

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.

<b>Address</b>	545 Douglas Fir Lane, Columbia, SC 29229	<b>Order ID</b>	8869452	<b>Property ID</b>	34485624
<b>Inspection Date</b>	08/09/2023	<b>Date of Report</b>	08/09/2023		
<b>Loan Number</b>	54779	<b>APN</b>	231010256		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

**Tracking IDs**

<b>Order Tracking ID</b>	08.08.23 BPO Request	<b>Tracking ID 1</b>	08.08.23 BPO Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	CRYSTAL DAWN MCCOLLOUGH	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$6,873	Subject maintained in line with community and requires no exterior repairs. Subject located on closed end street.	
<b>Assessed Value</b>	\$11,840		
<b>Zoning Classification</b>	Residential RS-HD		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	WINCHESTER HOA		
<b>Association Fees</b>	\$325 / Year (Pool,Landscaping,Tennis)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Neighborhood maintained in line with subject, neighborhood offers several amenities, close proximity to shopping, schools and transit.	
<b>Sales Prices in this Neighborhood</b>	Low: \$154000 High: \$282000		
<b>Market for this type of property</b>	Increased 6 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	545 Douglas Fir Lane	108 Autumn Glen Rd	214 Ridge Trail Dr	194 Berkeley Ridge Dr
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29229	29229	29229	29229
<b>Datasource</b>	Public Records	Public Records	Public Records	Public Records
<b>Miles to Subj.</b>	--	0.69 <sup>1</sup>	0.70 <sup>1</sup>	2.39 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$320,000	\$305,000	\$369,900
<b>List Price \$</b>	--	\$320,000	\$305,000	\$334,900
<b>Original List Date</b>		07/13/2023	07/29/2023	04/26/2023
<b>DOM · Cumulative DOM</b>	-- · --	27 · 27	11 · 11	105 · 105
<b>Age (# of years)</b>	17	20	24	17
<b>Condition</b>	Average	Average	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories CONVENTIONAL
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,026	2,077	2,515	3,727
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	4 · 2 · 1	5 · 2 · 1	6 · 3 · 1
<b>Total Room #</b>	9	9	10	12
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.27 acres	0.25 acres	0.31 acres	.18 acres
<b>Other</b>	--	--	--	--

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Welcome To Your New Home In The Summit!!- North East Columbia. 4bed - 2.5bath Move In Ready, Beautiful And Specious Home With Great Curb Appeal. Great Location Near Sandhills, Shopping, Dinning, Golf Clubs, Minutes From I77, I20, I26. Enjoy A Coffee On The Deck Or In Your Patio. Huge Master Suit With Walking Closet, Garden Tub And Double Sinks, 3 More Bedrooms Leaving Room And Kitchen, Office Space, Formal Dinning Room And A 550sqft Addition, Large Closets And Tons Of Storage. This Home Is Beautifully Landscaped And Ready For Its New Owners. P
- Listing 2** Here's The One That Finally Checks Every Box! \*located In The Summit W-pools, Tennis, Playgrounds & More \*rooms & Space That You Need For Everyone & Everything \*updates Galore- New: Lvp On Main Level, Baths & Laundry Room; Carpet On Stairs & Second Level; Kitchen Cabinets; Granite Countertops; Dishwasher; Fridge; Microwave; Ceiling Fans; Light Fixtures; Upstairs Bath Renovated Including Fixtures; Powder Room Vanity; Entire Interior Painted Including Walls, Ceilings & Trim; Garage Back Door; Deck Stained \*oversized Fenced Yard Backs Up To Woods & 400+ Sqft Deck \*only Minutes From Award-winning Schools, Shopping, Restaurants & Recreation. You'll Love The Flowing, Open Floorplan, 3-sided Fireplace & Luxurious Primary Bath With Huge Closet
- Listing 3** Three story home with 6 true bedrooms perfect for stretching out and relaxing. The kitchen offers tons of cabinet and counter space and opens nicely to the formal LR. Formal LR with fp opens to a spacious fenced-in backyard. The first level also offers a formal dining room and den. Oversized master bedroom with 2 walk-in closets and a private porch. Master bath has a double vanity with tub and separate shower. There are three addition bedrooms (two with walk-in closets) and a full bath on the second level. On the third floor you will find two additional bedrooms, a full bath and loft area perfect for a playroom. This home also offers a two car garage, private laundry area and a short drive to schools. Home being sold as-is.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	545 Douglas Fir Lane	320 Ash Tree Rd	707 Brickingham Way	924 Brickingham Way
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 <sup>1</sup>	0.20 <sup>1</sup>	0.25 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$330,000	\$345,000	\$332,000
List Price \$	--	\$330,000	\$345,000	\$332,000
Sale Price \$	--	\$330,000	\$342,000	\$330,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	09/30/2022	11/03/2022	02/10/2023
DOM · Cumulative DOM	-- · --	42 · 42	94 · 94	109 · 109
Age (# of years)	17	16	20	9
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	2 Stories Conventional	1 Story CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	3,026	2,619	2,990	3,486
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	5 · 2 · 1	4 · 4
Total Room #	9	7	10	10
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	.27 acres	0.30 acres	0.30 acres	0.19 acres
Other	--	--	--	--
Net Adjustment	--	+\$3,500	-\$3,500	-\$1,500
Adjusted Price	--	\$333,500	\$338,500	\$328,500

