

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	636 Colony Lakes Drive, Lexington, SC 29073	Order ID	9014085	Property ID	34783884
Inspection Date	11/09/2023	Date of Report	11/10/2023		
Loan Number	55734	APN	00543503128		
Borrower Name	Catamount Properties 2018 LLC	County	Lexington		

Tracking IDs					
Order Tracking ID	11.7_BPO	Tracking ID 1	11.7_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	MICHAEL BEY	Condition Comments	
R. E. Taxes	\$4,239	Subject maintained, subject maintained in line with neighborhood. Subject located on closed end street with minimal traffic. Subject requires no exterior repairs.	
Assessed Value	\$8,892		
Zoning Classification	Residential		
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	MJS		
Association Fees	\$250 / Year (Landscaping)		
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 offers close proximity to amenities, shopping and schools.	
Sales Prices in this Neighborhood	Low: \$175000 High: \$175000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	636 Colony Lakes Drive	340 Finch Ln	113 Mockingbird Dr	86 Mayapple Drive
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29073	29073	29073	29073
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.35 ¹	0.67 ¹	0.65 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$275,000	\$245,000	\$254,900
List Price \$	--	\$275,000	\$245,000	\$254,900
Original List Date		10/14/2023	10/09/2023	10/12/2023
DOM · Cumulative DOM	-- · --	27 · 27	32 · 32	29 · 29
Age (# of years)	9	6	44	5
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	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	1 Story CONVENTIONAL	1 Story CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	1,852	2,212	1,527	1,580
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2	3 · 2
Total Room #	8	10	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.15 acres	0.36 acres	0.19 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** 4 Bedrooms And 2.5 Bathrooms, There's Ample Space For Your Growing Family Or Hosting Guests. Each Bedroom Offers Generously Sized, Walk-in Closets.
- Listing 2** Custom-built Home Has Been Completely Upgraded To Provide You And Yours With All The Modern Comforts You Deserve! Freshly Painted Exterior And Interior With Brand New Luxury Vinyl Plank Flooring And Fixtures. The Living Room Has Soaring Ceiling Heights With A Beautiful Brick Fireplace. The Eat In Kitchen Has Tons Of Cabinet And Countertop Space With Granite Countertops And Stainless Steel Appliances. Just Off The Eat In Kitchen Is The Sun Room That Is Flooded With Natural Light And Overlooks The Back Yard. The Carpeted Master Bedroom Has An Attached Ensuite Complete With A Custom Sized Double Sink Vanity With Granite Countertops And Tiled Walk In Shower.
- Listing 3** 3-bedroom, 2-bathroom Gem Is A Haven Of Comfort And Style. As You Step Inside, You'll Be Captivated By The Inviting Open Floor Plan, Perfect For Modern Living And Entertaining. The Spacious And Airy Living Area Seamlessly Flows Into The Dining Space, Making It A Breeze To Host Family And Friends.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	636 Colony Lakes Drive	338 Colony Lakes Dr	390 Colony Lakes Dr	959 Oxbow Ln
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29073	29073	29073	29073
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.55 ¹	0.45 ¹	0.56 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$245,000	\$268,000	\$265,000
List Price \$	--	\$245,000	\$268,000	\$265,000
Sale Price \$	--	\$240,000	\$268,000	\$265,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	11/23/2022	11/28/2022	09/28/2023
DOM · Cumulative DOM	-- · --	33 · 33	25 · 25	76 · 76
Age (# of years)	9	13	8	3
Condition	Average	Average	Average	Good
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	1 Story CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	1,852	1,762	2,133	1,700
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2	4 · 2 · 1	3 · 2
Total Room #	8	8	9	7
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	0.19 acres	0.18 acres	0.16 acres	0.14 acres
Other	--	--	--	--
Net Adjustment	--	+\$8,500	-\$8,500	-\$10,000
Adjusted Price	--	\$248,500	\$259,500	\$255,000

* 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** Upgraded Luxury Vinyl Plank Flooring Flows Thru The Entry, Family Room, Kitchen, Eat In, And Master Bedroom. Spacious Family Room With Vaulted Ceilings And Lots Of Natural Lighting Is Open To Kitchen. NET ADJ 8500 GLA
- Sold 2** 4 Bedrooms And 2.5 Bath As Well As A Utility Room Upstairs. The Primary Bedroom Is Very Spacious With Two Walk-in Closets And Tray Ceilings, Making It Feel Even More Roomy! Within The Owner Suite, The Primary Bathroom Has Double Sinks, A Stand Alone Shower, Garden Tub, And A Water Closet. ADJ -8500 GLA
- Sold 3** 3br 2ba, 1 Story Floorplan W/9ft Ceilings Throughout Is Sure To Please! Large Family Room W/ceiling Fan Is Open To The Spacious Eat-in Kitchen With Granite Counters, Island, Pantry, Recessed Lights, Extra Counter Space W/plenty Room For Bar Stools, And Beautiful Cabinets W/crown & Pull Knobs! Luxury Vinyl Plank Flooring In Entry, Family Room, Hallway, Kitchen/dining Room & Master Bedroom. ADJ -10000 CONDITION

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		NO LISTING HISTORY AVAILABLE					
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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$259,000	\$259,000
Sales Price	\$259,000	\$259,000
30 Day Price	\$249,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity and similar characteristics. Subject price heavily weighed by sold comps particularly SC2 which held the most weight due to proximity, age and GLA similarities. LC3 most comparable due to age and gla. Due to lack of similar comps in the immediate area age variance could not be avoided with LC2, LC2 chosen for GLA.		

