

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	153 Whixley Lane, Columbia, SC 29223	Order ID	8869452	Property ID	34485617
Inspection Date	08/09/2023	Date of Report	08/09/2023		
Loan Number	54777	APN	198130925		
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	DERRICK SOLOMON	Condition Comments	
R. E. Taxes	\$1,124	Subject maintained in line with community, subject requires no necessary exterior repairs.	
Assessed Value	\$5,080		
Zoning Classification	Residential RS-3		
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	Rural	Neighborhood Comments	
Local Economy	Stable	Neighborhood maintained in line with subject, offers close proximity to amenities, shopping and schools.	
Sales Prices in this Neighborhood	Low: \$47850 High: \$291800		
Market for this type of property	Decreased 2 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	153 Whixley Lane	201 Allans Mill Dr	219 Sorrel Tree Dr	152 Sweetoak Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	1.18 ¹	1.08 ¹	1.43 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$243,000	\$250,000	\$230,000
List Price \$	--	\$243,000	\$250,000	\$230,000
Original List Date		06/27/2023	07/25/2023	06/30/2023
DOM · Cumulative DOM	-- · --	43 · 43	15 · 15	40 · 40
Age (# of years)	17	10	15	4
Condition	Average	Good	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 Conventional	1 Story Conventional	1 Story Conventional
# Units	1	1	1	1
Living Sq. Feet	1,764	1,445	1,863	1,513
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	3 · 2	4 · 2
Total Room #	8	8	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 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	.19 acres	0.18 acres	0.17 acres	0.18 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.

Current Listings - Cont.

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

- Listing 1** This Beautiful Home Is Perfect For Anyone Looking For An Updated And Inviting Space. With A Natural Color Palette, Fresh Interior Paint, And New Flooring Throughout, This Home Is Sure To Please. The Kitchen Features A Nice Backsplash And The Primary Bathroom Offers Both A Separate Tub And Shower As Well As Good Under Sink Storage. The Living Space Is Flexible With Other Rooms For Extra Living Space. Enjoy Cozy Nights By The Fireplace And Relax In The Fenced In Backyard With A Sitting Area. With So Many Great Features, This Home Will Not Last Long. Schedule A Tour Today To See All This Home Has To Offer. P
- Listing 2** Looking For A One-level Home With A Huge Primary Bedroom Suite?! This Is It! 219 Sorrell Tree Drive Covers All The Bases! This Home Offers Ranch Style Living, An Office Space, A Back Deck, A Private Backyard, An Updated Kitchen, And So Much More! The Current Owners Have Added Custom Wood Detailing In Multiple Sections Of The Home And New Flooring Throughout. There Is No Carpet To Be Found In This Home! Located Just Minutes From Fort Jackson And All That Northeast Columbia Has To Offer, You're Going To Love Living Here! Come View This Home Today Before It Is Too Late!
- Listing 3** This Charming Home Offers 4 Bedrooms And 2 Full Baths. Situated Near Sesquicentennial Park And Fort Jackson, You'll Have Access To Outdoor Recreation And Enjoy The Convenience Of Being Close To The Base. The Open Floor Plan Provides A Comfortable Space For Relaxation And Entertaining. The Primary Bedroom, 2 Additional Bedrooms, 2 Full Bathrooms, And Laundry Are On The Main Floor. Upstairs You Have The 4th Bedroom And A Walk-in Attic For Extra Storage! Outside, The Backyard Is Perfect For Outdoor Gatherings. With Its Ideal Location, This Home Offers A Convenient Lifestyle Near Schools, Shopping Centers, And Restaurants. Don't Miss The Opportunity To Make 152 Sweetoak Drive Your New Home.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	153 Whixley Lane	117 Stafford Rd	112 Allans Mill Dr	583 Kimpton Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.33 ¹	1.28 ¹	0.85 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$219,000	\$225,000	\$275,000
List Price \$	--	\$219,000	\$225,000	\$275,000
Sale Price \$	--	\$217,555	\$220,000	\$275,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	01/20/2023	01/26/2023	12/28/2022
DOM · Cumulative DOM	-- · --	43 · 43	48 · 48	35 · 35
Age (# of years)	17	27	11	6
Condition	Average	Average	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	2 Stories Conventional	2 Stories CONVENTIONAL	1 Story CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	1,764	1,783	1,548	2,264
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	4 · 2	5 · 3
Total Room #	8	8	8	10
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	.19 acres	0.18 acres	0.15 acres	0.16 acres
Other	--	--	--	--
Net Adjustment	--	+\$6,500	+\$7,000	-\$45,000
Adjusted Price	--	\$224,055	\$227,000	\$230,000

