

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 | 2114 Gap Creek Road, Greer, SC 29651 | Order ID | 9385249 | Property ID | 35498759 |
| Inspection Date | 06/05/2024 | Date of Report | 06/05/2024 | | |
| Loan Number | 56011 | APN | 9020213600 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Spartanburg | | |

Tracking IDs

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

General Conditions

| | | |
|---------------------------------------|-------------------------------|--|
| Owner | CATAMOUNT PROPERTIES 2018 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 | \$1,006 | |
| Assessed Value | \$8,067 | |
| Zoning Classification | Residential | |
| Property Type | SFR | |
| Occupancy | Vacant | |
| Secure? | Yes | |
| (Assumed the doors are locked) | | |
| Ownership Type | Fee Simple | |
| Property Condition | Good | |
| Estimated Exterior Repair Cost | \$0 | |
| Estimated Interior Repair Cost | \$0 | |
| Total Estimated Repair | \$0 | |
| HOA | No | |
| 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 the properties up close this is only an estimation. |
| Local Economy | Stable | |
| Sales Prices in this Neighborhood | Low: \$173000 High: \$582016 | |
| 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 | 2114 Gap Creek Road | 2020 Gap Creek Road | 167 Maximus Drive | 27 Carriage Drive |
| City, State | Greer, SC | Greer, SC | Greer, SC | Greer, SC |
| Zip Code | 29651 | 29651 | 29651 | 29651 |
| Datasource | MLS | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.45 ¹ | 0.77 ¹ | 0.32 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$295,000 | \$285,000 | \$399,000 |
| List Price \$ | -- | \$275,000 | \$285,000 | \$399,000 |
| Original List Date | | 04/25/2024 | 04/25/2024 | 05/26/2024 |
| DOM · Cumulative DOM | -- · -- | 41 · 41 | 41 · 41 | 10 · 10 |
| Age (# of years) | 21 | 52 | 20 | 4 |
| Condition | Good | Good | Good | 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 | 1 Story Traditional | 1 Story Ranch | 2 Stories Traditional | 1 Story Craftsman |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,610 | 1,572 | 1,808 | 1,717 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 3 · 2 · 1 | 3 · 2 |
| Total Room # | 8 | 8 | 7 | 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 | 0.66 acres | 0.49 acres | 0.25 acres | 0.53 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.

Current Listings - Cont.

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

- Listing 1** 3bd/2ba, 1572 SF, ALL Brick Ranch. Great location in Greer, just a minute down the road from the newly updated Greer Golf Club, and just minutes to all that Wade Hampton Blvd has to offer. This house has SO MUCH NEW!!!! New Floors, New Paint, some New Doors, New Appliances and New Light Fixtures (even a New Toilet). Roof is 4 years old, Water Heater is 3 yrs old, and HVAC is 3yrs old with a 10 yr warranty. Fenced 1/2 acre yard with mature shade trees. Covered patio that could easily be screened in.
- Listing 2** Come enjoy all that this home has to offer! This 3 bedroom, 2.5 bath home has a great floor plan for entertaining and a beautiful backyard complete with pergola and storage shed. Upstairs you will find the primary suite with tray ceiling and an ensuite with a spa tub and separate shower, double vanity and nice walk-in closet. The other two bedrooms are a nice size and have easy access to the hall bath. Good news, the laundry room is also upstairs so no need to carry clothes up and down the stairs! This home has new flooring throughout and a fresh coat of paint, making it the perfect canvas for the new owners to make it their own.
- Listing 3** ASSUMABLE LOAN at the rate of 3.065%!! Saving you hundreds monthly on your payment, as compared to current loan rates! Check out this beautiful 1,743 SF, 3-bedroom, 2-bathroom home where craftsmanship meets functionality. Situated on a spacious 0.6 acre lot in the tranquil Country Club Estates of Greer, yet just minutes from downtown. Less than 2 miles to the Greer Golf Course and the Greer Middle School and High School. As you approach, you'll be drawn in by the welcoming front porch, perfect for relaxation. Inside, the cozy living room, complete with a stunning stone fireplace, flows seamlessly into the gourmet kitchen—a chef's paradise. Discover soft-close cabinetry, under-cabinet lighting, a tiled backsplash, sleek black stainless steel appliances, a farmhouse sink, gorgeous quartz countertops, and a walk-in pantry. The generously sized master suite boasts an elegant en suite bathroom with dual vanities and an oversized tiled shower enclosed with glass doors. With a thoughtfully designed split floor plan, privacy abounds, with two guest bedrooms and a full bath providing comfort for family and visitors. This home is loaded with extras! Custom blinds, a professionally coated garage floor in the oversized 2-car garage, automatic sprinkler system front and back, buried downspouts, LVP flooring, modern fixtures, high-end black stainless steel kitchen appliances, balanced ceiling fans, an adjustable mounted 65-inch TV with Sound Bar included, a ring doorbell and alarm system, and a 240 Volt, 50 AMP electrical outlet in the garage. Impeccably maintained and ready for you to move right in!

