DRIVE-BY BPO

552 RIMER POND ROAD

BLYTHEWOOD, SC 29016

55121 Loan Number

\$387,900• As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	552 Rimer Pond Road, Blythewood, SC 29016 03/12/2024 55121 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9205963 03/12/2024 205070307 Richland	Property ID	35173523
Tracking IDs					
Order Tracking ID	3.8_CitiBPO_update	Tracking ID 1	3.8_CitiBPO_upda	te	
Tracking ID 2		Tracking ID 3			

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Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Subject maintained in line with neighborhood, subject requires
R. E. Taxes	\$9,379	no exterior repairs. Subject is well maintained and groomed.
Assessed Value	\$12,068	
Zoning Classification	Residential RS-LD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Subject property secured.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Neighborhood maintained in line with subject. Neighborho		
Sales Prices in this Neighborhood	Low: \$181400 High: \$462700	in close proximity to schools, shopping amenities. Neighborhood market is stable. Normal marketing periods are less than 90		
Market for this type of property	Remained Stable for the past 6 months.	days.		
Normal Marketing Days	<90			

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	552 Rimer Pond Road	445 Kingsley View Rd	274 Glenn Village Cir	155 Coatbridge Dr
City, State	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
Zip Code	29016	29016	29016	29016
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.		0.28 1	0.80 1	0.39 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$406,000	\$399,900	\$425,000
List Price \$		\$390,500	\$399,900	\$425,000
Original List Date		02/16/2024	02/15/2024	11/17/2023
DOM · Cumulative DOM		25 · 25	26 · 26	116 · 116
Age (# of years)	5	4	7	6
Condition	Average	Average	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Waterfront	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Water	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	2,976	3,068	2,837	3,050
Bdrm · Bths · ½ Bths	5 · 3	5 · 3	4 · 2 · 1	5 · 3
Total Room #	10	10	9	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	0.28 acres	0.21 acres	0.28 acres	0.15 acres
Other				

^{*} Listing 1 is the most comparable listing to the subject.

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

- **Listing 1** LC1 most comparable comp due to proximity, age, and GLA similarities. LC1 was built in 2020 in comparison to the subject property which was built in 2019. LC1 is approximately .28 miles from the subject property.
- **Listing 2** LC2 is inferior to the subject property due to age and GLA. LC2 has 2837 GLA in comparison to the subject property which has 2976 GLA.
- **Listing 3** LC3 is superior to the subject property due to GLA and condition. LC3 has 3050 GLA in comparison to the subject property which has 2976 GLA.

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.

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	552 Rimer Pond Road	168 Seaton Ridge Dr	130 Seaton Ridge Dr	262 Coatbridge Dr
City, State	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
Zip Code	29016	29016	29016	29016
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.		0.38 1	0.17 1	0.23 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$389,900	\$360,000	\$395,000
List Price \$		\$390,000	\$360,000	\$389,000
Sale Price \$		\$390,000	\$360,000	\$389,000
Type of Financing		Conv	Cash	Va
Date of Sale		05/18/2023	03/06/2024	06/12/2023
DOM · Cumulative DOM	·	34 · 34	21 · 21	52 · 52
Age (# of years)	5	17	18	3
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Waterfront	Beneficial ; Waterfront	Neutral ; Residential	Neutral ; Residential
View	Beneficial; Water	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	1 Story Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,976	3,168	2,274	3,433
Bdrm · Bths · ½ Bths	5 · 3	5 · 3	3 · 2	5 · 4 · 1
Total Room #	10	10	7	12
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa			Pool - Yes	
Lot Size	0.28 acres	0.75 acres	0.76 acres	0.18 acres
Other				
Net Adjustment		\$0	-\$3,000	-\$15,000
Adjusted Price		\$390,000	\$357,000	\$374,000

^{*} 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.

