

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	135 Holly Meadows Drive, Lyman, SC 29365	Order ID	9366567	Property ID	35460370
Inspection Date	05/27/2024	Date of Report	05/28/2024		
Loan Number	56012	APN	5100029500		
Borrower Name	Catamount Properties 2018 LLC	County	Spartanburg		

Tracking IDs					
Order Tracking ID	Aged_BPO_5.24	Tracking ID 1	Aged_BPO_5.24		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	
R. E. Taxes	\$6,185	<p>The subject property is a stick built home that appears to be in good condition and has been updated per a recent MLS listing. MLS Comments: Nestled in the heart of the sought-after Holly Meadows community, this welcoming 4-bedroom, 3-bathroom oasis invites you to experience a life of comfort and convenience. Step through the charming foyer and into the expansive living area adorned with soaring 15' vaulted ceilings, offering a sense of grandeur and space. The freshly renovated flooring exudes modern elegance while the freshly painted walls create a canvas for your personal style to shine. Retreat to the luxurious primary suite boasting a private ensuite bathroom, offering a tranquil escape at the end of the day. Pamper yourself in the spa-like atmosphere of the primary bathroom, complete with rejuvenating features and thoughtful design elements. Three additional bedrooms on the main floor provide ample space for family, guests, or a home office, ensuring everyone has their own private haven. Need extra space for entertaining or relaxation? The bonus second floor awaits, offering versatility and endless possibilities. With top-rated District 5 schools just minutes away and convenient access to Wade Hampton Blvd, this home offers the perfect blend of suburban tranquility and urban convenience. Whether you're unwinding in the spaci...</p>	
Assessed Value	\$292,800		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(property appears to be secured)			
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Holly Meadows 864-599-9019		
Association Fees	\$140 / Year (Other: common area)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	<p>The neighborhood is conveniently located near schools and shopping. It is also located with easy access to Spartanburg and Greenville. The homes are similar in age, quality and style of construction.</p>	
Sales Prices in this Neighborhood	Low: \$156,200 High: \$539,999		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Condition Comments

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Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	135 Holly Meadows Drive	11 Powell Lake Road	710 Westwood Road	105 Chatim Ridge
City, State	Lyman, SC	Lyman, SC	Lyman, SC	Lyman, SC
Zip Code	29365	29365	29365	29365
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.40 ¹	0.53 ¹	2.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,990	\$359,000	\$400,000
List Price \$	--	\$390,000	\$329,900	\$395,000
Original List Date		03/02/2024	03/18/2024	03/16/2024
DOM · Cumulative DOM	-- · --	52 · 87	71 · 71	73 · 73
Age (# of years)	26	2	5	17
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Traditional
# Units	1	1	1	1.5
Living Sq. Feet	2,464	1,897	1,942	2,307
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 2	4 · 3
Total Room #	10	8	8	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	0.57 acres	.54 acres	.19 acres	.58 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.

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

Listing 1 Similar in lot size. Inferior in square footage and bath count. Superior in age.

Listing 2 Inferior in square footage, bath count and lot size. Superior in age.

Listing 3 Similar in age, square footage, bath count and lot size.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	135 Holly Meadows Drive	266 Henderson Meadow Way	457 Madison Creek Court	620 Sea Ray Drive
City, State	Lyman, SC	Lyman, SC	Lyman, SC	Lyman, SC
Zip Code	29365	29365	29365	29365
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.99 ¹	1.01 ¹	0.58 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$389,500	\$345,000	\$315,900
List Price \$	--	\$334,900	\$305,000	\$315,900
Sale Price \$	--	\$328,000	\$305,000	\$315,900
Type of Financing	--	Cash	Conventional	Va
Date of Sale	--	10/11/2023	04/05/2024	10/16/2023
DOM · Cumulative DOM	-- · --	26 · 55	49 · 76	4 · 34
Age (# of years)	26	18	12	19
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 Ranch	1 Story Ranch	1 Story Traditional	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,464	2,300	2,194	1,976
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 2	3 · 2
Total Room #	10	8	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	0.57 acres	.56 acres	.22 acres	.58 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,000	+\$39,800	+\$29,280
Adjusted Price	--	\$333,000	\$344,800	\$345,180

* 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.

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

Sold 1 Similar in square footage and age and lot size. Inferior in bath count (5000).

Sold 2 Inferior in lot size (20000), bath count (5000) and square footage (16200). Superior in age (-1400).