Recent Sales

| | Subject | Sold 1 * | Sold 2 | Sold 3 |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 2114 Gap Creek Road | 211 Plantation Drive | 121 Confederate Lane | 202 Holly Lane |
| City, State | Greer, SC | Greer, SC | Greer, SC | Greer, SC |
| Zip Code | 29651 | 29651 | 29651 | 29651 |
| Datasource | MLS | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.50 ¹ | 0.50 ¹ | 0.40 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$289,900 | \$340,000 | \$365,000 |
| List Price \$ | -- | \$289,900 | \$340,000 | \$349,900 |
| Sale Price \$ | -- | \$289,900 | \$340,000 | \$352,500 |
| Type of Financing | -- | Conventional | Conventional | Conventional |
| Date of Sale | -- | 04/30/2024 | 01/10/2024 | 02/02/2024 |
| DOM · Cumulative DOM | -- · -- | 2 · 33 | 3 · 34 | 55 · 81 |
| Age (# of years) | 21 | 35 | 30 | 29 |
| Condition | Good | Good | Good | 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 | 1 Story Traditional | 1 Story Ranch | 1 Story Ranch | 1 Story Craftsman |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,610 | 1,671 | 1,832 | 1,804 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 4 · 2 | 4 · 2 |
| Total Room # | 8 | 7 | 8 | 8 |
| 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 | 0.66 acres | 0.62 acres | 0.62 acres | 0.60 acres |
| Other | -- | -- | -- | -- |
| Net Adjustment | -- | -\$5,750 | -\$10,200 | -\$8,900 |
| Adjusted Price | -- | \$284,150 | \$329,800 | \$343,600 |

