

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	222 Colchester Drive, Columbia, SC 29223	Order ID	8869452	Property ID	34485814
Inspection Date	08/09/2023	Date of Report	08/09/2023		
Loan Number	54778	APN	230010301		
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	KENDRA D BROWN	Condition Comments Subject maintained, subject requires no necessary exterior repairs. Subject maintained in line with neighboring homes. Subject located on corner lot
R. E. Taxes	\$3,573	
Assessed Value	\$5,850	
Zoning Classification	Residential RS-MD	
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 Neighborhood maintained in line with subject, neighborhood mature and quiet. Close proximity to shopping, schools and transit.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$138960 High: \$364700	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	222 Colchester Drive	212 Parliament Dr	501 Vega Dr	217 Seton Hall 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.	--	0.16 ¹	0.30 ¹	0.54 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$174,900	\$220,000	\$170,000
List Price \$	--	\$174,900	\$220,000	\$170,000
Original List Date		05/01/2023	07/08/2023	05/08/2023
DOM · Cumulative DOM	-- · --	100 · 100	32 · 32	93 · 93
Age (# of years)	28	34	39	36
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	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,296	1,269	1,270	1,295
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	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.29 acres	0.27 acres	0.31 acres	0.30 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** 3 Bedroom 2 Bath Home Located On A Large Lot In Candlewood. Home Has A Garage, Fireplace And Deck. 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 2** Welcome To This Stunning, Beautifully Renovated Three-bedroom Two-bath Home Located In The Established Candlewood Subdivision. This Spacious Corner Lot Home Has Undergone A Complete Transformation And Is Move In Ready. You Will Find New Flooring Throughout The House And New Carpet In The Bedrooms. It Also Has New Paint And New Windows. The Living Room Features Cathedral Ceilings With Beams And A Charming Fireplace And Large Windows That Flood The Space With Natural Light. The Renovated Kitchen Is A Chef's Delight, With New Cabinetry, New Granite Countertops, New Appliances And New Lighting. Whether You're Hosting A Dinner Party Or Enjoying A Quiet Meal With Family, This Inviting Kitchen Provides A Perfect Setting. The Master Bedroom Has A Beautifully Renovated Bathroom With Dual Vanities And Oversized Shower. The Two Secondary Bedrooms Have Been Updated And Provide Ample Space For Family Members Or Guests And Share A Beautifully Renovated Bathroom As Well. Step Outside To Discover A Huge Yard And Deck That Offers Both Tranquility And Entertainment Options. The Outdoor Space Is Perfect For Relaxation Or Social Gatherings. This Beautiful Home Also Boasts New Paint, New Lighting, New Ceiling Fans, New Light Fixtures, New Flooring, A Big Front Yard And An Even Bigger Back Yard Which Is Mostly Fenced In. Please Contact Agent At 803-553-4790 For Your Private Showing! Open House Sat & Sun 7/29/23 & 7/30/23 From 10am-12pm!! P
- Listing 3** 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. P

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	222 Colchester Drive	224 Colchester Dr	204 Colchester Dr	336 Cane Brake Cir
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.	--	0.02 ¹	0.10 ¹	0.56 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$195,000	\$195,000	\$195,000
List Price \$	--	\$195,000	\$195,000	\$195,000
Sale Price \$	--	\$193,500	\$195,000	\$193,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	07/21/2023	10/24/2022	12/21/2022
DOM · Cumulative DOM	-- · --	57 · 57	53 · 53	44 · 44
Age (# of years)	28	28	29	18
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/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,296	1,412	1,414	1,206
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 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.29 acres	0.33 acres	0.30 acres	.25 acres
Other	--	--	--	--
Net Adjustment	--	-\$4,000	-\$4,500	-\$4,000
Adjusted Price	--	\$189,500	\$190,500	\$189,000

* 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 To Peace In The Northeast With No Hoa ! This Mostly Bricked Ranch Style Home Is Nestled On A Corner Lot With .33 Acres And A Fenced In Backyard. Spacious Living Room With Tray Ceilings & A Fireplace. Cozy Master Room With Walk-in Closet That Has A Shoe Self! Dual Vanity In The Master Bath Along With Stand-up Shower And Deep Tub. Neighborhood Is Within Minutes Of Sandhills & Other Convenient Stores Along Two Notch Rd. NET ADJ -2500 GLA -1500 GARAGE SIZE
- Sold 2** This Home Is Absolutely Adorable.this Beautifully Updated Home Is One Level Living At Its Best!as You Walk Through The Front Door, The Home Feels Welcoming And Inviting. The Great Room Features A Cozy Fireplace And Cathedral Ceilings. The Kitchen Has Been Tastefully Updated With Pretty Countertops And Newer Range And Dishwasher. The Kitchen Has An Eat In Area, Perfect For Morning Breakfast So You Can Look Out Onto The Magnificent Backyard. Laminate Flooring Through The Main Living Areas. The Primary Bedroom Is Oversized With A Large Walk-in Closet, Garden Tub, Separate Shower And Dual Vanities. The Secondary Bedrooms Are Nice Sized And Share A Newly Renovated Full Bath. Single Car Garage And A Sprawling Fenced Backyard. Sprinkler System. Zoned For Richland District 2. The Home Has Been Meticulously Cared For And It Shows. New Hvac 2020 Hoa Is Voluntary. NET ADJ -4500 GLA
- Sold 3** This 3 Bedroom, 2 Bathroom Home Is Located In Northeast Columbia. Home Is In An Established Neighborhood With No Hoa Fees. It Has A Deck And Backyard That Could Be Personalized To Fit You. It Is Minutes From Local Shopping And Eateries. It Is Move It Ready And Waiting On You. Scheduled An Appointment To View. Welcome Home! P ADJ -2500 AGE -1500 GARAGE SIZE

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	\$190,000	\$190,000
Sales Price	\$189,500	\$189,500
30 Day Price	\$177,900	--
Comments Regarding Pricing Strategy		
Subject price based on comps with closest proximity and most similar characteristics. Subject price heavily weighed by sold comps, SC1 weighed heaviest in price decision due to proximity to subject and age. LC1 most comparable due to proximity.		