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Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** SC1 weighed the heaviest in price decision due to proximity and GLA similarities. SC1 has 3168 GLA in comparison to the subject property which has 2976 GLA. SC1 is approximately .38 miles from the subject property.
- **Sold 2** SC2 is inferior to the subject property due to age, bed/bath RC, and GLA. SC2 has 2274 GLA in comparison to the subject property which has 2976 GLA. SC2 is superior to the subject property due to having an in-ground pool. ADJ -20,000 IN GRND POOL, NET ADJ 12,000 BED RC, 5,000 BATH RC
- **Sold 3** SC3 is superior to the subject property due to age, bath RC, and GLA. SC3 has 3433 GLA in comparison to the subject property which has 2976 GLA. SC3 also has ATT. 3CAR. ADJ -10,000 BATH RC, -5,000 ATT. 3CAR

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Current Listing Status		Currently Listed		Listing History Comments			
Listing Agency/Firm		PMI Palmetto		Please see subject property listing history listed below.			
Listing Agent Na	me	Dalton Hahn					
Listing Agent Phone		248-825-2690					
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
03/01/2024	\$389,900						MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$389,900	\$389,900		
Sales Price	\$387,900	\$387,900		
30 Day Price	\$379,900			
Comments Regarding Pricing Strategy				

Subject price based on comps with close proximity, similar characteristics, and GLA. SC1 weighed the heaviest in price decision due to proximity and GLA similarities. LC1 most comparable comp due to proximity, age, and GLA similarities.

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.

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Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



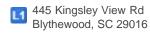
Street



Street

by ClearCapital

Listing Photos





Front

274 Glenn Village Cir Blythewood, SC 29016



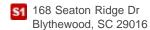
Front

155 Coatbridge Dr Blythewood, SC 29016



Front

Sales Photos





Front

130 Seaton Ridge Dr Blythewood, SC 29016



Front

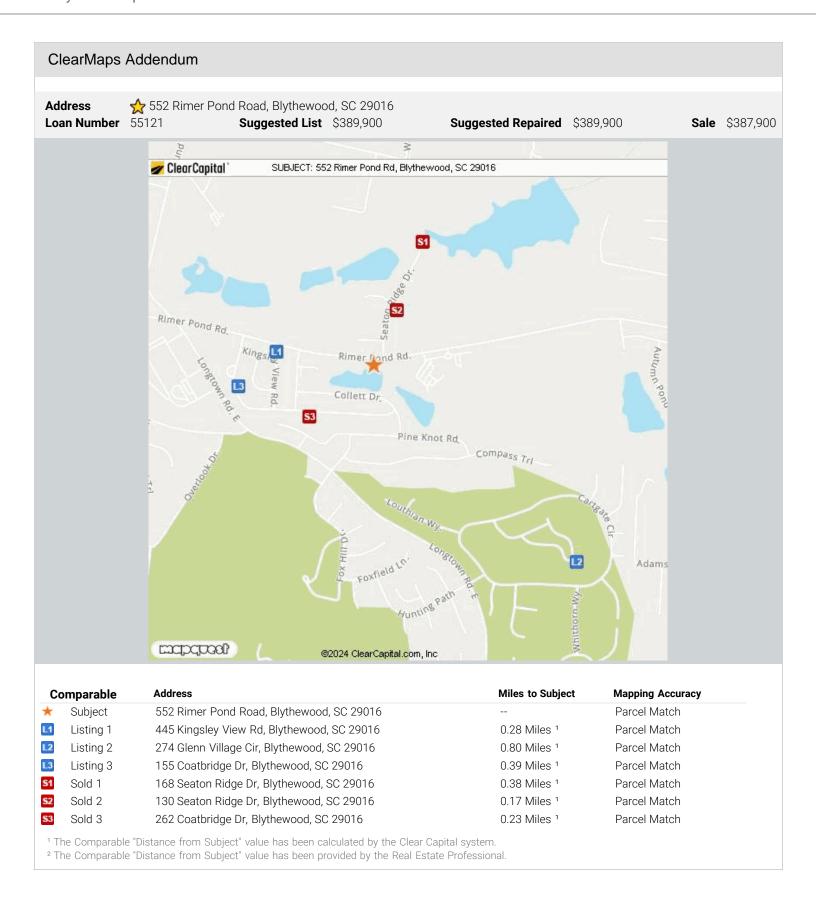
262 Coatbridge Dr Blythewood, SC 29016



Front

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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.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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.

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Report Instructions - cont.

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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.

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Broker Information

Broker Name Khalil McClellan Company/Brokerage TAW REALTY

License No 63926 Address 4216 Donavan Dr Columbia SC

29210 License Expiration 06/30/2024 License State SC

Phone 8036730023 Email theamericanwayrealty@gmail.com

Broker Distance to Subject 14.54 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.

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