

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	19 Oxbow Ct, Simpsonville, SC 29680	Order ID	9537150	Property ID	35799583
Inspection Date	08/08/2024	Date of Report	08/08/2024		
Loan Number	56578	APN	0584040101700		
Borrower Name	Catamount Properties 2018LLC	County	Greenville		

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	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	\$3,686	
Assessed Value	\$11,390	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
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	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 each of the properties up close this is only an estimation. There does not appear to be any reo properties in the area at this time.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$219500 High: \$481100	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	19 Oxbow Ct	128 Kingfisher Dr	17 Waterrush Way	35 Arnold Mill Rd
City, State	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC
Zip Code	29680	29680	29680	29680
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.72 ¹	0.89 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,900	\$275,000	\$244,900
List Price \$	--	\$274,900	\$275,000	\$314,900
Original List Date		07/04/2024	07/16/2024	04/12/2024
DOM · Cumulative DOM	-- · --	35 · 35	23 · 23	118 · 118
Age (# of years)	26	24	24	2
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	1.5 Stories ranch	1 Story ranch	1 Story ranch	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,016	2,100	1,900	1,940
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 3	4 · 2 · 1
Total Room #	8	8	9	9
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	0.23 acres	0.60 acres	0.44 acres	0.11 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** River Ridge - Simpsonville 3-Bed, 2-Bath, Plus Bonus Room, with 2-Car Garage, New Roof, AC and Tankless Hot Water. 1-Story Home in One of Simpsonville's Most Desirable Neighborhoods. Kitchen, B-nook and Patio Overlooking a Forested Back Yard. Family Room Opens to Dining Area with Vaulted Ceilings and Fireplace. Laminate and Carpet Flooring. Tankless Hot water, Additional Solar Power. Full-Size Windows Bringing in Lots of Natural Light Throughout. Bright Kitchen with Granite Counter Tops, Lots of Cabinets, Island, Pantry and Breakfast Nook. Large Master Suite with Vaulted Ceiling, Walk-in Closet Includes Generous Bath with Separate Shower and Garden Tub. 2 Other Bright and Spacious Bedrooms and Bonus Room. Neighborhood features Swimming Pool, Playground and Tennis Courts. In the heart of Simpsonville, Minutes from Fine Shopping and Dining, Medical Care, Library and Great Schools.
- Listing 2** This 4-bedroom, 3-full bath 1.5 story +basement traditional style home with a 2 -car attached garage sits on a 0.44-acre lot in the River Ridge community. Great neighborhood amenities for \$340/year that include tennis, soccer, a pool, and clubhouse. Located on a cul-de-sac with a fenced yard. Updates include a new Architectural roof in 2023, updated flooring, lighting and fans. The basement is plumbed for a 4th bath. Two master bedrooms; one on the main level and one on upper level. Living room has a wood burning fireplace for enjoyment whenever you please. There is also a walk-in pantry. Large size rooms throughout and laundry in basement. A great home, in a great location, at a great price! Schedule your private showing today!
- Listing 3** Price Reduced! Immaculate newer 3 bedroom 2.5 bath home in the highly-sought Griffin Park! This open floor plan is perfect for entertaining. Upgraded cabinetry throughout, granite countertops, pendant lighting, LED disc lighting, subway tile backsplash and GE stainless appliances. Upgraded lighting, trim and plumbing packages. Convenient half-bath and storage closet on main floor. Huge master suite with walk-in closet, along with two more bedrooms, another full bath, laundry room, and a bonus loft space on the second floor. Large corner lot at the front of the subdivision with a short sidewalk to the beautiful community pool!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	19 Oxbow Ct	200 Merlin Ct	4 Grackle Ct	403 Hartridge Dr
City, State	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC
Zip Code	29680	29680	29680	29680
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.80 ¹	0.89 ¹	0.89 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$260,000	\$290,000	\$315,000
List Price \$	--	\$260,000	\$290,000	\$299,900
Sale Price \$	--	\$267,000	\$298,807	\$299,900
Type of Financing	--	Fha	Fha	Conventional
Date of Sale	--	03/11/2024	03/05/2024	06/03/2024
DOM · Cumulative DOM	-- · --	3 · 32	1 · 32	93 · 140
Age (# of years)	26	23	25	2
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	1.5 Stories ranch	1 Story ranch	1 Story ranch	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,016	1,859	1,855	2,105
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	4 · 3	4 · 2 · 1
Total Room #	8	9	9	9
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	0.23 acres	0.30 acres	0.60 acres	0.17 acres
Other	--	--	--	--
Net Adjustment	--	+\$2,850	-\$5,008	-\$9,350
Adjusted Price	--	\$269,850	\$293,799	\$290,550

