

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	417 Cedar Field Ln, West Columbia, SC 29170	Order ID	9537150	Property ID	35799776
Inspection Date	08/10/2024	Date of Report	08/11/2024		
Loan Number	56247	APN	00662506014		
Borrower Name	Catamount Properties 2018LLC	County	Lexington		

Tracking IDs					
Order Tracking ID	8.8_CitiAgedBPO	Tracking ID 1	8.8_CitiAgedBPO		
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 major dissimilarities to neighborhood. Subject is well maintained and groomed.
R. E. Taxes	\$604	
Assessed Value	\$4,234	
Zoning Classification	Residential RD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Subject property secured.)		
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		Neighborhood Comments
Location Type	Suburban	Neighborhood maintained in line with subject. Neighborhood is in close proximity to shopping and schools. Market for this particular property has remained stable. Normal marketing periods are less than 30 days.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$156980 High: \$314400	
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	417 Cedar Field Ln	117 Courtney Oak Dr	2863 Emanuel Church Rd	144 Pebble Creek Dr
City, State	West Columbia, SC	West Columbia, SC	West Columbia, SC	West Columbia, SC
Zip Code	29170	29170	29170	29170
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.64 ¹	0.23 ¹	0.86 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$225,000	\$259,000	\$240,000
List Price \$	--	\$220,000	\$254,000	\$238,000
Original List Date		06/08/2024	07/23/2024	07/10/2024
DOM · Cumulative DOM	-- · --	64 · 64	19 · 19	32 · 32
Age (# of years)	45	32	49	22
Condition	Good	Average	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/Traditional	1 Story Ranch/Traditional	1 Story Ranch/Traditional	1 Story Ranch/Traditional
# Units	1	1	1	1
Living Sq. Feet	1,222	1,279	1,450	1,394
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	None	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.34 acres	.21 acres	0.36 acres	0.32 acres
Other	--	--	--	--

* Listing 1 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** Single story, 3-bedroom, 2 bath home with original wood floors. This Great Room has tray ceilings along with the very large master bedroom. Spacious dining room alongside kitchen. Great room has a fireplace and backyard is fenced in.
- Listing 2** Single story, ranch style all brick home. This home sits on an oversized level yard with mature landscaping and offers a spacious one car garage. As you enter the foyer, the new LVP hardwood-like flooring will greet you as you wonder through the large formals into the granite and stainless-steel kitchen. Owners' suite with a private- granite bathroom and walk-in closet. The other two bedrooms have new carpet and share a large bathroom. All brick terrace and fully fenced backyard.
- Listing 3** 3BR/2BA home is spacious and very well kept, sits on a .30 of an acre lot. The kitchen features granite counter tops and pantry, open to the dining room, the spacious living room has lots of natural light, open to the dining room. The master suite has a private bath with tile flooring and a tub shower, (2) guest bedrooms and the guest bathroom. Out back you will find a screened in porch that overlooks the woods and fenced in backyard.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	417 Cedar Field Ln	620 Cedar Field Ln	328 Dove Trace Ct	148 Shadeland Cir
City, State	West Columbia, SC	West Columbia, SC	West Columbia, SC	West Columbia, SC
Zip Code	29170	29170	29170	29170
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.17 ¹	0.81 ¹	0.85 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$230,000	\$239,900	\$200,000
List Price \$	--	\$230,000	\$235,900	\$200,000
Sale Price \$	--	\$225,000	\$240,000	\$210,465
Type of Financing	--	Conv	Fha	Fha
Date of Sale	--	08/31/2023	04/24/2024	10/02/2023
DOM · Cumulative DOM	-- · --	6 · 42	17 · 54	1 · 23
Age (# of years)	45	42	33	31
Condition	Good	Good	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	1 Story Ranch/Traditional	1 Story Ranch/Traditional	1 Story Traditional	1 Story Ranch/Traditional
# Units	1	1	1	1
Living Sq. Feet	1,222	1,188	1,427	1,239
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.34 acres	0.34 acres	0.28 acres	0.22 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,000	-\$5,000	+\$15,000
Adjusted Price	--	\$230,000	\$235,000	\$225,465

* 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** Ranch-style home is situated in Cedar Estates neighborhood. As you approach the home, you'll notice a front porch. Step inside to discover luxury vinyl plank flooring and fresh paint throughout the entire house. The living room is a spacious space. Natural light floods the room. The kitchen boasts new soft-close cabinets, granite countertops, a modern subway tile backsplash and sleek stainless-steel appliances. The master bedroom features a walk-in closet and an en-suite bathroom with a garden tub/shower combo. Step outside to the spacious backyard. NET ADJ 5,000 ATT. 1CAR
- Sold 2** Home located on a spacious lot in Dove Trace. Spacious LR with tons of natural light greets you when entering the home. Kitchen with granite counters, stainless steel appliances and new flooring. Formal room perfect for home office, rec-room or 4th bedroom. Master bedroom is nicely sized with a private bath and walk-in closet. There are two additional bedrooms and a full bath in the house. The backyard is fully fenced in. ADJ -10,000 AGE, NET ADJ 5,000 ATT. 1CAR
- Sold 3** Nice sized backyard. Crown molding throughout the home. Primary bedroom has cathedral ceilings with a private bathroom. In the living room find a fireplace. NET ADJ 10,000 CONDITION, 5,000 ATT. 1CAR