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



Side



Side



Street



Street

Listing Photos

L1 340 Finch Ln
Lexington, SC 29073



Front

L2 113 Mockingbird Dr
Lexington, SC 29073



Front

L3 86 Mayapple Drive
Lexington, SC 29073



Front

Sales Photos

S1 338 Colony Lakes Dr
Lexington, SC 29073



Front

S2 390 Colony Lakes Dr
Lexington, SC 29073



Front

S3 959 Oxbow Ln
Lexington, SC 29073



Front

ClearMaps Addendum

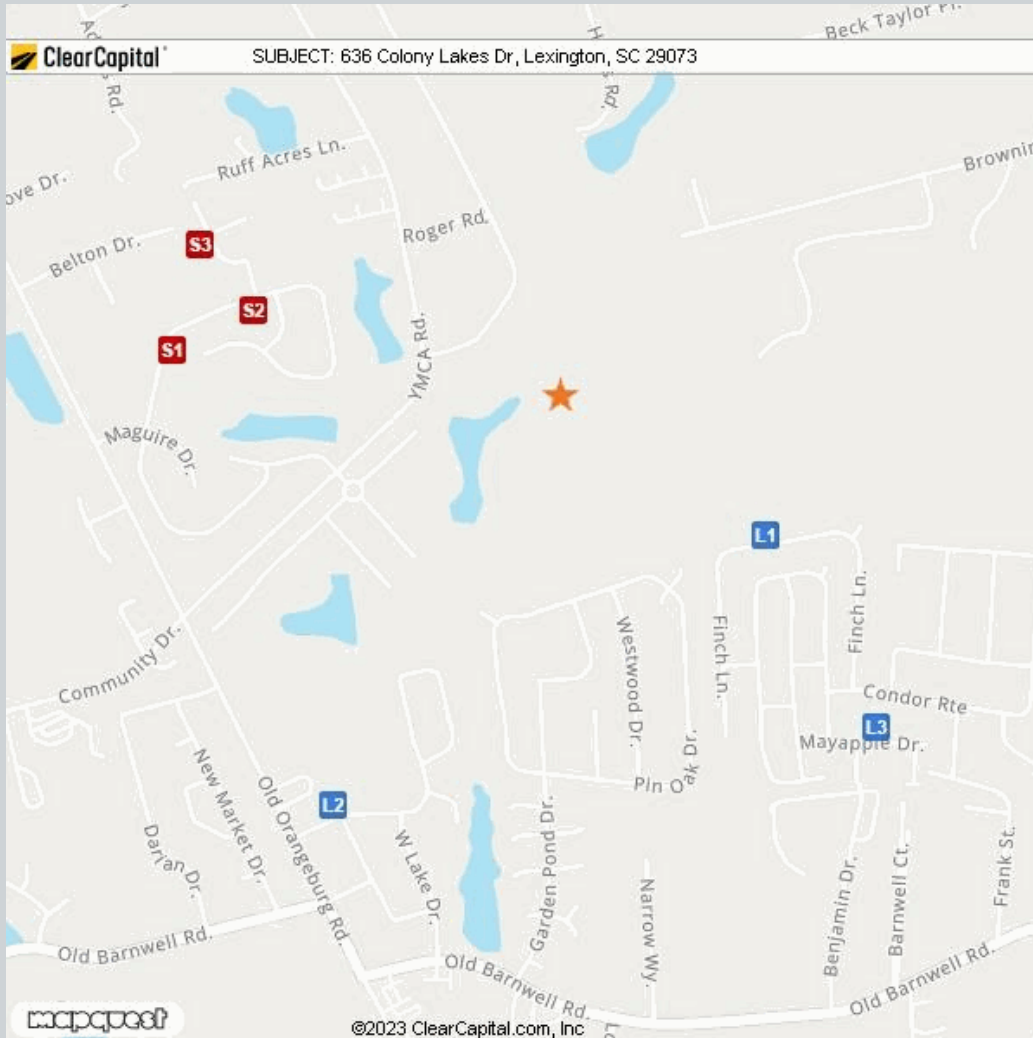
Address ★ 636 Colony Lakes Drive, Lexington, SC 29073

Loan Number 55734

Suggested List \$259,000

Suggested Repaired \$259,000

Sale \$259,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	636 Colony Lakes Drive, Lexington, SC 29073	--	Street Centerline Match
L1 Listing 1	340 Finch Ln, Lexington, SC 29073	0.35 Miles ¹	Parcel Match
L2 Listing 2	113 Mockingbird Dr, Lexington, SC 29073	0.67 Miles ¹	Parcel Match
L3 Listing 3	86 Mayapple Drive, Lexington, SC 29073	0.65 Miles ¹	Parcel Match
S1 Sold 1	338 Colony Lakes Dr, Lexington, SC 29073	0.55 Miles ¹	Parcel Match
S2 Sold 2	390 Colony Lakes Dr, Lexington, SC 29073	0.45 Miles ¹	Parcel Match
S3 Sold 3	959 Oxbow Ln, Lexington, SC 29073	0.56 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	9.62 miles	Date Signed	11/10/2023

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:

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