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.
-------------------------	--

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 212 Parliament Dr
Columbia, SC 29223



Front

L2 501 Vega Dr
Columbia, SC 29223



Front

L3 217 Seton Hall Dr
Columbia, SC 29223



Front

Sales Photos

S1 224 Colchester Dr
Columbia, SC 29223



Front

S2 204 Colchester Dr
Columbia, SC 29223



Front

S3 336 Cane Brake Cir
Columbia, SC 29223



Front

ClearMaps Addendum

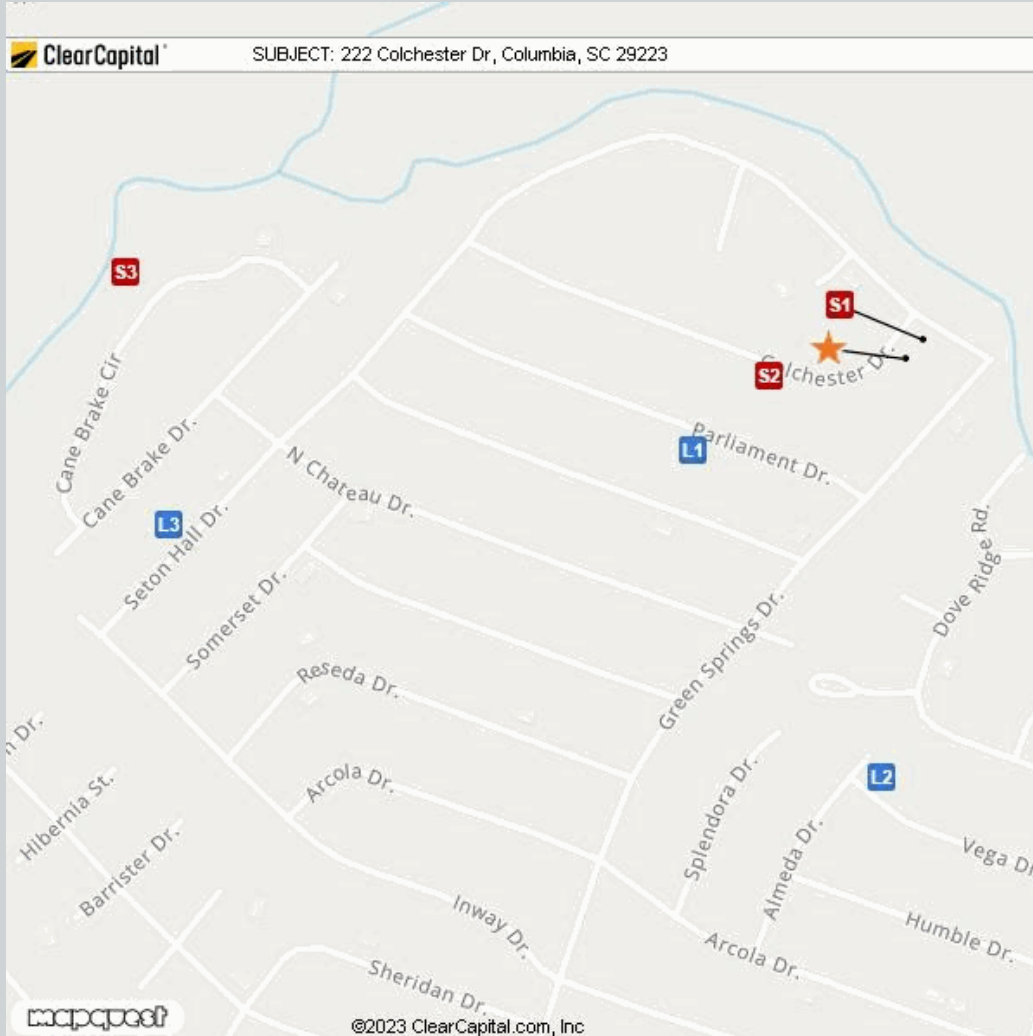
Address ★ 222 Colchester Drive, Columbia, SC 29223

Loan Number 54778

Suggested List \$190,000

Suggested Repaired \$190,000

Sale \$189,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	222 Colchester Drive, Columbia, SC 29223	--	Parcel Match
L1 Listing 1	212 Parliament Dr, Columbia, SC 29223	0.16 Miles ¹	Parcel Match
L2 Listing 2	501 Vega Dr, Columbia, SC 29223	0.30 Miles ¹	Parcel Match
L3 Listing 3	217 Seton Hall Dr, Columbia, SC 29223	0.54 Miles ¹	Parcel Match
S1 Sold 1	224 Colchester Dr, Columbia, SC 29223	0.02 Miles ¹	Parcel Match
S2 Sold 2	204 Colchester Dr, Columbia, SC 29223	0.10 Miles ¹	Parcel Match
S3 Sold 3	336 Cane Brake Cir, Columbia, SC 29223	0.56 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	13.54 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.