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Century 21 Vanguard	Subject is currently listed. Please see listing history listed below for the subject property.					
Listing Agent Name	Stephen Grant						
Listing Agent Phone	843-323-0095						
# 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
06/25/2024	\$229,900	07/24/2024	\$229,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$231,000	\$231,000
Sales Price	\$229,000	\$229,000
30 Day Price	\$221,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity, similar characteristics, and GLA similarities. LC1 most comparable comp due to proximity and GLA similarities. SC1 weighed the heaviest in price decision 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 117 Courtney Oak Dr
West Columbia, SC 29170



Front

L2 2863 Emanuel Church Rd
West Columbia, SC 29170



Front

L3 144 Pebble Creek Dr
West Columbia, SC 29170



Front

Sales Photos

S1 620 Cedar Field Ln
West Columbia, SC 29170



Front

S2 328 Dove Trace Ct
West Columbia, SC 29170



Front

S3 148 Shadeland Cir
West Columbia, SC 29170



Front

ClearMaps Addendum

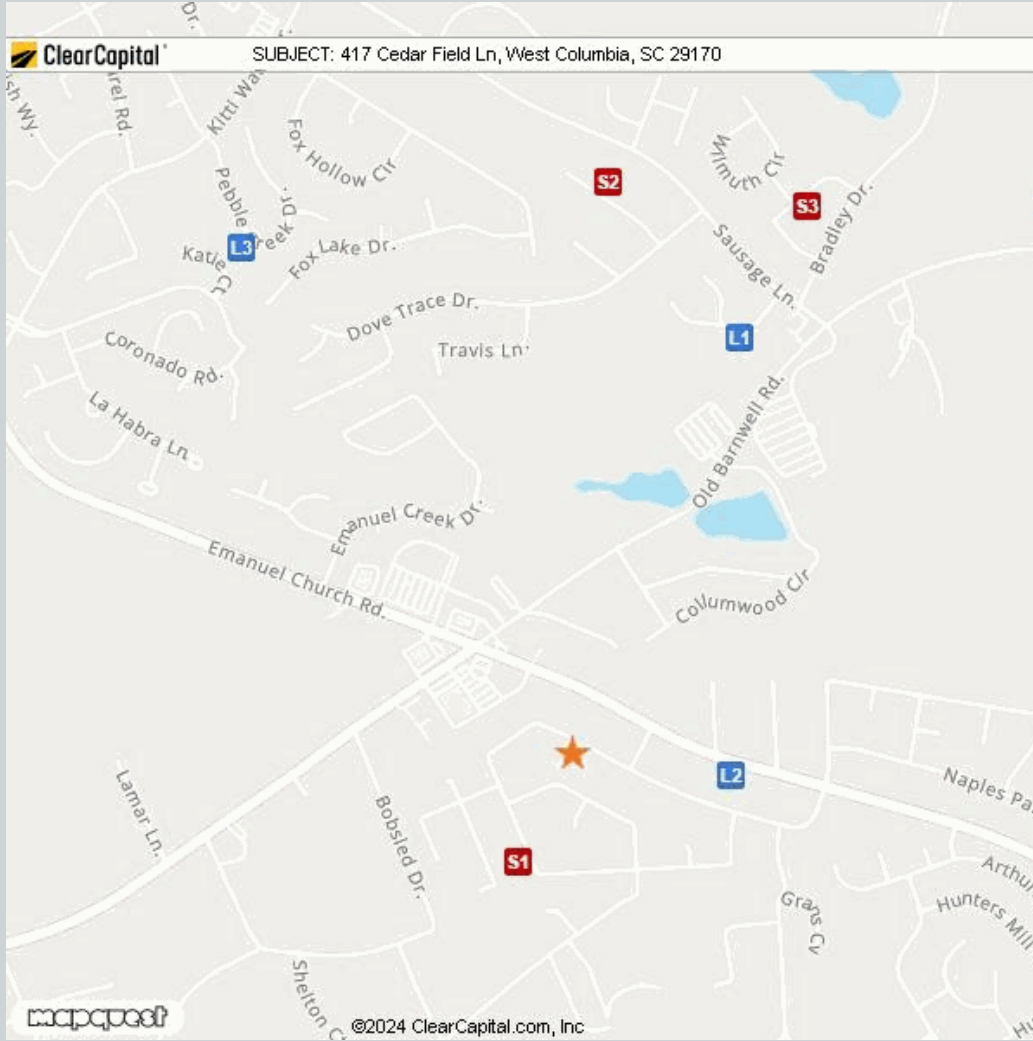
Address ★ 417 Cedar Field Ln, West Columbia, SC 29170

Loan Number 56247

Suggested List \$231,000

Suggested Repaired \$231,000

Sale \$229,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	417 Cedar Field Ln, West Columbia, SC 29170	--	Parcel Match
L1 Listing 1	117 Courtney Oak Dr, West Columbia, SC 29170	0.64 Miles ¹	Parcel Match
L2 Listing 2	2863 Emanuel Church Rd, West Columbia, SC 29170	0.23 Miles ¹	Parcel Match
L3 Listing 3	144 Pebble Creek Dr, West Columbia, SC 29170	0.86 Miles ¹	Parcel Match
S1 Sold 1	620 Cedar Field Ln, West Columbia, SC 29170	0.17 Miles ¹	Parcel Match
S2 Sold 2	328 Dove Trace Ct, West Columbia, SC 29170	0.81 Miles ¹	Parcel Match
S3 Sold 3	148 Shadeland Cir, West Columbia, SC 29170	0.85 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprotider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	06/30/2026	License State	SC
Phone	8036730023	Email	theamericanwayrealty@gmail.com
Broker Distance to Subject	8.55 miles	Date Signed	08/11/2024

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.