

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	494 Hobson Way, Lyman, SC 29365	Order ID	9205963	Property ID	35173521
Inspection Date	03/10/2024	Date of Report	03/10/2024		
Loan Number	55107	APN	5-1000-12165		
Borrower Name	Catamount Properties 2018 LLC	County	Spartanburg		

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	LAKEVIEW LOAN SERVICING LLC	Condition Comments The home appeared to be in average to good condition for the age of the home at the time of the inspection with no notable repairs from the street view. Due to not inspecting home other than from the street view the condition is an estimate.
R. E. Taxes	\$1,652	
Assessed Value	\$8,096	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Doors are assumed to be locked.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Holly Farms 864-599-8166	
Association Fees	\$400 / Year (Other: common area, lights)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The homes in the neighborhood appeared to be in average to good condition for their age from the street view at the time of inspection. Due to not personally inspecting each of the properties up close this is only an estimation.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$153800 High: \$435950	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	494 Hobson Way	1010 Maraschino Way	714 Spring Orchard Drive	1005 Maraschino Way
City, State	Lyman, SC	Lyman, SC	Lyman, SC	Lyman, SC
Zip Code	29365	29365	29365	29365
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.69 ¹	0.74 ¹	0.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$268,050	\$287,220	\$278,050
List Price \$	--	\$268,050	\$269,220	\$270,050
Original List Date		02/27/2024	01/17/2024	02/13/2024
DOM · Cumulative DOM	-- · --	1 · 12	52 · 53	9 · 26
Age (# of years)	4	1	1	1
Condition	Average	Excellent	Excellent	Excellent
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,100	2,100	2,300	2,100
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	8	9	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	0.17 acres	0.14 acres	0.13 acres	0.14 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** Primary on Main!! The Cade is designed with you in mind! This charming four-bedroom, single-family home features an upper-level loft perfect for relaxing or enjoying your favorite hobby. The beautiful main-level primary suite is your own personal paradise overlooking a covered porch. Imagine all the warm cozy nights and cool peaceful mornings in your own private oasis, set in a serene countryside with the luxury of the city nearby. Perfectly situated between the best of Greenville and Spartanburg lies Stanley Martin's newest neighborhood, Persimmon Hill. Spend the day in nearby downtown Greer or outdoors at one of the several nearby parks. At Persimmon Hill, you're never more than 30 minutes from anywhere you want to be. Plus, the onsite amenities can't be beat. Life at Persimmon Hill means taking advantage of the fire pit and playground right in your own neighborhood. The search for the home you'll love at a price you can afford ends here at Persimmon Hill.
- Listing 2** This home is waiting for you! AMAZING HOME at an AMAZING PRICE!! Welcome to the beautiful Persimmon Hill subdivision! Located perfectly between Greenville and Spartanburg, convenient to the dining and attractions of Downtown Greer! The GRANGER welcomes you with an open floor plan with plenty of space for entertaining in the bright and airy family room open to the gorgeous kitchen and breakfast area. The centerpiece of it all is the large granite island that begs people to gather around to swap stories and share laughs. Easy access from the kitchen to the garage makes unloading groceries a breeze. The large pantry is a chef's dream. Drop zone area makes a great charging station or hooks for backpacks! Upstairs boasts two spacious secondary bedrooms, a stunning primary suite plus an upper Loft/Flex space you can use for anything from a study nook to a play area. Spend time with new neighbors at the community fire pit and playground area! We call this design the Granger, but we think you'll call it HOME!
- Listing 3** Primary on Main!! The Cade is designed with you in mind! This charming four-bedroom, single-family home features an upper-level loft perfect for relaxing or enjoying your favorite hobby. The beautiful main-level primary suite is your own personal paradise overlooking a covered porch. Imagine all the warm cozy nights and cool peaceful mornings in your own private oasis, set in a serene countryside with the luxury of the city nearby. Perfectly situated between the best of Greenville and Spartanburg lies Stanley Martin's newest neighborhood, Persimmon Hill. Spend the day in nearby downtown Greer or outdoors at one of the several nearby parks. At Persimmon Hill, you're never more than 30 minutes from anywhere you want to be. Plus, the onsite amenities can't be beat. Life at Persimmon Hill means taking advantage of the fire pit and playground right in your own neighborhood. The search for the home you'll love at a price you can afford ends here at Persimmon Hill.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	494 Hobson Way	306 Hobson Way	717 James Oak Lane	916 Cherry Plum Dr
City, State	Lyman, SC	Lyman, SC	Lyman, SC	Lyman, SC
Zip Code	29365	29365	29365	29365
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	1.00 ²	0.73 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$248,900	\$278,000	\$289,050
List Price \$	--	\$248,900	\$269,000	\$267,550
Sale Price \$	--	\$250,000	\$265,000	\$267,550
Type of Financing	--	Ffa	Fha	Conventional
Date of Sale	--	02/29/2024	07/18/2023	09/28/2023
DOM · Cumulative DOM	-- · --	5 · 55	58 · --	48 · 72
Age (# of years)	4	6	1	1
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,100	1,900	1,900	2,100
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	8	9	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	0.17 acres	0.15 acres	0.20 acres	0.13 acres
Other	--	--	--	--
Net Adjustment	--	+\$10,000	-\$300	-\$10,300
Adjusted Price	--	\$260,000	\$264,700	\$257,250

