

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	19 Manchester Park Court, Columbia, SC 29229	Order ID	9385249	Property ID	35498766
Inspection Date	06/07/2024	Date of Report	06/08/2024		
Loan Number	56009	APN	20413-09-49		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	Citi_Atlas_Aged_bpo	Tracking ID 1	Citi_Atlas_Aged_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	Subject maintained in line with neighborhood. Subject requires no exterior repairs and presents no dissimilarities to neighborhood. Subject is well maintained and groomed.
R. E. Taxes	\$268,706	
Assessed Value	\$11,430	
Zoning Classification	Single Family Resid	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Subject windows and door appears to be secured from road.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	CAMS HOA	
Association Fees	\$765 / Year (Tennis,Other: Common Area Maintenance, Playground, Road Maintenance, Sidewalk Maintenance, Green Areas, Community Boat Ramp)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Neighborhood maintained in line with subject. Neighborhood is in close proximity to shopping, schools and community amenities. Neighborhood market is stable. Normal marketing periods are less than 30 days.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$220,470 High: \$480,000	
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	19 Manchester Park Court	537 Marsh Pointe Drive	203 Chalfont Ln	514 Eagle Pointe Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	Public Records	Public Records	Public Records
Miles to Subj.	--	1.60 ¹	0.09 ¹	0.58 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$439,900	\$474,000	\$539,900
List Price \$	--	\$439,900	\$474,000	\$539,900
Original List Date		05/10/2024	05/17/2024	02/07/2024
DOM · Cumulative DOM	-- · --	29 · 29	22 · 22	122 · 122
Age (# of years)	17	1	21	24
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Waterfront	Beneficial ; Waterfront	Beneficial ; Waterfront	Beneficial ; Waterfront
View	Neutral ; Residential	Beneficial ; Water	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	2,988	2,766	3,260	3,730
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 3 · 1	4 · 3 · 1	5 · 3 · 1
Total Room #	9	11	10	11
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	--	--	--	Pool - Yes
Lot Size	0.35 acres	.33 acres	0.26 acres	0.73 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 LC1 is inferior to the subject property due to GLA. LC1 is superior to the subject property due to age. LC1 was built in 2023 in comparison to the subject property which was built in 2007.

Listing 2 LC2 most comparable comp due to proximity, age, and GLA similarities. LC2 was built in 2003 in comparison to the subject property which was built in 2007. LC2 is approximately .09 miles from the subject property.

Listing 3 LC3 is superior to the subject property due to GLA. LC3 has 3730 GLA in comparison to the subject property which has 2988 GLA. LC3 is inferior to the subject property due to age.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	19 Manchester Park Court	212 Sherborne Lane	10 Shoreline Dr	1 Waterway Trce
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	MLS	Public Records	Public Records	Public Records
Miles to Subj.	--	0.81 ¹	0.20 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$450,000	\$537,990	\$469,000
List Price \$	--	\$450,000	\$538,865	\$459,000
Sale Price \$	--	\$485,000	\$538,865	\$448,000
Type of Financing	--	Va	Conv	Va
Date of Sale	--	04/29/2024	11/14/2023	04/11/2024
DOM · Cumulative DOM	-- · --	3 · 46	241 · 241	129 · 129
Age (# of years)	17	20	1	21
Condition	Average	Average	Good	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Waterfront	Beneficial ; Waterfront	Beneficial ; Waterfront	Beneficial ; Waterfront
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,988	2,843	3,456	3,414
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 3 · 1	5 · 4	4 · 3 · 1
Total Room #	9	11	11	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	--	Pool - Yes	--	--
Lot Size	0.35 acres	.78 acres	0.43 acres	0.23 acres
Other	--	--	--	--
Net Adjustment	--	-\$20,000	-\$41,000	-\$5,000
Adjusted Price	--	\$465,000	\$497,865	\$443,000

* 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.

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, age, and GLA similarities. SC1 has 2843 GLA in comparison to the subject property which has 2988 GLA. SC1 is less than a mile from the subject property. ADJ -20,000 INGRND POOL
- Sold 2** SC2 is superior to the subject property due to condition, age, and GLA. SC2 was built in 2023 in comparison to the subject property which was built in 2007. ADJ -30,000 CONDITION, -6,000 BED RC, -5,000 BATH RC
- Sold 3** SC3 is inferior to the subject property due to age. SC3 is superior to the subject property due to GLA and bath RC. SC3 has 3414 GLA in comparison to the subject property which has 2988 GLA. ADJ -5,000 BATH RC

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Yip Premier Real Estate LLC	Subject is currently listed. Please see listing details listed below.					
Listing Agent Name	Karen Yip						
Listing Agent Phone	803-546-2112						
# 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
05/23/2024	\$474,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$474,000	\$474,000
Sales Price	\$473,000	\$473,000
30 Day Price	\$464,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity, similar characteristics, and GLA similarities. SC1 weighed the heaviest in price decision due to proximity, age, and GLA similarities. LC2 most comparable comp due to proximity, age, and 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 537 Marsh Pointe Drive
Columbia, SC 29229



