

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 | 205 Vega Streer, Inman, SC 29349 | Order ID | 9093581 | Property ID | 34948552 |
| Inspection Date | 01/04/2024 | Date of Report | 01/05/2024 | | |
| Loan Number | 56243 | APN | 1440718200 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Spartanburg | | |

Tracking IDs

| | | | |
|--------------------------|---------|----------------------|---------|
| Order Tracking ID | 1.3_BPO | Tracking ID 1 | 1.3_BPO |
| Tracking ID 2 | -- | Tracking ID 3 | -- |

General Conditions

| | | |
|---------------------------------------|---------------|---|
| Owner | RENEE HOLLAND | Condition Comments Brick ranch with detached 1 car garage in the rear as well as a shed and fenced rear yard. Appears occupied and in average condition for the age and the location. |
| R. E. Taxes | \$2,584 | |
| Assessed Value | \$7,003 | |
| 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 | No | |
| Visible From Street | Visible | |
| Road Type | Public | |

Neighborhood & Market Data

| | | |
|--|--|--|
| Location Type | Rural | Neighborhood Comments established neighborhood close to the town center of Inman and located in the District 1 schools. There is basic shopping and several restaurants in the Inman area. The subject is also commutable to Greer and Spartanburg as well as Boiling Springs for additional shopping and employment centers. It is within 10 miles to Lake Bowen for recreational activities. |
| Local Economy | Stable | |
| Sales Prices in this Neighborhood | Low: \$100,000 High: \$286,000 | |
| Market for this type of property | Remained Stable for the past 6 months. | |
| Normal Marketing Days | <90 | |

Current Listings

| | Subject | Listing 1 | Listing 2 * | Listing 3 |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 205 Vega Streer | 142 Wildwood Dr | 4 Shumphrey St | 241 Seay Road |
| City, State | Inman, SC | Spartanburg, SC | Inman, SC | Boiling Springs, SC |
| Zip Code | 29349 | 29303 | 29349 | 29316 |
| Datasource | MLS | MLS | MLS | MLS |
| Miles to Subj. | -- | 4.47 ¹ | 0.86 ¹ | 4.03 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$214,900 | \$165,500 | \$235,000 |
| List Price \$ | -- | \$189,900 | \$165,500 | \$235,000 |
| Original List Date | | 11/15/2023 | 12/04/2023 | 01/03/2024 |
| DOM · Cumulative DOM | -- · -- | 50 · 51 | 32 · 32 | 2 · 2 |
| Age (# of years) | 69 | 43 | 57 | 51 |
| Condition | Average | Average | Average | Good |
| Sales Type | -- | Fair Market Value | Fair Market Value | Investor |
| 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 Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,200 | 1,230 | 1,218 | 1,344 |
| Bdrm · Bths · ½ Bths | 2 · 2 | 3 · 1 · 1 | 3 · 1 | 3 · 2 |
| Total Room # | 6 | 6 | 6 | 6 |
| Garage (Style/Stalls) | Detached 1 Car | None | None | Carport 1 Car |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | Pool - Yes | -- | -- |
| Lot Size | 0.30 acres | 0.4 acres | 0.17 acres | 0.64 acres |
| Other | Brick | wood | wood | Brick, rehabbed |

* 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 Larger in sf and with fewer full bathrooms and newer in age. Has an IG pool and fenced yard. Owner occupied with no recent updates.

Listing 2 Most similar in location but fewer bathrooms and no garage. Has smaller lot and is similar in age. Represents an as price.

Listing 3 Larger in sf and with larger lot. Superior in condition with rehabbed interior. Has 3 bedrooms and 2 full bathrooms. Newer in age.