Sold 3 Similar in age and lot size. Inferior in square footage (29280) and bath count (5000). \$5k in seller concessions paid at closing.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Keller Williams Drive	Subject is currently listed with 24 DOM					
Listing Agent Name	Tracy Roberts						
Listing Agent Phone	864-412-6225						
# 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
05/04/2024	\$349,900	05/28/2024	\$349,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$339,000	\$339,000
Sales Price	\$339,000	\$339,000
30 Day Price	\$339,000	--
Comments Regarding Pricing Strategy		
<p>The overall market has seen a decrease in market activity over the last year that has resulted in longer DOM and an increase in price reductions. Homes in good condition that are priced competitively still tend to sell within 45 days. This report is not an appraisal and was completed by a SC Licensed Real Estate Broker as a comparative market analysis based on a review of similar properties. This market analysis may not be used for the purposes of obtaining financing in a federally-related transaction. The property is assumed to be in average condition based on a street view and the exterior condition. An interior inspection has not been completed.</p>		

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



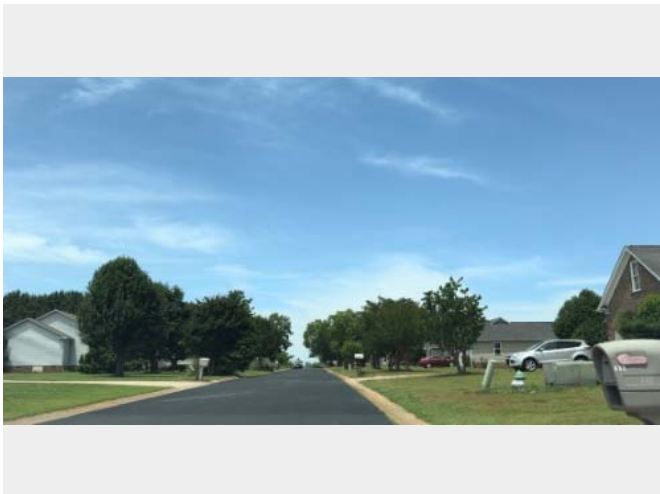
Address Verification



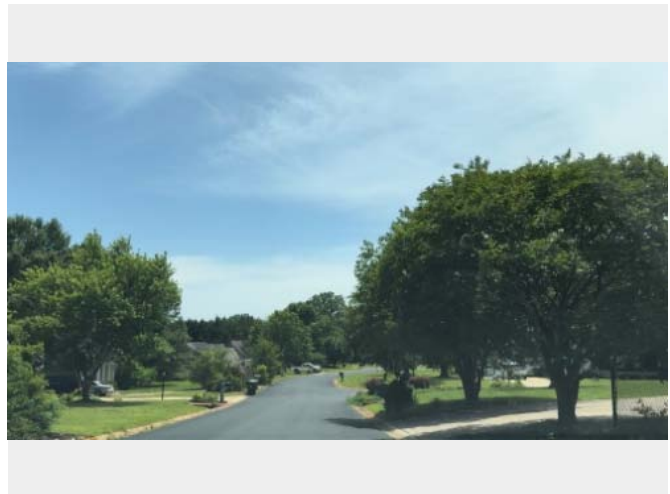
Side



Side

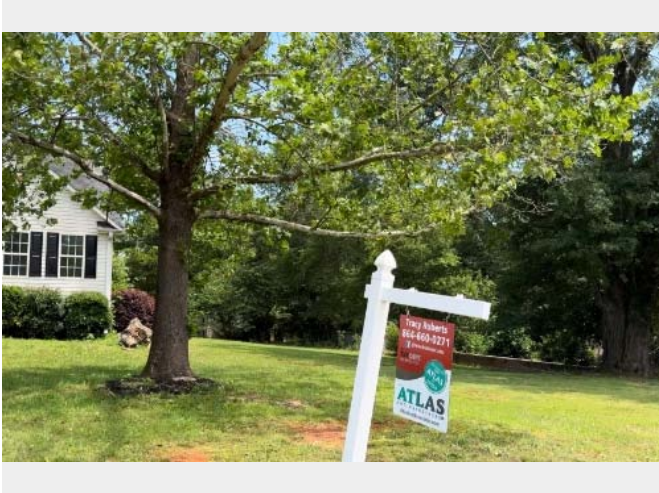


Street



Street

Subject Photos