* 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** You can now OWN an AFFORDABLE HOME, and live minutes from work and play! Only 5minutes from Wade Hampton Blvd and 5 miles from I-85. Very close proximity to shopping, grocery stores, and restaurants- plus be a part of the coveted D5 School District! It's not just about theopen floor plan, or the square footage, or the great price, although Plan 1918 offers all those things. It's about choosing a home that feelswelcoming and elegant, but at the same time smart and functional. The foyer leads into a great room that flows into a bright, open kitchen anddining space. An island provides more work space and casual seating-and you'll love the complete GE stainless steel appliance package! A rearhall leads to a convenient powder room, a large coat closet, and a flex room you can use any way you need – a home office, hobby room, orextra play space. The upper level includes 4 large bedrooms, three of which boast walk-in closets. The light-filled upper hall even boasts asmall space perfect for a planning desk or reading nook. Off the stair nook, the private owner's bedroom features tons of relaxation room, ahuge walk-in closet, and a private bath featuring double sinks and a sleek 5' shower. Holly Farms offers a peaceful surround of trees, communityplayground and sidewalks, and a perfect location between Greenville and Spartanburg. All major systems are in great condition. THIS HOME ISBEING SOLD AS IS.
- Sold 2** Welcome to James Place in Lyman, SC! Residents at James Place will enjoy a quiet community of only 26 homesites minutes from I-85 with aclose proximity to Greenville and Spartanburg. The Kershaw plan with Elevation A, is a two-story home with an open-concept living great roomand kitchen with an eat-in area and an office/flex/Dining Room space on the main level. Upstairs, is a loft area with two additional bedrooms, alaundry room and a full-hall bathroom. The primary bedroom has vaulted ceilings and a primary bath with a five-foot shower. A 10x12 patio is offof the eat-in area, leading to the backyard.
- Sold 3** The Cade is designed with you in mind! This charming four-bedroom, single-family home features an upper-level loft perfect for relaxing orenjoying your favorite hobby. The beautiful main-level primary suite is your own personal paradise overlooking a covered porch. Imagine all thewarm cozy nights and cool peaceful mornings in your own private oasis, set in a serene countryside with the luxury of the city nearby. Perfectlysituated between the best of Greenville and Spartanburg lies Stanley Martin's newest neighborhood, Persimmon Hill. Spend the day in nearbydowntown Greer or outdoors at one of the several nearby parks. At Persimmon Hill, you're never more than 30 minutes from anywhere you wantto be. With expertly selected designer-inspired finishes and included porch, covered patio, and main level primary suite, there's something foreveryone to love. Plus, the onsite amenities can't be beat. Life at Persimmon Hill means taking advantage of the firepit, tot lot, pocket parks, andgazebos- all outside your front door. The search for the home you'll love at a price you can afford ends here at Persimmon Hill.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				listed below			
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
03/09/2024	\$259,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$270,000	\$270,000
Sales Price	\$260,000	\$260,000
30 Day Price	\$240,000	--
Comments Regarding Pricing Strategy		
<p>The home was priced based on the comps, condition, exterior viewing, and the local area. THIS IS NOT AN APPRAISAL. All information was pulled or obtained by using the tax records, mls, a supplied appraisal by the lender or by estimation. All information is considered accurate by extraordinary assumptions. This report is a Broker Price Opinion and in no way is to be used as a replacement of an appraisal or deemed to be an appraisal. This is only an opinion as I am only a Real Estate agent and not acting as an appraiser. This market analysis may not be used for the purposes of obtaining financing in a federally related transaction and I have presented the dollars for this property as PRICE, not VALUE. I am a licensed real estate Broker exempt from SC appraisal license law per SC Code 40-60-30. Rent values are only an estimate.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Address Verification