* 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** Welcome to 211 Plantation Drive, a charming yet spacious 3BR/2BA house situated on a .62-acre corner lot offering a delightful combination of country living and convenient city amenities with NO HOA! As you approach the house, you'll be greeted by a covered front porch, perfect for relaxing and enjoying the outdoors. Step inside to discover Australian Cypress hardwood floors that add warmth and character to the home. The oversized great room features a wood-burning fireplace, creating a cozy atmosphere for gatherings or quiet evenings at home. The huge eat-in kitchen boasts laminate counters, distressed cabinets, and black appliances. With ample space for a kitchen island and large dinettes, this kitchen is ideal for those who love to cook or entertain. A double-door pantry provides additional storage. The secondary bedrooms in this home are nicely sized, offering comfort and privacy, with ample closet storage; while the master suite is sure to delight featuring a walk-in closet and an adjoining full bath featuring a dual sink vanity, toilet, and tub/shower. Back doors from the Kitchen and garage lead to the backyard where you'll find a covered patio overlooking the fenced yard, perfect for enjoying outdoor activities or hosting barbecues. The 2-car side entry garage provides protection for your car, lawn equipment, or other toys in addition to housing the laundry facilities. Located just minutes away from shopping and/or dining amenities, lakes, golfing, etc, this property provides the best of both worlds - tranquility and convenience. All of this PLUS the benefit of an energy efficient home with average low utilities - \$115/mo for electricity and \$31/mo for water! Don't miss the opportunity to make this house your dream home.
- Sold 2** Get ready to check all your wish list boxes at 121 Confederate Lane, Greer, SC. Centrally located between Greenville and Spartanburg and about ten minutes to downtown Greer, this home has been beautifully updated throughout and is ready for new owners to move in. This light, bright and airy home lives wonderfully with an open floor plan and cathedral ceilings creating a great sense of space. The split floor plan assures privacy for the owners who will surely enjoy the large bedroom, terrific primary bath and dressing area with new luxury shower, big walk-in closet and expansive bathroom counter. There are three additional bedrooms, one currently staged as an office, that share a second bath. For your kitchen check list, you will find all new stainless appliances in the kitchen, including a refrigerator. Plus you will go crazy over the amount of counter space. If you enjoy more formal dining, you will have that option as well with the generously sized dining room that overlooks the front yard. The yard is full of potential and offers privacy and space to entertain and play. Brand new HVAC and simply gorgeous.
- Sold 3** Back on the market! No fault of seller. The buyers contingency fell through. This recently renovated home sits on a large lot with mature trees and is just 2 homes away from Apalache Lake and walking distance to the Greer country club! The amazing kitchen and dining room have expansive windows giving way to amazing views of the backyard. The 4 bedrooms and 2 bathrooms have all new flooring, vanities, fixtures, and tile showers! There is a large deck that overlooks the new fire pit that is perfect for outdoor entertaining not to mention there is also an oversized garage for all your storage needs.

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|---------------------------------|-------------------------|------------------|--------------------|---------------------|---------------|
| Current Listing Status | Currently Listed | Listing History Comments | | | | | |
| Listing Agency/Firm | Yip Premier Real Estate | 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 |
| 05/31/2024 | \$289,900 | -- | -- | Pending/Contract | 06/03/2024 | \$289,900 | MLS |

Marketing Strategy

| | | |
|---|--------------------|-----------------------|
| | As Is Price | Repaired Price |
| Suggested List Price | \$300,000 | \$300,000 |
| Sales Price | \$290,000 | \$290,000 |
| 30 Day Price | \$270,000 | -- |
| 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



