

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	9 Melrose Court, Columbia, SC 29229	Order ID	8911897	Property ID	34557873
Inspection Date	09/06/2023	Date of Report	09/07/2023		
Loan Number	55013	APN	231010205		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	09.05.23 BPO Request	Tracking ID 1	09.05.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	BLANCHE S JOHNSON	Condition Comments	
R. E. Taxes	\$1,291	Subject maintained, subject requires no exterior repairs. Subject maintained in line with neighborhood.	
Assessed Value	\$6,600		
Zoning Classification	Residential RS-HD		
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	Winchester HOA 8037445362		
Association Fees	\$25 / Month (Pool,Landscaping,Tennis)		
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 schools and shopping.	
Sales Prices in this Neighborhood	Low: \$163000 High: \$282600		
Market for this type of property	Decreased 5 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	9 Melrose Court	603 Brickingham Way	315 May Oak Rd	1219 Waverly Place 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.	--	0.23 ¹	0.24 ¹	0.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,900	\$226,000	\$245,000
List Price \$	--	\$295,000	\$226,000	\$225,000
Original List Date		05/18/2023	07/05/2023	05/11/2023
DOM · Cumulative DOM	-- · --	111 · 112	63 · 64	118 · 119
Age (# of years)	26	23	24	20
Condition	Average	Good	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 Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	2,002	2,500	1,664	1,712
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	9	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.21 acres	0.10 acres	.23 acres	0.15 acres
Other	--	--	--	--

* Listing 3 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** Completely Updated Luxurious And Beautiful Home In A Sought After, Family-oriented Neighborhood That Is Close To Shopping, Restaurants, And All That The Ne Columbia Area Has To Offer. New Roof, New Flooring, New Light Fixtures, New Appliances, And All Fresh Painting Inside And Out Are Some Of The Upgrades That Await You. Master Suite With Garden Tub And Double Vanities Is On The Main Floor. This Home Also Has A Study, A Formal Dining Room, A Living Room With Fireplace, And A Nice Open Floor Plan. The Frog Serves As The 4th Bedroom In The House. Come And See For Yourself. The Landscaping Has Been Refreshed. This House Is Ready To Make Someone A Great Home.
- Listing 2** Back On The Market Due To No Fault Of Seller!!! Welcome To This Charming 3 Bedroom, 2.5 Bath House That Offers A Delightful Living Experience. The Interior Boasts A Fresh Coat Of Paint, Creating A Vibrant And Inviting Atmosphere Throughout The Home. Designed With A Split Floor Plan, This Layout Provides Privacy And Convenience. As You Step Inside, You'll Find A Spacious Living Area That Features A Cozy Wood Fireplace, Perfect For Creating A Warm And Comfortable Ambiance During The Colder Months. Adjacent To The Eat In Kitchen Is A Dining Area That Is Ideal For Family Meals And Entertaining Guests, With A Half Bath On The Main Floor. The Master Bedroom Includes An Ensuite Bathroom And Huge Walk-in Closet. Other Bedrooms Share Hallway Bathroom. Step Outside Into The Expansive Back Yard, A True Oasis For Outdoor Activities And Relaxation. The Big Yard Offers Endless Possibilities For Gardening, Entertaining, Or Simply Enjoying The Fresh Air. Notable Updates To The House Include A Newly Replaced Water Heater In 2023. The Air Conditioning System Was Also Recently Replaced In December 2022, Providing Efficient And Comfortable Cooling During The Warmer Months. Overall, This House Is Perfect For Those Seeking A Starter Home That Combines Functionality, Comfort And A New Owner's Touch Of Charm. P
- Listing 3** Beautiful Move In Ready Home Minutes From Shopping And Interstates! This Home Features A Good Sized Family Room As You Enter The Home. Open Floor Plan To The Kitchen Great For Entertaining! A Large Area For Dining Table. Off The Kitchen Is A Large Separately Heated And Cooled Sunroom. This Could Be An Office, Workout Area, Kids Area, Man Cave Or A Combination Of Any Of Them. Out Back Is A Grand Patio For More Entertainment Space With A 2 Tiered Backyard Includes A Large Garden Box And 2 Peach Trees. Upstairs We Have A Landing Big Enough For A Loveseat And Tv. Also 2 Bedrooms With A Shared Bathroom. The Owners Suite Has Plenty Of Closet Space And A Private Bathroom. The Home Was Freshly Painted And The Solar Panels Help Save \$\$ On The Hot Summer Months. P

