

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	635 Angel Oak Lane, Columbia, SC 29229	Order ID	9165448	Property ID	35095012
Inspection Date	02/16/2024	Date of Report	02/17/2024		
Loan Number	56551	APN	232160113		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	2.15_BPO	Tracking ID 1	2.15_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	TINA TATE COMMANDER	There are no noticeable upgrades to the subject. It appears to be in average condition with no negative features.
R. E. Taxes	\$324	
Assessed Value	\$250,000	
Zoning Classification	Residential PDD	
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

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Housing price trends are stable with supply and demand in balance average marketing time is 90 days. About 15% of available sales and listings are REO's. Lake Carolina Sandy Glen subdivision
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$255,000 High: \$435,000	
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	635 Angel Oak Lane	418 Abbeydale Way	636 Dulaney Bend	844 Harborside Lane
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.58 ¹	0.86 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$380,000	\$389,900	\$349,500
List Price \$	--	\$350,000	\$389,900	\$329,500
Original List Date		11/28/2023	11/01/2023	10/13/2023
DOM · Cumulative DOM	-- · --	81 · 81	108 · 108	127 · 127
Age (# of years)	8	16	18	16
Condition	Average	Average	Average	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	2 Stories single family	2 Stories single family	2 Stories single family	2 Stories single family
# Units	1	1	1	1
Living Sq. Feet	3,060	2,820	3,468	2,620
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 2 · 1	4 · 3 · 1	3 · 2 · 1
Total Room #	8	8	12	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	.18 acres	.25 acres	.29 acres	.08 acres
Other	none	none	none	none

* 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.

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

Listing 1 Inferior GLA, similar lot, similar age of construction, eat in kitchen, tray ceiling in master bedroom, central heating, central cooling, public water, public sewer, Lake Carolina Sandy Glen subdivision

Listing 2 Superior GLA, similar lot, inferior age of construction, new paint, new carpet, new countertops i kitchen, central heating, central cooling, public water, public sewer, Lake Carolina Berkeley Hall subdivision

Listing 3 Inferior GLA, inferior lot, similar age of construction, eat in kitchen, formal dining room, central heating, central cooling, public water, public sewer, Lake Carolina Harborside subdivision

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	635 Angel Oak Lane	640 Dulaney Bend	172 Granbury Lane	456 Abbeydale Way
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.57 ¹	0.34 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$370,000	\$393,000	\$365,000
List Price \$	--	\$315,000	\$374,900	\$359,000
Sale Price \$	--	\$308,700	\$375,000	\$359,000
Type of Financing	--	Cash	Conventional	F H A
Date of Sale	--	11/27/2023	12/21/2023	12/29/2023
DOM · Cumulative DOM	-- · --	150 · 164	119 · 161	76 · 122
Age (# of years)	8	18	20	15
Condition	Average	Average	Average	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	2 Stories single family	2 Stories single family	2 Stories single family	2 Stories single family
# Units	1	1	1	1
Living Sq. Feet	3,060	2,861	3,495	2,688
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 3	4 · 2 · 1
Total Room #	8	8	11	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	.18 acres	.32 acres	.27 acres	.2 acres
Other	none	none	none	none
Net Adjustment	--	+\$10,450	-\$21,550	+\$18,600
Adjusted Price	--	\$319,150	\$353,450	\$377,600

* 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** +9950 inferior GLA, -500 superior lot, +1000 inferior age of construction, fireplace in living room, new appliances in kitchen, central heating, central cooling, public water, public sewer, Lake Carolina Berkeley Hall subdivision
- Sold 2** -500 superior lot, -21750 superior GLA, -500 superior bathroom, +1200 inferior age of construction, formal and living areas, bonus room, central heating, central cooling, public water, public sewer, Lake Carolina Brookshire subdivision
- Sold 3** +18600 inferior GLA, similar lot, similar age of construction, formal dining room with vaulted ceilings, eat in kitchen, central heating, central cooling, public water, public sewer, Lake Carolina Sandy Glen subdivision

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject last sold on 2/14/2024 for \$310,000. Subject was originally listed on 11/16/2023 for \$399,000 with a price change on 1/25/2024 for a final list price of \$345,000.			
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	\$325,000	\$325,000
Sales Price	\$320,000	\$320,000
30 Day Price	\$294,000	--
Comments Regarding Pricing Strategy		
Value based on interior and exterior in average condition. House numbers unavailable on mailbox. Tax records including aerial/street view mapping and house number sequencing all used to determine subject location.		