Front



Address Verification



Address Verification



Side



Side

Subject Photos



Street



Street

Listing Photos

L1 2020 Gap Creek Road
Greer, SC 29651



Front

L2 167 Maximus Drive
Greer, SC 29651



Front

L3 27 Carriage Drive
Greer, SC 29651



Front

Sales Photos

S1 211 Plantation Drive
Greer, SC 29651



Front

S2 121 Confederate Lane
Greer, SC 29651



Front

S3 202 Holly Lane
Greer, SC 29651



Front

ClearMaps Addendum

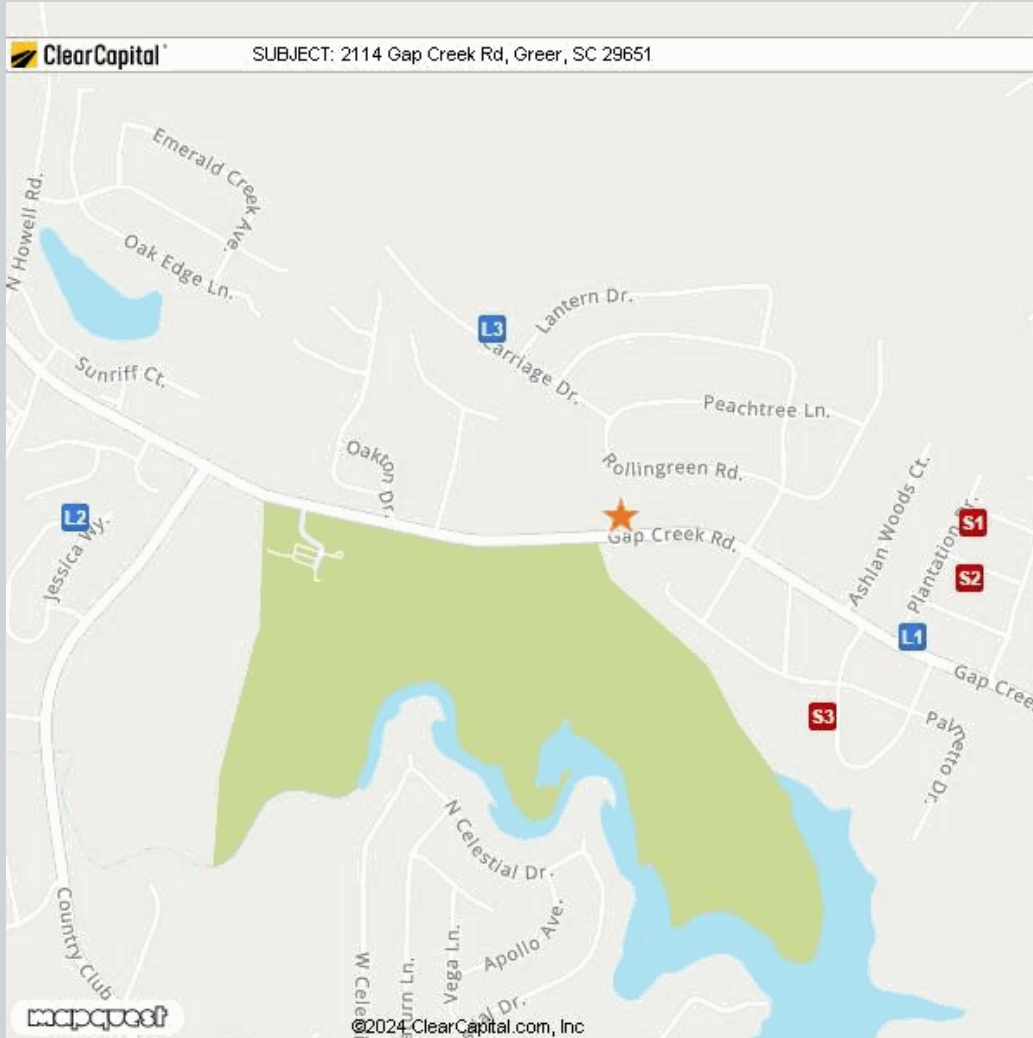
Address ★ 2114 Gap Creek Road, Greer, SC 29651

Loan Number 56011

Suggested List \$300,000

Suggested Repaired \$300,000

Sale \$290,000



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|---------------------------------------|-------------------------|-------------------------|
| ★ Subject | 2114 Gap Creek Road, Greer, SC 29651 | -- | Parcel Match |
| L1 Listing 1 | 2020 Gap Creek Road, Greer, SC 29651 | 0.45 Miles ¹ | Parcel Match |
| L2 Listing 2 | 167 Maximus Drive, Greer, SC 29651 | 0.77 Miles ¹ | Parcel Match |
| L3 Listing 3 | 27 Carriage Drive, Greer, SC 29651 | 0.32 Miles ¹ | Street Centerline Match |
| S1 Sold 1 | 211 Plantation Drive, Greer, SC 29651 | 0.50 Miles ¹ | Parcel Match |
| S2 Sold 2 | 121 Confederate Lane, Greer, SC 29651 | 0.50 Miles ¹ | Parcel Match |
| S3 Sold 3 | 202 Holly Lane, Greer, SC 29651 | 0.40 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 | 11.02 miles | Date Signed | 06/05/2024 |

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.