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Come Out And View This Beautiful One Level Ranch Home In The Highly Sought Winchester Community. This Home Has Been Completely Updated With Brand New Carpet Throughout The Entire Home, Freshly Painted, Brand New Stainless Steel Range With Built In Air Fryer, Microwave, Dishwasher New Faux Wood Blinds Throughout. The Home Sits On A Beautiful Well Kept Manicured Lot. Once You Enter The Home The Gleaming Hardwood Opens Up To A Large Foyer And Beautiful Dining Room That Features Molding. The Home Has Amazing Features Such As Arch Openings, Beautiful Wood Built-ins, A Gas Fireplace, And An Extended Island. The Open Floorplan Allows Perfect Opportunity For Entertainment With A Featured Wet Bar That Sits Off Of The Dining Room. The Kitchen Has Tons Of Cabinet Space, A Pantry And A Walk In Laundry Room. The Huge Master Bedroom Sits On One Side Of The Home And Features Tray Ceilings, A Ceiling Fan And Its Own Sitting Area. The Large Bathroom Suite Consist Of Double Vanities, A Built In Makeup Vanity, Separate Shower And Tub And Not Only One Walk In Closets But Two!!!!!! The Additional Bedrooms Feature Walk In Closets And Large Rooms. The Bonus Has Access To A Walk In Attic Space For Tons Of Storage Options. Off To The Back Yard You Will Find Your Covered Porch That Features Beautiful Brick Accents And Is Prepped For An Outdoor Kitchen That Features A Built-in Refrigerator, Sink, Cabinet Space And Is Fully Equipped With Water And Electrical. Schedule Your Private Showing Today! NET ADJ 3500 GLA
- Sold 2** Come Tour This Beautiful Well Maintained Home In The Gorgeous Winchester Subdivision. This 5bdr, 2.5ba Features Two Staircases To The Upstairs Level. You Will Fall In Love With The Formal Dining Room And Formal Living Area That Features Beautiful Hardwood Floors. The Family Room Features A Fireplace And Is Perfect Open Concept Combination Into The Kitchen And Eat In Nook. Out From The Kitchen Is The Comfy Screened In Porch That Is Perfect For Entertaining. The Master Bath Has A Separate Shower And Tub, Walk-in Closet And Separate Water Closet. There Are 4 Additional Large Bedrooms Located On The 2nd Floor. The Lot Is Immaculate And Features The Perfect Views Of The Neighborhood. This Home Is Ready For Its New Owners. Call Today To Schedule Your Private Showing! NET ADJ -3500 RC
- Sold 3** Back On The Market Through No Fault Of The Seller!!! This Stunning Brick Cul-de-sac Home Is Sure To Impress!! The Open Floor Plan Is Perfect For Entertaining Family And Friends With Ample Space Among The Kitchen, Breakfast Area, Formal Dining Room And Family Room. The Home Features Gorgeous Hardwood Flooring And Fresh Paint. The Oversized Primary Suite Is On The Second Level With A Walk-in Closet And Luxurious Master Bath. This Room Offers Plenty Of Additional Space For A Sitting Area Or Home Office. Two Additional Bedrooms Plus A Large Recreation Room Make This Home A Must See! Community Amenities Include Pool And Tennis Court. This Home Has So Much To Offer Its New Owners! Schedule A Tour Today.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				NO LISTING HISTORY AVAILABLE			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$332,000	\$332,000
<b>Sales Price</b>	\$330,000	\$330,000
<b>30 Day Price</b>	\$319,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject price based on comps with the closest proximity and most similar characteristics. Subject price heavily weighed by sold comps. SC2 held the most weight of comps due to having the strongest similarities with gla, age and characteristics. LC3 most comparable due to age similarity. Search expanded to find LC3, LC3 chosen to bracket subject GLA. Due to lack of similar comps in the immediate area, some variances could not be avoided.</p>		

