

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 Indigo Springs Drive, Columbia, SC 29229	Order ID	9205963	Property ID	35173804
Inspection Date	03/12/2024	Date of Report	03/12/2024		
Loan Number	54780	APN	231040845		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	3.8_CitiBPO_update	Tracking ID 1	3.8_CitiBPO_update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	WILMINGTON SAVINGS FUND SOCIETY	Condition Comments Subject maintained, subject maintained in line with neighborhood. Subject requires no exterior repairs.
R. E. Taxes	\$1,866	
Assessed Value	\$7,316	
Zoning Classification	Residential PDD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(windows and doors appear secure)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Summit HOA	
Association Fees	\$155 / Year (Pool,Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Neighborhood offers several amenities, close proximity to shopping and schools. Traditional sales remain driving force of neighborhood sales.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$200020 High: \$420000	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	317 Indigo Springs Drive	400 Indigo Ridge Dr	300 Barony Place Dr	204 Indigo Springs Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.05 ¹	0.46 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$345,000	\$330,000	\$314,999
List Price \$	--	\$345,000	\$330,000	\$314,999
Original List Date		01/29/2024	02/07/2024	12/21/2023
DOM · Cumulative DOM	-- · --	43 · 43	34 · 34	82 · 82
Age (# of years)	16	17	6	3
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	2 Stories CONVENTIONAL	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,827	3,104	2,852	2,555
Bdrm · Bths · ½ Bths	5 · 4	4 · 3	4 · 3 · 1	5 · 3
Total Room #	11	9	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	.25 acres	0.27 acres	0.14 acres	0.24 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.

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

Listing 1 4-bedroom, 3-bathroom Home Offering 3, 104 Square Feet Of Comfortable Living Space. The Property Features A Charming Front Porch, A Relaxing Balcony, And A Deck For Outdoor Enjoyment.

Listing 2 2852 Sq Ft Home Offers An Inviting And Spacious Open Floor Plan With 4 Bedrooms, 3.5 Bathrooms, And A Versatile Loft. As You Enter, You Are Greeted By A Stylish Formal Living Room And Dining Room Featuring Luxurious Lvp Flooring That Extends Throughout The Entire Downstairs Living Area.

Listing 3 Brand-new Oasis With This Stunning Charleston Plan Home! Built Just Two Years Ago, It Radiates A Fresh, Modern Feel That Welcomes You In. Gleaming Lvp Flooring Dances Throughout, Reflecting The Light From Your Gourmet Kitchen Outfitted With New Appliances.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	317 Indigo Springs Drive	328 Indigo Springs Dr	29 Indigo Ridge Ct	205 Barony Place Dr
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.	--	0.06 ¹	0.17 ¹	0.50 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$344,000	\$335,000	\$350,000
List Price \$	--	\$344,000	\$335,000	\$350,000
Sale Price \$	--	\$340,000	\$335,000	\$350,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	01/19/2024	02/28/2024	04/06/2023
DOM · Cumulative DOM	-- · --	35 · 35	76 · 76	85 · 118
Age (# of years)	16	17	15	5
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	2 Stories CONVENTIONAL	2 Stories 1	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	2,827	2,842	2,752	3,144
Bdrm · Bths · ½ Bths	5 · 4	5 · 4	5 · 4	4 · 2 · 1
Total Room #	11	11	11	9
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 3 Car(s)	Attached 3 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	.25 acres	0.36 acres	.25 acres	0.14 acres
Other	--	--	--	--
Net Adjustment	--	-\$500	+\$2,500	-\$12,500
Adjusted Price	--	\$339,500	\$337,500	\$337,500

* 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** Master Bedroom Offers A Walk-in Closet, Ensuring Plenty Of Storage For All Your Belongings. Additional Rooms Provide Flexible Living Space, Allowing For A Variety Of Uses. The Primary Bathroom Is Equipped With A Separate Tub And Shower, Ideal For Relaxation. Good Under Sink Storage In This Bathroom Allows For Easy Organization. ADJ -1500 GARAGE COUNT
- Sold 2** 5 Bed/ 4 Bath Home Is Full Of Amazing Features And Updates, Including Brand New Hvac, Luxury Vinyl Plank Floors And All New Paint Throughout! Natural Light Spills Throughout The Flowing Layout As You Move With Ease From One Room To The Next. ADJ 2500 GLA
- Sold 3** bedrooms are spacious and this home has a convenient and cozy gas log fireplace. This specific home includes high ceilings and its own separate office space not included in many of the floor-plans in the community. ADJ -7500 GLA -7500 AGE 3500 GARAGE COUNT

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject previously listed, listing has expired.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
10/18/2023	\$349,900	02/01/2024	\$349,900	Expired	02/26/2024	\$349,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$339,500	\$339,500
Sales Price	\$339,000	\$339,000
30 Day Price	\$329,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity and similar characteristics. Subject price heavily weighed by sold comps. SC1 held the most weight due to proximity and GLA similarities. LC2 most comparable due to GLA 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.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 400 Indigo Ridge Dr
Columbia, SC 29229



