And Utility Room. New Carpet In Living Room And Bedrooms. Living Room With Vaulted Ceiling Opens To Dining Area And Kitchen. Primary Bedroom Has Vaulted Ceilings, Walk-in Closet, And Private Bath With Double Vanity. Other Two Bedrooms Share Hall Bath. A Sidewalk Community With Front Yards Maintained By The Hoa, Killian Station Is Convenient To Grocery Stores, Restaurants, Shopping, And Interstates. Walking Distance To Killian Elementary And A Short Drive To The Middle And High Schools.
- Listing 2** This Three Bedroom, Two Bath Ranch-style Home Is A Perfect Blend Of Comfort And Charm. The Covered Front Porch Welcomes You Into The Cozy Interior, Complete With A Wood-burning Fireplace, Perfect For Those Chilly Evenings. The Home Sits On A Paved Road, And Chain Link Fence For Added Security And Privacy. With Three Bedrooms, There Is Plenty Of Space For A Family Or Guests. The Bedrooms Feature Large Windows That Let In Plenty Of Natural Light, Creating A Warm And Inviting Atmosphere. The Spacious Backyard Is Perfect For Outdoor Entertaining, Gardening Or Just Relaxing. It Is A Great Place To Unwind And Enjoy The Beauty Of Nature. The One-car Garage Provides Ample Storage Space And Protects Your Vehicle From The Elements. This Home Is Situated In A Convenient Location, With Easy Access To Shopping, Dining And Other Amenities. Whether You're Looking For A Comfortable Family Home Or A Peaceful Retreat, This Ranch-style Home Has Everything You Need.
- Listing 3** New On The Market! If You're Looking For A 1 Story Home With 3 Bedrooms, 2 Full Baths, On A Corner Lot, This Could Be The One! The Kitchen And Baths Have Granite Countertops. Located In Award Winning Richland 2 School District, You Will Be Close To Schools, Shopping In The Clemson Rd/sandhills Area, Fort Jackson, And Major Interstates I-20 And I-77. You Can Relax On Your Wide Front Porch, Or In The Large Screened Porch In Your Fenced Backyard.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	317 Hester Court	185 Hester Woods Dr	867 Killian Station Dr	127 Hardwood Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29229	29229
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.06 ¹	0.23 ¹	0.72 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$209,000	\$195,000	\$189,000
List Price \$	--	\$209,000	\$195,000	\$189,000
Sale Price \$	--	\$205,000	\$194,000	\$184,900
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	10/19/2022	06/22/2023	11/04/2022
DOM · Cumulative DOM	-- · --	43 · 43	65 · 65	28 · 28
Age (# of years)	15	15	15	19
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 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,144	1,344	1,178	1,118
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	2 · 2	3 · 2
Total Room #	7	8	6	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.21 acres	0.09 acres	0.18 acres
Other	--	--	--	--
Net Adjustment	--	-\$5,000	+\$3,500	+\$6,000
Adjusted Price	--	\$200,000	\$197,500	\$190,900

* 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** Ready To Move In! Hardwood Flooring In Living Room, Stairs And All Bedrooms On 2nd Floor. New Vinyl In Kitchen. Main Floor Features Nice Size Open Kitchen With Bay Window In Dining Area, Family Room, Laundry Room, Half Bath, And Walk Out To Large Flat And Partially Wooded Back Yard. Upstairs Boast Large Owner's Suite With Hardwoods, Walk In Closet And Private Bath. Two Bedrooms With Shared Bath. Close To Interstates, Shopping, Dining, Schools And Military Bases!! P ADJ -3500 RC - 1500 GLA
- Sold 2** Well Maintained 2 Bedroom Patio Home In Ne Columbia. Enjoy Maintenance Free Living In A Community That Maintains The Front Yards. This Home Offers Soring Ceilings, Large Owners Suite And Fenced In Patio Area. Large Kitchen With Spacious Eat-in Kitchen And Bar. One-car Garage. ADJ 3500 RC
- Sold 3** 3br/2ba Ranch Home Is Ready For Market And Priced To Sell By Original Owner! Located In The Established Killian Green Community, This Home Is Walking Distance To Award-winning Killian Elementary School And Has A Lot To Offer! Great Floorplan Design Features Open Layout In The Living Room And Kitchen, And A Spacious Owner Suite With Private Bathroom And Walk-in Closet! Kitchen Features Large Pantry, Stainless Steel Appliances, Granite Countertops And Tile Backsplash, & Opens To Privacy-fenced Backyard With Huge Deck For Entertaining Or Just Taking In Those Cool Autumn Evenings With Family And Friends! Spacious Garage Is Exceptionally Long, And Allows For Both Storage And Car Placement Out Of The Elements. Convenient Location Enjoys Easy Access To The Best Shopping And Entertainment In Northeast Columbia And Quick Access To I-77. ADJ 4500 AGE 1500 GLA P

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	\$200,000	\$200,000
Sales Price	\$199,900	\$199,900
30 Day Price	\$189,900	--
Comments Regarding Pricing Strategy		
Subject price based on comps with the closest proximity and most similar characteristics. Subject price heavily weighed by sold comps. SC1 held the most weight as SC1 has the closest proximity of all comps and most strongest similarities.		