Other

Listing Photos

L1 11 Powell Lake Road
Lyman, SC 29365



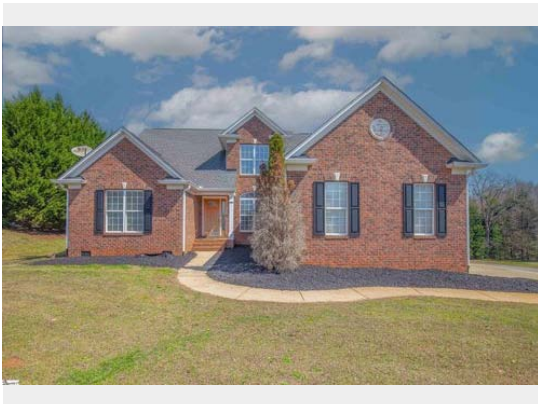
Front

L2 710 Westwood Road
Lyman, SC 29365



Front

L3 105 Chatim Ridge
Lyman, SC 29365



Front

Sales Photos

S1 266 Henderson Meadow Way
Lyman, SC 29365



Front

S2 457 Madison Creek Court
Lyman, SC 29365



Front

S3 620 Sea Ray Drive
Lyman, SC 29365



Front

ClearMaps Addendum

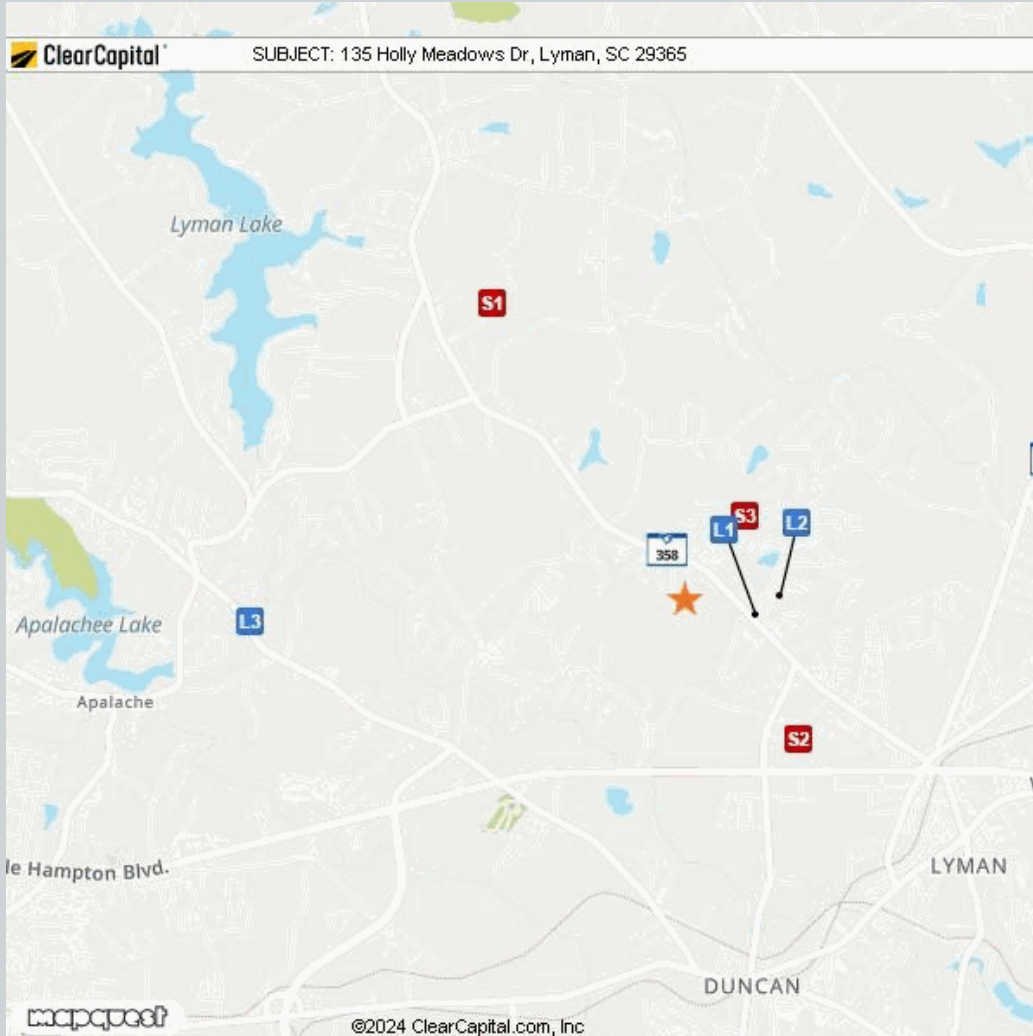
Address ★ 135 Holly Meadows Drive, Lyman, SC 29365

Loan Number 56012

Suggested List \$339,000

Suggested Repaired \$339,000

Sale \$339,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	135 Holly Meadows Drive, Lyman, SC 29365	--	Parcel Match
L1 Listing 1	11 Powell Lake Road, Lyman, SC 29365	0.40 Miles ¹	Parcel Match
L2 Listing 2	710 Westwood Road, Lyman, SC 29365	0.53 Miles ¹	Parcel Match
L3 Listing 3	105 Chatim Ridge, Lyman, SC 29365	2.45 Miles ¹	Parcel Match
S1 Sold 1	266 Henderson Meadow Way, Lyman, SC 29365	1.99 Miles ¹	Parcel Match
S2 Sold 2	457 Madison Creek Court, Lyman, SC 29365	1.01 Miles ¹	Parcel Match
S3 Sold 3	620 Sea Ray Drive, Lyman, SC 29365	0.58 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	Elizabeth Amoroso	Company/Brokerage	Amoroso Real Estate Group, LLC
License No	44620	Address	515 Gorham Drive Boiling Springs SC 29316
License Expiration	06/30/2025	License State	SC
Phone	8643165440	Email	beth.amoroso@yahoo.com
Broker Distance to Subject	11.62 miles	Date Signed	05/28/2024

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.