Front

L2 300 Barony Place Dr
Columbia, SC 29229



Front

L3 204 Indigo Springs Dr
Columbia, SC 29229



Front

Sales Photos

S1 328 Indigo Springs Dr
Columbia, SC 29229



Front

S2 29 Indigo Ridge Ct
Columbia, SC 29229



Front

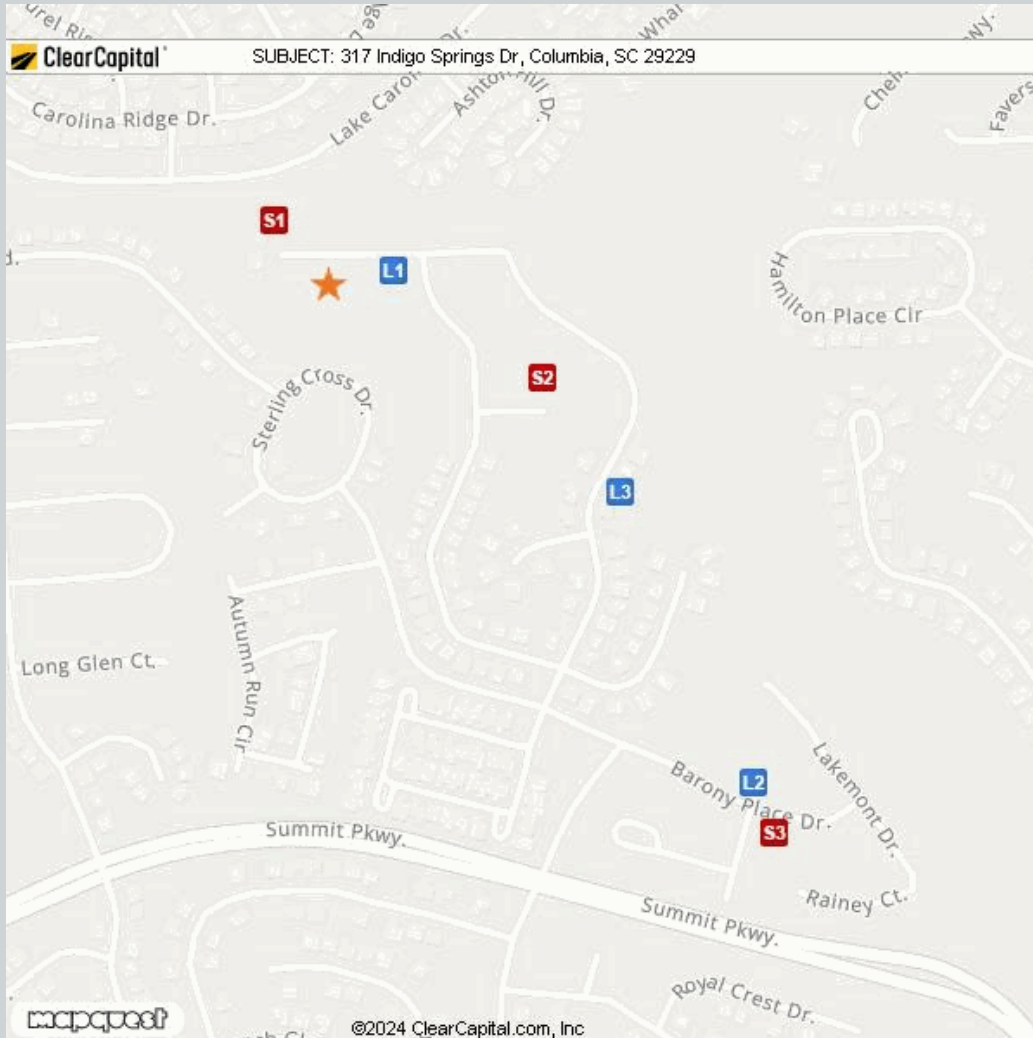
S3 205 Barony Place Dr
Columbia, SC 29229



Front

ClearMaps Addendum

Address ★ 317 Indigo Springs Drive, Columbia, SC 29229
Loan Number 54780 **Suggested List** \$339,500 **Suggested Repaired** \$339,500 **Sale** \$339,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	317 Indigo Springs Drive, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	400 Indigo Ridge Dr, Columbia, SC 29229	0.05 Miles ¹	Parcel Match
L2 Listing 2	300 Barony Place Dr, Columbia, SC 29229	0.46 Miles ¹	Parcel Match
L3 Listing 3	204 Indigo Springs Dr, Columbia, SC 29229	0.25 Miles ¹	Parcel Match
S1 Sold 1	328 Indigo Springs Dr, Columbia, SC 29229	0.06 Miles ¹	Parcel Match
S2 Sold 2	29 Indigo Ridge Ct, Columbia, SC 29229	0.17 Miles ¹	Parcel Match
S3 Sold 3	205 Barony Place Dr, Columbia, SC 29229	0.50 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	14.70 miles	Date Signed	03/12/2024

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.