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 870 Killian Station Dr
Columbia, SC 29229



Front

L2 217 Seton Hall Dr
Columbia, SC 29223



Front

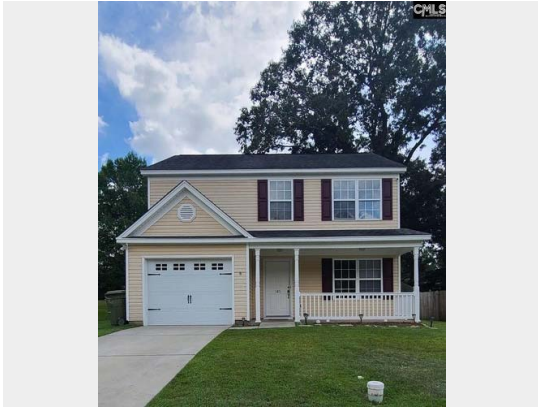
L3 1 Newworth Ct
Columbia, SC 29229



Front

Sales Photos

S1 185 Hester Woods Dr
Columbia, SC 29223



Front

S2 867 Killian Station Dr
Columbia, SC 29229



Front

S3 127 Hardwood Dr
Columbia, SC 29229



Front

ClearMaps Addendum

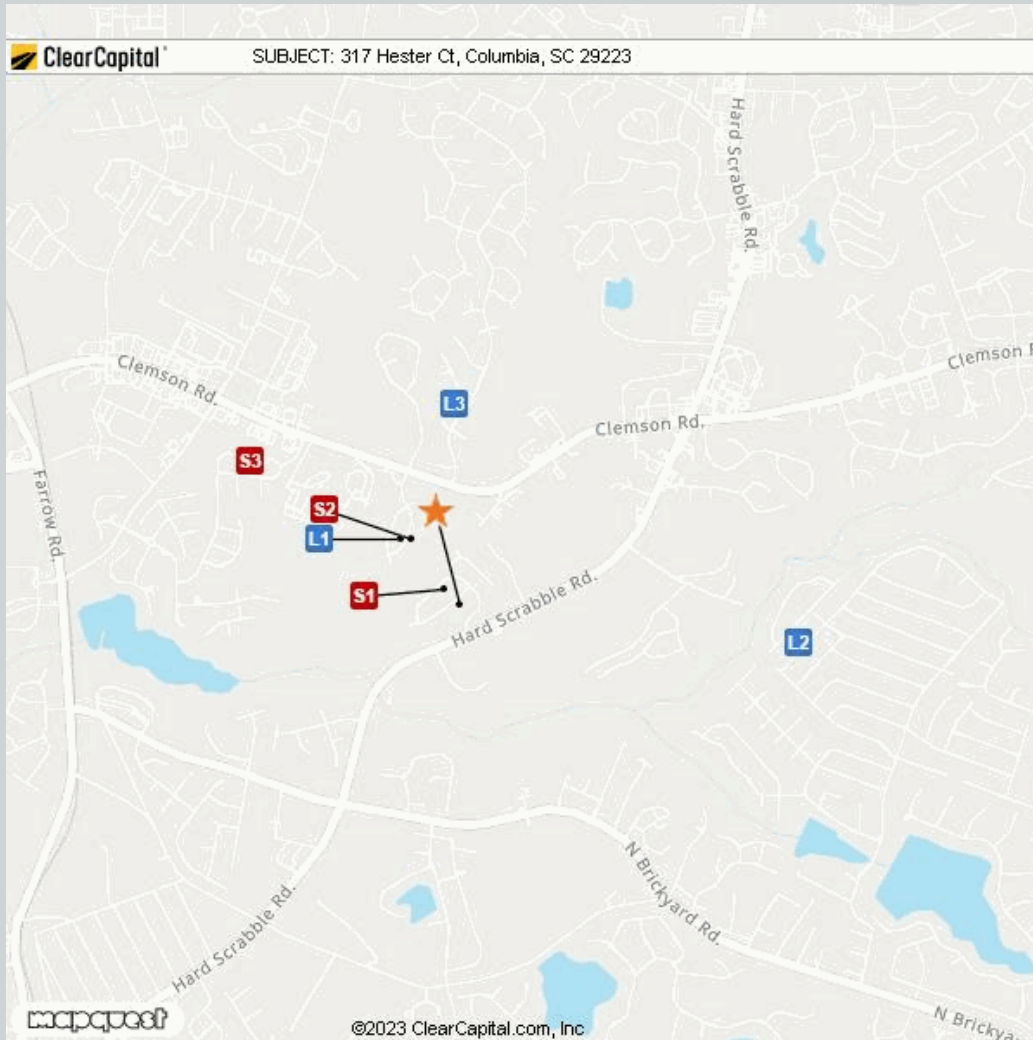
Address ★ 317 Hester Court, Columbia, SC 29223

Loan Number 54776

Suggested List \$200,000

Suggested Repaired \$200,000

Sale \$199,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	317 Hester Court, Columbia, SC 29223	--	Parcel Match
L1 Listing 1	870 Killian Station Dr, Columbia, SC 29229	0.25 Miles ¹	Parcel Match
L2 Listing 2	217 Seton Hall Dr, Columbia, SC 29223	0.97 Miles ¹	Parcel Match
L3 Listing 3	1 Newworth Ct, Columbia, SC 29229	0.57 Miles ¹	Parcel Match
S1 Sold 1	185 Hester Woods Dr, Columbia, SC 29223	0.06 Miles ¹	Parcel Match
S2 Sold 2	867 Killian Station Dr, Columbia, SC 29229	0.23 Miles ¹	Parcel Match
S3 Sold 3	127 Hardwood Dr, Columbia, SC 29229	0.72 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	12.16 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.