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.
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Subject Photos



Front



Address Verification



Street

Listing Photos

L1 418 Abbeydale Way
Columbia, SC 29229



Front

L2 636 Dulaney Bend
Columbia, SC 29229



Front

L3 844 Harborside Lane
Columbia, SC 29229



Front

Sales Photos

S1 640 Dulaney Bend
Columbia, SC 29229



Front

S2 172 Granbury Lane
Columbia, SC 29229



Front

S3 456 Abbeydale Way
Columbia, SC 29229



Front

ClearMaps Addendum

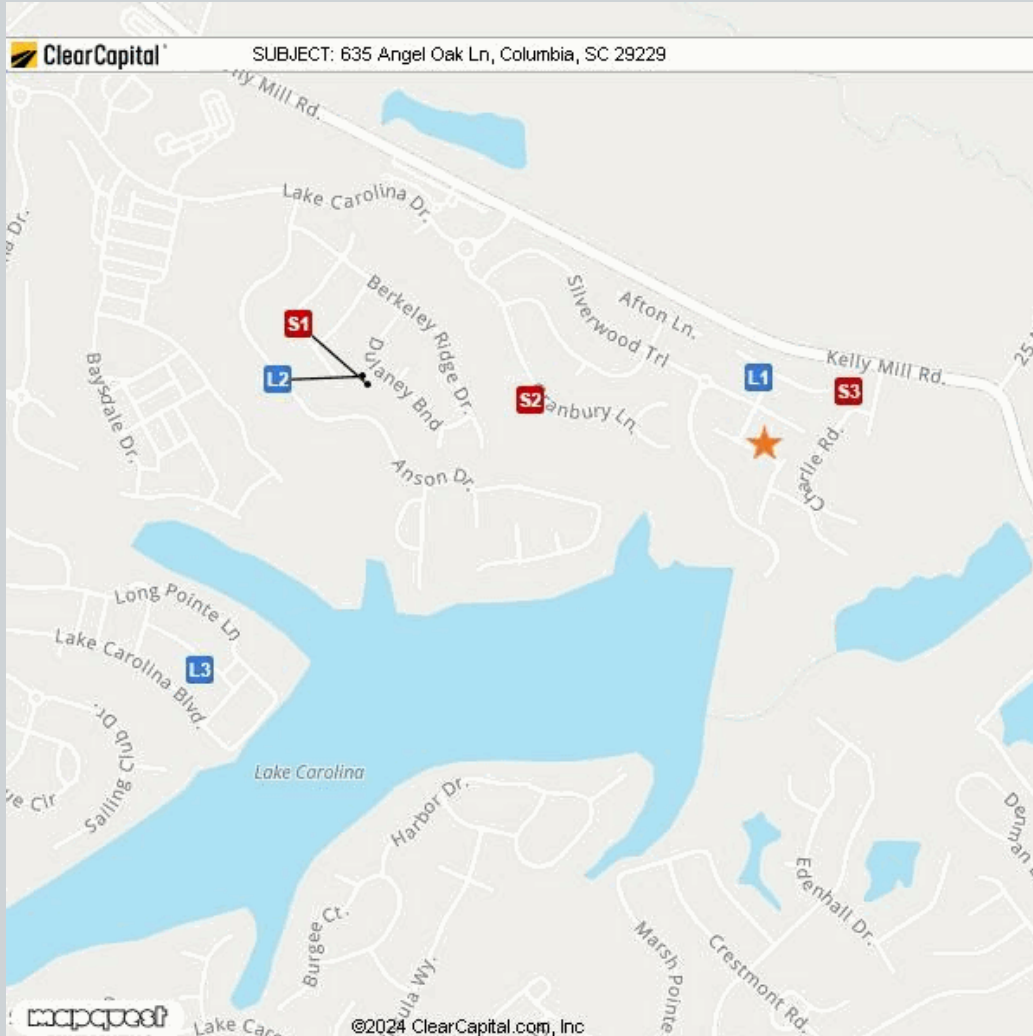
Address ★ 635 Angel Oak Lane, Columbia, SC 29229

Loan Number 56551

Suggested List \$325,000

Suggested Repaired \$325,000

Sale \$320,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	635 Angel Oak Lane, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	418 Abbeydale Way, Columbia, SC 29229	0.09 Miles ¹	Parcel Match
L2 Listing 2	636 Dulaney Bend, Columbia, SC 29229	0.58 Miles ¹	Parcel Match
L3 Listing 3	844 Harborside Lane, Columbia, SC 29229	0.86 Miles ¹	Parcel Match
S1 Sold 1	640 Dulaney Bend, Columbia, SC 29229	0.57 Miles ¹	Parcel Match
S2 Sold 2	172 Granbury Lane, Columbia, SC 29229	0.34 Miles ¹	Parcel Match
S3 Sold 3	456 Abbeydale Way, Columbia, SC 29229	0.14 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	Michael Kirk	Company/Brokerage	Absolute Realty
License No	49307	Address	123 Hollingwood Dr Columbia SC 29223
License Expiration	06/30/2025	License State	SC
Phone	8033990440	Email	michael.kirk.mk@gmail.com
Broker Distance to Subject	5.98 miles	Date Signed	02/17/2024

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.