Side



Street



Street

Listing Photos

L1 1010 Maraschino Way
Lyman, SC 29365



Front

L2 714 Spring Orchard Drive
Lyman, SC 29365



Front

L3 1005 Maraschino Way
Lyman, SC 29365



Front

Sales Photos

S1 306 Hobson Way
Lyman, SC 29365



Front

S2 717 James Oak Lane
Lyman, SC 29365



Front

S3 916 Cherry Plum Dr
Lyman, SC 29365



Front

ClearMaps Addendum

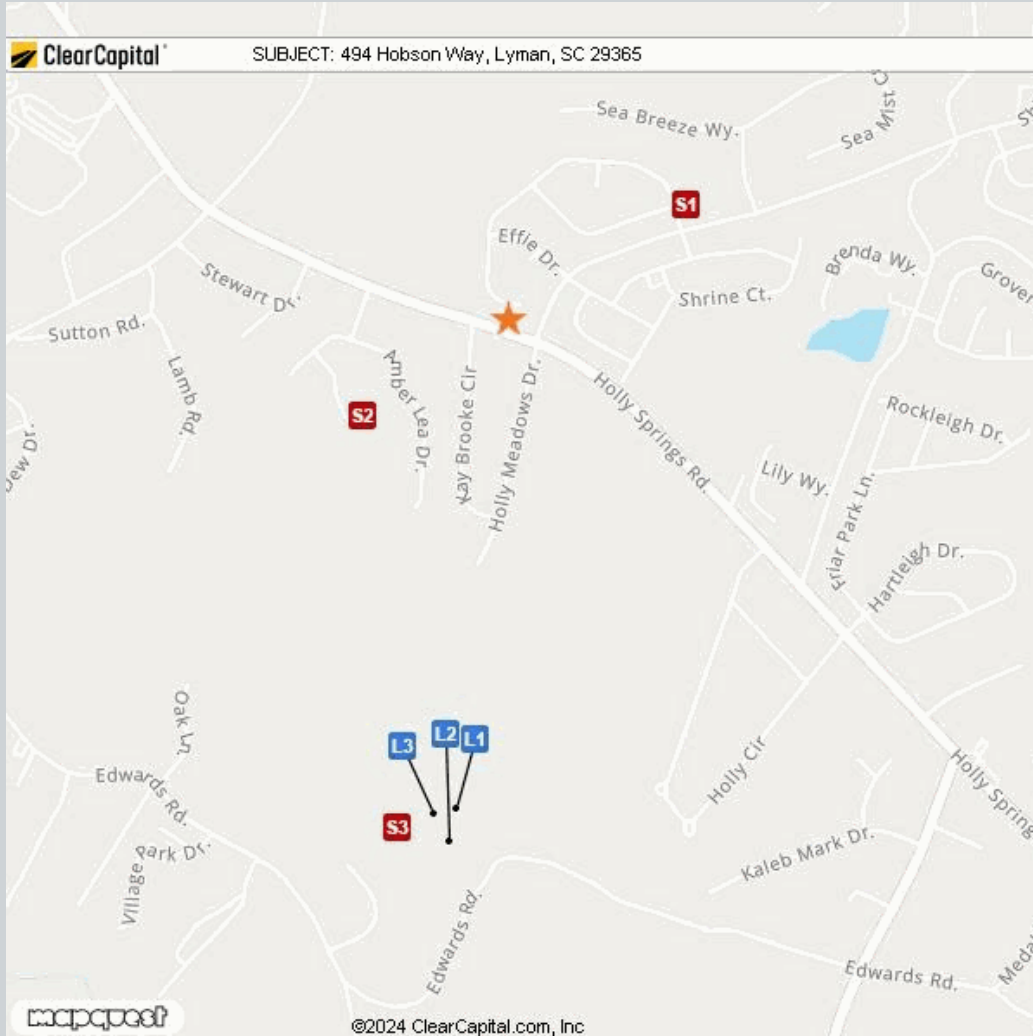
Address ★ 494 Hobson Way, Lyman, SC 29365

Loan Number 55107

Suggested List \$270,000

Suggested Repaired \$270,000

Sale \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	494 Hobson Way, Lyman, SC 29365	--	Parcel Match
L1 Listing 1	1010 Maraschino Way, Lyman, SC 29365	0.69 Miles ¹	Parcel Match
L2 Listing 2	714 Spring Orchard Drive, Lyman, SC 29365	0.74 Miles ¹	Parcel Match
L3 Listing 3	1005 Maraschino Way, Lyman, SC 29365	0.70 Miles ¹	Parcel Match
S1 Sold 1	306 Hobson Way, Lyman, SC 29365	0.30 Miles ¹	Parcel Match
S2 Sold 2	717 James Oak Lane, Lyman, SC 29365	1.00 Miles ²	Unknown Street Address
S3 Sold 3	916 Cherry Plum Dr, Lyman, SC 29365	0.73 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	Jeffrey Thompson	Company/Brokerage	Upstate Realty & Associates
License No	79692	Address	201 Misty Meadow Dr Greenville SC 29615
License Expiration	06/30/2024	License State	SC
Phone	8646313099	Email	jthompson8405@gmail.com
Broker Distance to Subject	12.16 miles	Date Signed	03/10/2024

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.