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	9 Melrose Court	4 Ridgecrest Ct	6 Melrose Ct	217 Alderston 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.	--	0.38 ¹	0.04 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$219,900	\$290,000	\$275,000
List Price \$	--	\$219,900	\$290,000	\$260,000
Sale Price \$	--	\$219,000	\$283,500	\$240,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	09/22/2022	03/16/2023	11/30/2022
DOM · Cumulative DOM	-- · --	51 · 51	44 · 44	50 · 50
Age (# of years)	26	22	26	20
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 Conventional	1 Story Conventional	1 Story Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	2,002	1,817	2,148	2,394
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	4 · 2 · 1
Total Room #	7	7	8	9
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	0.21 acres	0.16 acres	0.23 acres	0.27 acres
Other	--	--	--	--
Net Adjustment	--	+\$12,000	-\$45,000	-\$5,000
Adjusted Price	--	\$231,000	\$238,500	\$235,000

* 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** Three Bedrooms/two-bathroom Home In The Sought-after Ne Area! This Home Is Close To Interstates, Shopping, Dining And Zoned For Richland Two Schools! Inside You Will Find Open Living, Dining And A Large Kitchen Area. The Hvac System Is From August 2021. In The Backyard Enjoy Your Very Large Deck, Which Is Great For Your Family Bbq's! This Home Is Just Waiting For Its New Owner. Make It Yours Today!! P NET ADJ 12000 GLA
- Sold 2** Updated And Move In Ready 1.5 Story Home In The Heart Of Ne Columbia. Features Include Lvp Floors, Upgraded Lighting Fixtures, Updated Baths And A Granite + Stainless Appliance Kitchen Complete With Eat-in Area. Floor Plan Offers Multiple Living Spaces: Formals (living: Ideal For Home Office) + Dining Room. Great Room With Vaulted Ceiling And Fireplace + Bonus Room Over Garage (4th Bedroom). Primary Suite Has Walk-in Closet And Soaking Tub. Enjoy Excellent Outdoor Living On The Covered Porch, Deck Or Patio Overlooking The Fenced Backyard-storage Shed Conveys. Neighborhood Amenities Include A Pool, Playground And Tennis Courts. Convenient To Numerous Shopping/dining Amenities And Zoned For Rich 2 Schools. This Is A Must See! Sqft Approx; Buyer To Verify. P ADJ -45000 CONDITION
- Sold 3** Motivated Seller Offering Buyer's Closing Cost Assistance With Accepted Offer. Welcome Home! Nearly 3000 Sq Ft Of Living Space. This 4 Bedroom, 2 And A 1/2 Bath Home Boast A Formal Living And Dining Room, A Great Room With A Gas Fireplace And A Bonus Room Or 4th Bedroom On The Second Level. Updated Flooring Throughout The Entire First Floor. The Spacious Owner's Suite Has Dual Vanity Sinks, Garden Tub, Shower Stall, Water Closet And A Large Walk-in Closet. The Deck Is Private And A Great Space To Relax And Enjoy The View. Home Is A Short Walk To The Neighborhood Pool And Tennis Courts. The Seller Is Providing A One Year 2-10 Home Warranty.the Hvac Has Been Inspected And Passed Hvac Certification P ADJ -2000 GLA -3000 RC

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject sold 08/31/2023 for \$202,500			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
06/16/2023	\$239,900	08/02/2023	\$225,000	Sold	08/31/2023	\$202,500	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$239,000	\$239,000
Sales Price	\$238,500	\$238,500
30 Day Price	\$227,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity and similar GLA. Sold comps weighed heavily in price decision. SC3 weighed heavy in price decision due to similar gla and condition. LC3 most comparable due to rc		

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 603 Brickingham Way
Columbia, SC 29229