Recent Sales

| | Subject | Sold 1 | Sold 2 | Sold 3 * |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 205 Vega Streer | 511 Park St | 68 E Main St | 203 Vega |
| City, State | Inman, SC | Inman, SC | Inman, SC | Inman, SC |
| Zip Code | 29349 | 29349 | 29349 | 29349 |
| Datasource | MLS | MLS | MLS | MLS |
| Miles to Subj. | -- | 1.63 ¹ | 0.21 ¹ | 0.02 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$196,000 | \$229,000 | \$200,000 |
| List Price \$ | -- | \$203,000 | \$229,900 | \$195,000 |
| Sale Price \$ | -- | \$203,000 | \$222,500 | \$200,000 |
| Type of Financing | -- | Unk | Fha | Fha |
| Date of Sale | -- | 11/10/2023 | 08/25/2023 | 07/26/2023 |
| DOM · Cumulative DOM | -- · -- | 8 · 64 | 18 · 54 | 23 · 56 |
| Age (# of years) | 69 | 61 | 74 | 63 |
| Condition | Average | Average | Average | Average |
| Sales Type | -- | Fair Market Value | Investor | 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 Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,200 | 1,149 | 1,200 | 992 |
| Bdrm · Bths · ½ Bths | 2 · 2 | 3 · 1 | 2 · 2 | 2 · 1 |
| Total Room # | 6 | 6 | 6 | 6 |
| Garage (Style/Stalls) | Detached 1 Car | Carport 2 Car(s) | Carport 2 Car(s) | Carport 1 Car |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.30 acres | 0.45 acres | 0.25 acres | 0.29 acres |
| Other | Brick | Brick | Vinyl | Brick |
| Net Adjustment | -- | -\$7,945 | -\$17,725 | +\$2,719 |
| Adjusted Price | -- | \$195,055 | \$204,775 | \$202,719 |

* Sold 3 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** Similar in age with Brick exterior and larger lot. Has similar sf and has a det garage as well as an attached carport. Owner Occupied with some updates to the interior.
- Sold 2** Older in age , Investor owned and updated interior with screened deck and a det carport as well as fenced yard and FP.
- Sold 3** Located next door, similar in construction but smaller in sf and does not have a det garage. Owner occupied with some updates to the interior.

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|---|---------------|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | Listing History Comments | | | | |
| Listing Agency/Firm | | | last sold in 2017 for 100000 thru the MLS | | | | |
| 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 | \$202,900 | \$202,900 |
| Sales Price | \$200,000 | \$200,000 |
| 30 Day Price | \$196,000 | -- |
| Comments Regarding Pricing Strategy | | |
| <p>There is currently only 1 active comparable in Inman area that was comparable in age and in sf. There were 3 sold in the immediate area with one that was sold next to the subject. It is unknown the condition of the house but per document it is possible that the house has been vacant for at least 6 months and possibly longer. Could not confirm occupancy. The subject does have a large detached garage/shop with over 700 sf. Currently high interest rates for mortgages are effecting the Real Estate market. Existing construction is still very limited in the active inventory while new construction continues to be a high % in this market. Existing construction is also no longer climbing at the same rate as a year ago and reductions in prices are beginning to happen on existing inventory as new construction is reduced due to fewer buyers and higher mortgage rates. There are no longer bidding wars on houses compared to last year. The market has switched from appreciating to stable and some areas have seen declines of up to 5% in housing prices. This opinion is not an appraisal of market value of the property & may not be used in lieu of an appraisal. This opinion may not be used by any party as primary basis to determine value of a parcel of or interest in real property for mortgage loan origination, including first & second mortgages, refinances, or equity lines of credit. This report is solely the opinion of this broker of what the property should be marketed in current market. This is a Broker Price Opinion & not a statement of value but an anticipated Sale Price. All information regarding the subject is taken from tax records &/or MLS, every effort was made to find active & sold comps that were similar in year built, sf, style, lot size, condition & location to the subject.</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