Front

L2 203 Chalfont Ln
Columbia, SC 29229



Front

L3 514 Eagle Pointe Dr
Columbia, SC 29229



Front

Sales Photos

S1 212 Sherborne Lane
Columbia, SC 29229



Front

S2 10 Shoreline Dr
Columbia, SC 29229



Front

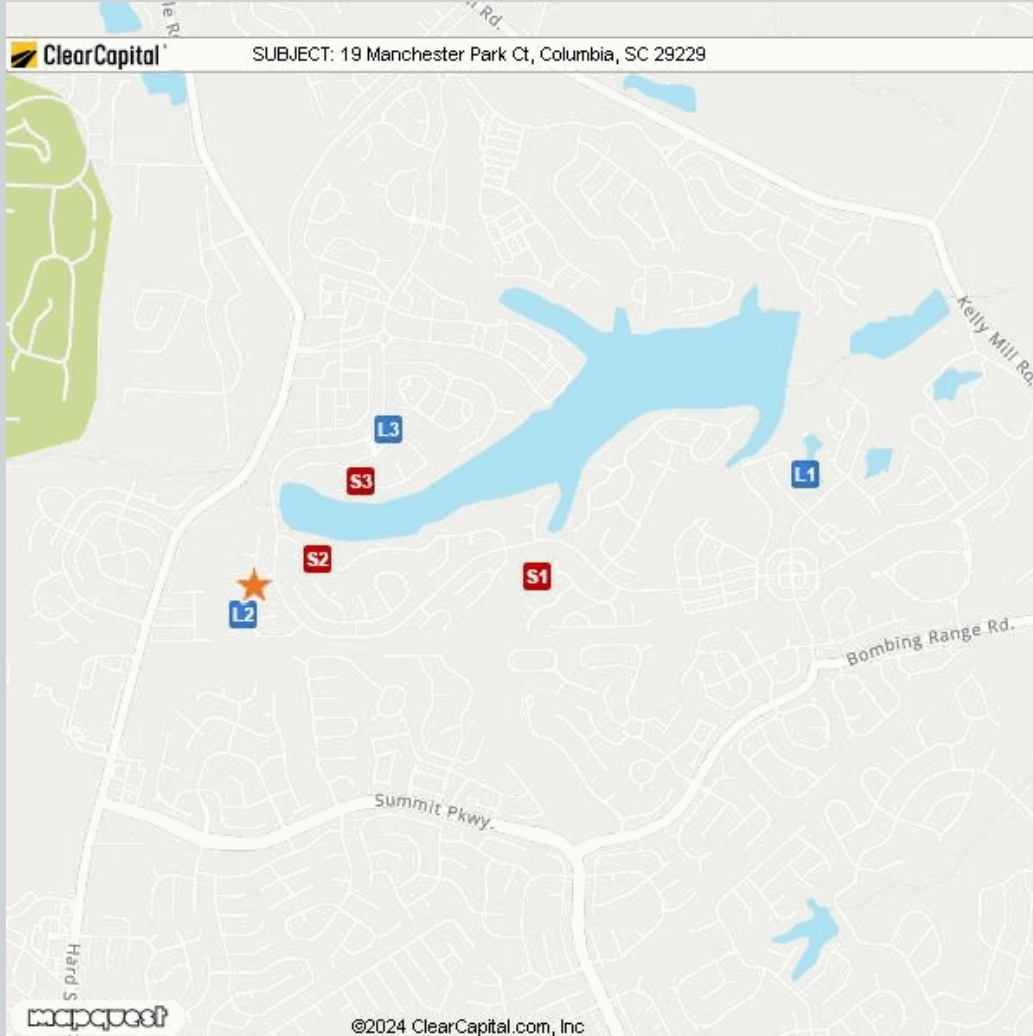
S3 1 Waterway Trce
Columbia, SC 29229



Front

ClearMaps Addendum

Address ★ 19 Manchester Park Court, Columbia, SC 29229
Loan Number 56009 **Suggested List** \$474,000 **Suggested Repaired** \$474,000 **Sale** \$473,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	19 Manchester Park Court, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	537 Marsh Pointe Drive, Columbia, SC 29229	1.60 Miles ¹	Parcel Match
L2 Listing 2	203 Chalfont Ln, Columbia, SC 29229	0.09 Miles ¹	Parcel Match
L3 Listing 3	514 Eagle Pointe Dr, Columbia, SC 29229	0.58 Miles ¹	Parcel Match
S1 Sold 1	212 Sherborne Lane, Columbia, SC 29229	0.81 Miles ¹	Parcel Match
S2 Sold 2	10 Shoreline Dr, Columbia, SC 29229	0.20 Miles ¹	Parcel Match
S3 Sold 3	1 Waterway Trce, Columbia, SC 29229	0.42 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	14.46 miles	Date Signed	06/08/2024

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 opinion may not be used for the purposes of obtaining financing in a federally related transaction.

This valuation service 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.