* Sold 1 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** Welcome Home To One Of The Most Convenient Locations In Northeast Columbia! Right At The Crossroads Of I-20 And I-77 In Williamsburg East, You Can Get Anywhere From Here. Close To Fort Jackson And Forest Acres Too! Enjoy The Spacious Downstairs With Formal Living, Dining & Family Rooms. The Bright And Open Kitchen Has Natural Wood Cabinets, A Center Island, And Breakfast Area. Just Outside Is A Cute Sunroom Overlooking A Deck And Working Hot Tub For Relaxation!!! You'll Love The Hardwood Floors, Crown Molding And Large Spaces. The Master Bedroom Has A Tray Ceiling, Private Bath W/dual Vanity, Separate Tub/shower And Walk-in Closet. Two Additional Upstairs Bedrooms And A Hall Bath Complete The Upstairs. Roof Replaced In 2015. Don't Miss The Chance To Call This Your New Home. P
- Sold 2** This Home Has 4 Bedrooms, 2 Full Bathrooms, And A Two Car Garage! There Are Many New Features In The Home Including Hvac, Appliances, Paint, Flooring, And More! Check It Out Today! ADJ 7000 GLA
- Sold 3** Beautiful 5 Bedroom, 3 Full Bath Home Located A Short Distance From Fort Jackson. Kitchen Offers Granite Counters, Stainless Steel Refrigerator And Island. Huge Master Bedroom With Tray Ceilings And 2 Walk-in Closets. Bedroom On Main Level Can Be Used For Guests Or Makes A Great Office. One Full Bath On Main Level. Two Full Baths On Second Floor. The Tiled Shower And Garden Tub Gives The Bathroom An Overall Spa Feeling. Hurry Soon To Enjoy This Great Property. This Is A Must See! ADJ - 35000 CONDITION/ -10000 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	\$229,000	\$229,000
Sales Price	\$225,000	\$225,000
30 Day Price	\$214,900	--
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 weighed due to proximity. Due to lack of similar comps search was expanded to find comps with similar age and gla. Due to the same some variances could not be avoided.		