### 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** 108 Autumn Glen Rd  
Columbia, SC 29229



Front

**L2** 214 Ridge Trail Dr  
Columbia, SC 29229



Front

**L3** 194 BERKELEY RIDGE DR  
Columbia, SC 29229



Front

## Sales Photos

**S1** 320 Ash Tree Rd  
Columbia, SC 29229



Front

**S2** 707 Brickingham Way  
Columbia, SC 29229



Front

**S3** 924 Brickingham Way  
Columbia, SC 29229



Front

### ClearMaps Addendum

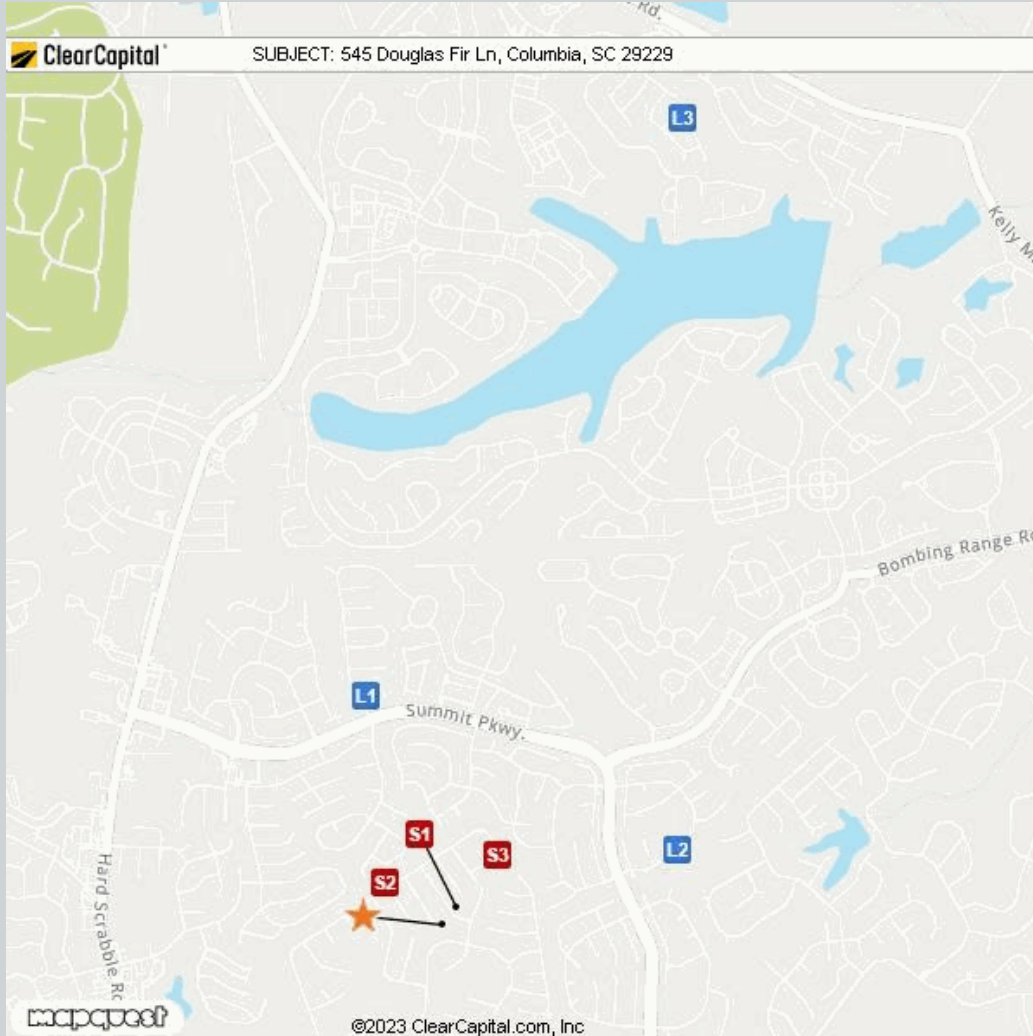
**Address** ★ 545 Douglas Fir Lane, Columbia, SC 29229

**Loan Number** 54779

**Suggested List** \$332,000

**Suggested Repaired** \$332,000

**Sale** \$330,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	545 Douglas Fir Lane, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	108 Autumn Glen Rd, Columbia, SC 29229	0.69 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	214 Ridge Trail Dr, Columbia, SC 29229	0.70 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	194 Berkeley Ridge Dr, Columbia, SC 29229	2.39 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	320 Ash Tree Rd, Columbia, SC 29229	0.07 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	707 Brickingham Way, Columbia, SC 29229	0.20 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	924 Brickingham Way, Columbia, SC 29229	0.25 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Khalil McClellan	<b>Company/Brokerage</b>	TAW REALTY
<b>License No</b>	63926	<b>Address</b>	4216 Donovan Dr Columbia SC 29210
<b>License Expiration</b>	06/30/2024	<b>License State</b>	SC
<b>Phone</b>	8036730023	<b>Email</b>	theamericanwayrealty@gmail.com
<b>Broker Distance to Subject</b>	14.27 miles	<b>Date Signed</b>	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.**