Front

L2 315 May Oak Rd
Columbia, SC 29229



Front

L3 1219 Waverly Place Dr
Columbia, SC 29229



Front

Sales Photos

S1 4 Ridgcrest Ct
Columbia, SC 29229



Front

S2 6 Melrose Ct
Columbia, SC 29229



Front

S3 217 Alderston Way
Columbia, SC 29229



Front

ClearMaps Addendum

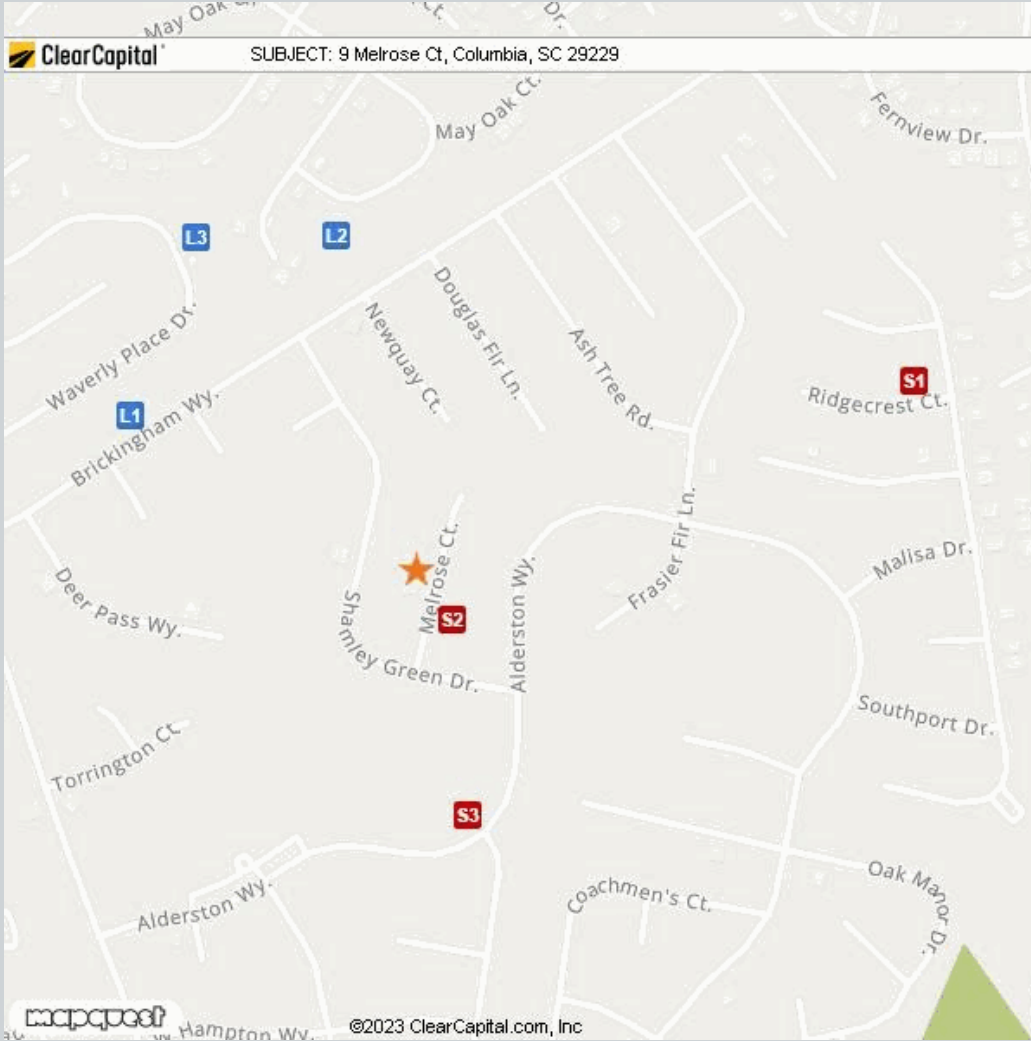
Address ★ 9 Melrose Court, Columbia, SC 29229

Loan Number 55013

Suggested List \$239,000

Suggested Repaired \$239,000

Sale \$238,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9 Melrose Court, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	603 Brickingham Way, Columbia, SC 29229	0.23 Miles ¹	Parcel Match
L2 Listing 2	315 May Oak Rd, Columbia, SC 29229	0.24 Miles ¹	Parcel Match
L3 Listing 3	1219 Waverly Place Dr, Columbia, SC 29229	0.28 Miles ¹	Parcel Match
S1 Sold 1	4 Ridgecrest Ct, Columbia, SC 29229	0.38 Miles ¹	Parcel Match
S2 Sold 2	6 Melrose Ct, Columbia, SC 29229	0.04 Miles ¹	Parcel Match
S3 Sold 3	217 Alderston Way, Columbia, SC 29229	0.18 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	14.13 miles	Date Signed	09/07/2023

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.