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



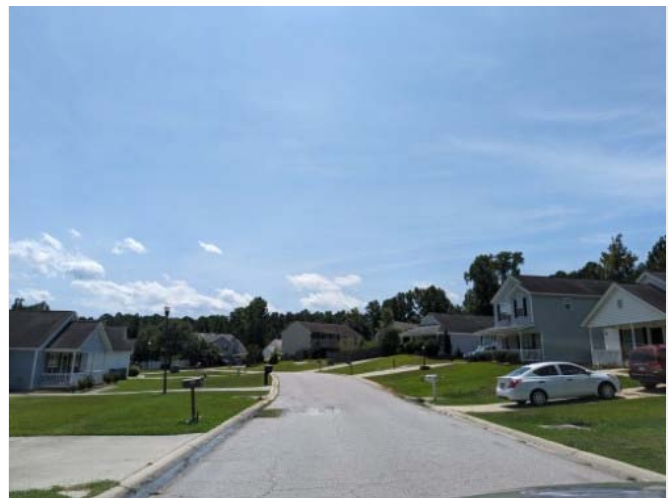
Side



Side



Street



Street

Listing Photos

L1 201 Allans Mill Dr
Columbia, SC 29223



Front

L2 219 Sorrel Tree Dr
Columbia, SC 29223



Front

L3 152 Sweetoak Dr
Columbia, SC 29223



Front

Sales Photos

S1 117 Stafford Rd
Columbia, SC 29223



Front

S2 112 Allans Mill Dr
Columbia, SC 29223



Front

S3 583 Kimpton Dr
Columbia, SC 29223



Front

ClearMaps Addendum

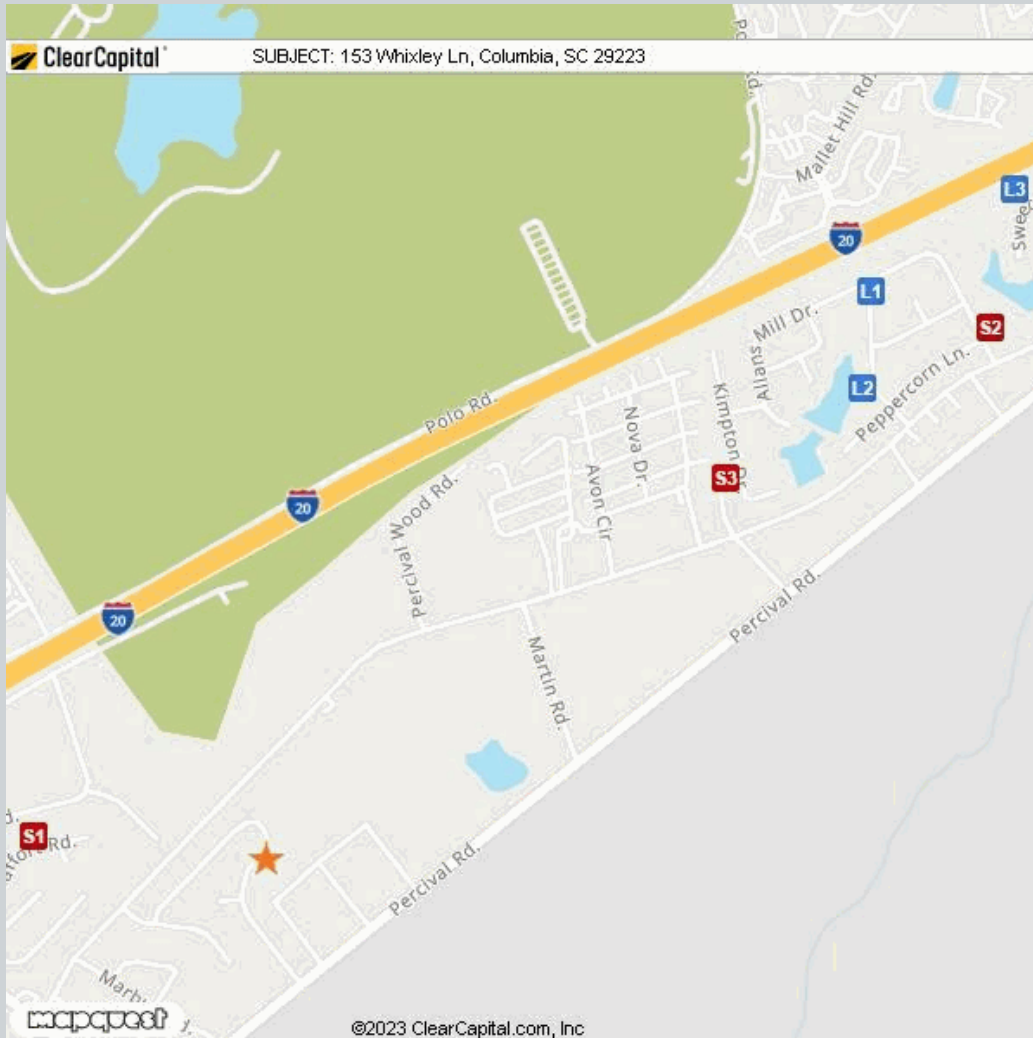
Address ★ 153 Whixley Lane, Columbia, SC 29223

Loan Number 54777

Suggested List \$229,000

Suggested Repaired \$229,000

Sale \$225,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	153 Whixley Lane, Columbia, SC 29223	--	Parcel Match
L1 Listing 1	201 Allans Mill Dr, Columbia, SC 29223	1.18 Miles ¹	Parcel Match
L2 Listing 2	219 Sorrel Tree Dr, Columbia, SC 29223	1.08 Miles ¹	Parcel Match
L3 Listing 3	152 Sweetoak Dr, Columbia, SC 29223	1.43 Miles ¹	Parcel Match
S1 Sold 1	117 Stafford Rd, Columbia, SC 29223	0.33 Miles ¹	Parcel Match
S2 Sold 2	112 Allans Mill Dr, Columbia, SC 29223	1.28 Miles ¹	Parcel Match
S3 Sold 3	583 Kimpton Dr, Columbia, SC 29223	0.85 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	12.42 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.