Side



Side

Subject Photos



Street



Other

Listing Photos

L1 142 Wildwood Dr
Spartanburg, SC 29303



Front

L2 4 SHumphrey St
Inman, SC 29349



Front

L3 241 Seay Road
Boiling Springs, SC 29316



Front

Sales Photos

S1 511 Park St
Inman, SC 29349



Front

S2 68 E Main st
Inman, SC 29349



Front

S3 203 Vega
Inman, SC 29349



Front

ClearMaps Addendum

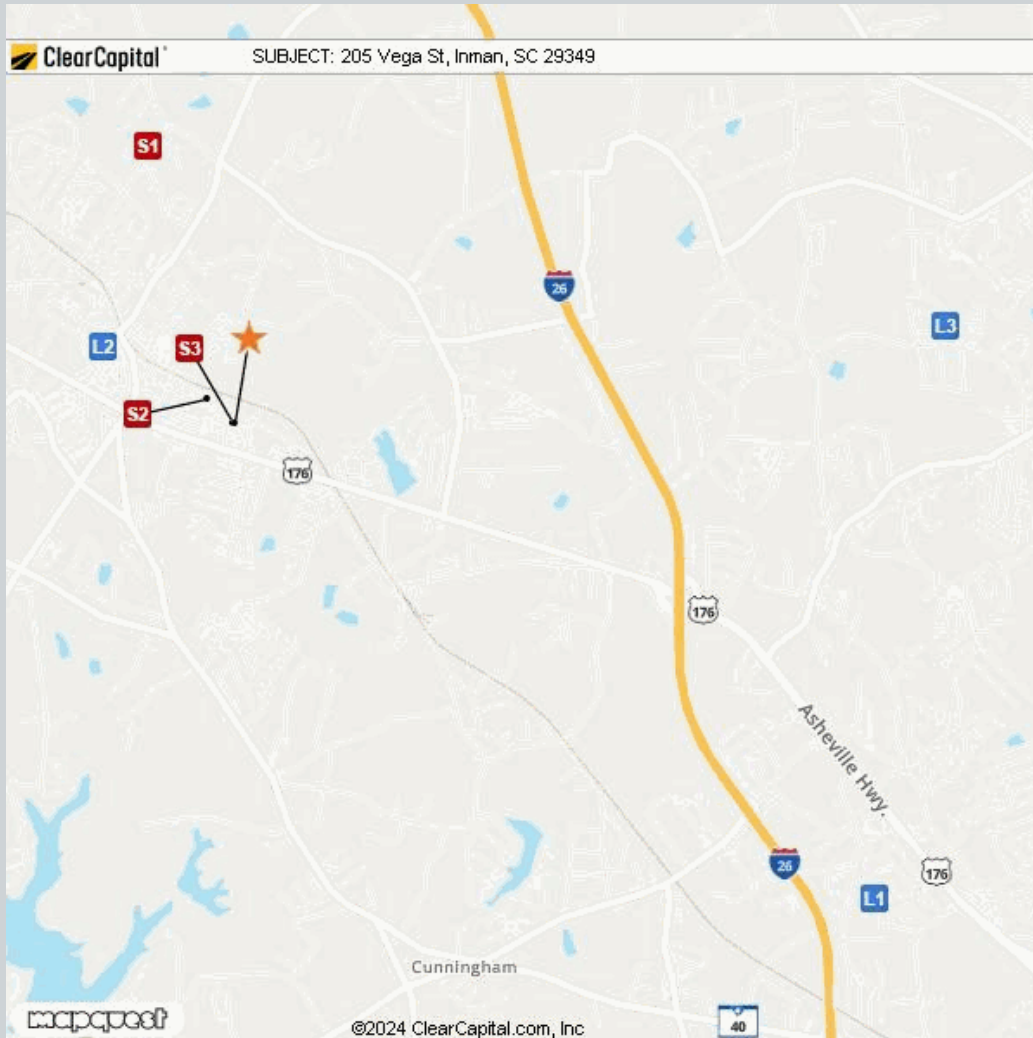
Address ★ 205 Vega Streer, Inman, SC 29349

Loan Number 56243

Suggested List \$202,900

Suggested Repaired \$202,900

Sale \$200,000



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject | 205 Vega Streer, Inman, SC 29349 | -- | Parcel Match |
| L1 Listing 1 | 142 Wildwood Dr, Spartanburg, SC 29303 | 4.47 Miles ¹ | Parcel Match |
| L2 Listing 2 | 4 Shumphrey St, Inman, SC 29349 | 0.86 Miles ¹ | Parcel Match |
| L3 Listing 3 | 241 Seay Road, Boiling Springs, SC 29316 | 4.03 Miles ¹ | Parcel Match |
| S1 Sold 1 | 511 Park St, Inman, SC 29349 | 1.63 Miles ¹ | Parcel Match |
| S2 Sold 2 | 68 E Main St, Inman, SC 29349 | 0.21 Miles ¹ | Parcel Match |
| S3 Sold 3 | 203 Vega, Inman, SC 29349 | 0.02 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 | Aivars Mecs | Company/Brokerage | Mecs Homes Realty |
| License No | 19834 | Address | 475 Bollweevil Way Wellford SC 29385 |
| License Expiration | 06/30/2024 | License State | SC |
| Phone | 8649092336 | Email | aamecs@gmail.com |
| Broker Distance to Subject | 3.40 miles | Date Signed | 01/05/2024 |

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.