* 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** Unlock the potential! A bit of TLC and some sweat equity can turn this house into a showcase of your personal style. Roll up your sleeves, embrace the opportunity, and watch as your efforts transform this home. The heart of this home, the kitchen, boasts abundant cabinets that merge practicality with style and newer countertops. Discover the extra perks this home offers! Side-entry garage, cozy wood-burning fireplace in the living room...3 full bathrooms. Master bath with large vanity, garden tub / shower + walk-in closet. The fourth bedroom [or bonus room] with a full bath provides versatility and convenience, serving as a potential guest suite, home office, or entertainment space. The fenced backyard and patio provide a private and spacious play area for your loved ones, including your furry friends. Plus, the 12'x16' storage building adds a place for your lawnmower, bikes, toys, etc. We understand this home requires a bit of love, and that's why the AS-IS price. A fresh coat of paint and flooring will breathe new life into this home. HVAC replaced in late 2016 per previous seller disclosure and current owner replaced outside heat pump. New architectural roof installed during current ownership. Enjoy the lifestyle of River Ridge with a neighborhood pool, clubhouse, tennis courts, athletic fields, and walking trails. Convenient to shopping and restaurants in the Simpsonville/Greenville area. 200 Merlin Court is not just a home; it's a lifestyle! So, roll up your sleeves and invest in your future today.
- Sold 2** Welcome home to this stunning 4 bed, 3 full bath gem on a spacious .6-acre lot nestled in a quiet Simpsonville cul-de-sac. Gleaming hardwood floors, tastefully tiled bathrooms and kitchen, and plush carpet in bedrooms create a perfect blend of elegance and comfort. Enjoy the versatility of a large bonus room/bedroom with a full bath and closet. The expansive backyard is perfect for relaxation or play. Take advantage of the neighborhood amenities including a pool, tennis, pickleball, and soccer field. Conveniently located near downtown Simpsonville and Greenville, this home offers the best of suburban living.
- Sold 3** Welcome to your new home in the heart of Simpsonville! This newer 4-bedroom, 2.5-bathroom residence combines modern comfort with convenience. The open floor plan seamlessly connects the living, dining, and kitchen areas, creating a welcoming atmosphere. The well-appointed kitchen features modern appliances, sleek countertops, and ample storage. Upstairs, the master bedroom boasts an ensuite bathroom, offering a private retreat. Three additional bedrooms share a thoughtfully designed bathroom. Natural light floods the interior, enhancing the contemporary design. Outside, a landscaped yard provides space for relaxation or play. With a location near downtown Simpsonville and just 15-20 minutes from Greenville, enjoy the best of suburban living with easy access to urban amenities.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The home was not located in 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	\$285,000	\$285,000
Sales Price	\$280,000	\$280,000
30 Day Price	\$265,000	--
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 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



Front



Address Verification



Address Verification



Side



Side

Subject Photos



Side



Street



Street

Listing Photos

L1 128 Kingfisher Dr
Simpsonville, SC 29680



Front

L2 17 Waterrush Way
Simpsonville, SC 29680



Front

L3 35 Arnold Mill Rd
Simpsonville, SC 29680



Front

Sales Photos

S1 200 Merlin Ct
Simpsonville, SC 29680



Front

S2 4 Grackle Ct
Simpsonville, SC 29680



Front

S3 403 Hartridge Dr
Simpsonville, SC 29680



Front

ClearMaps Addendum

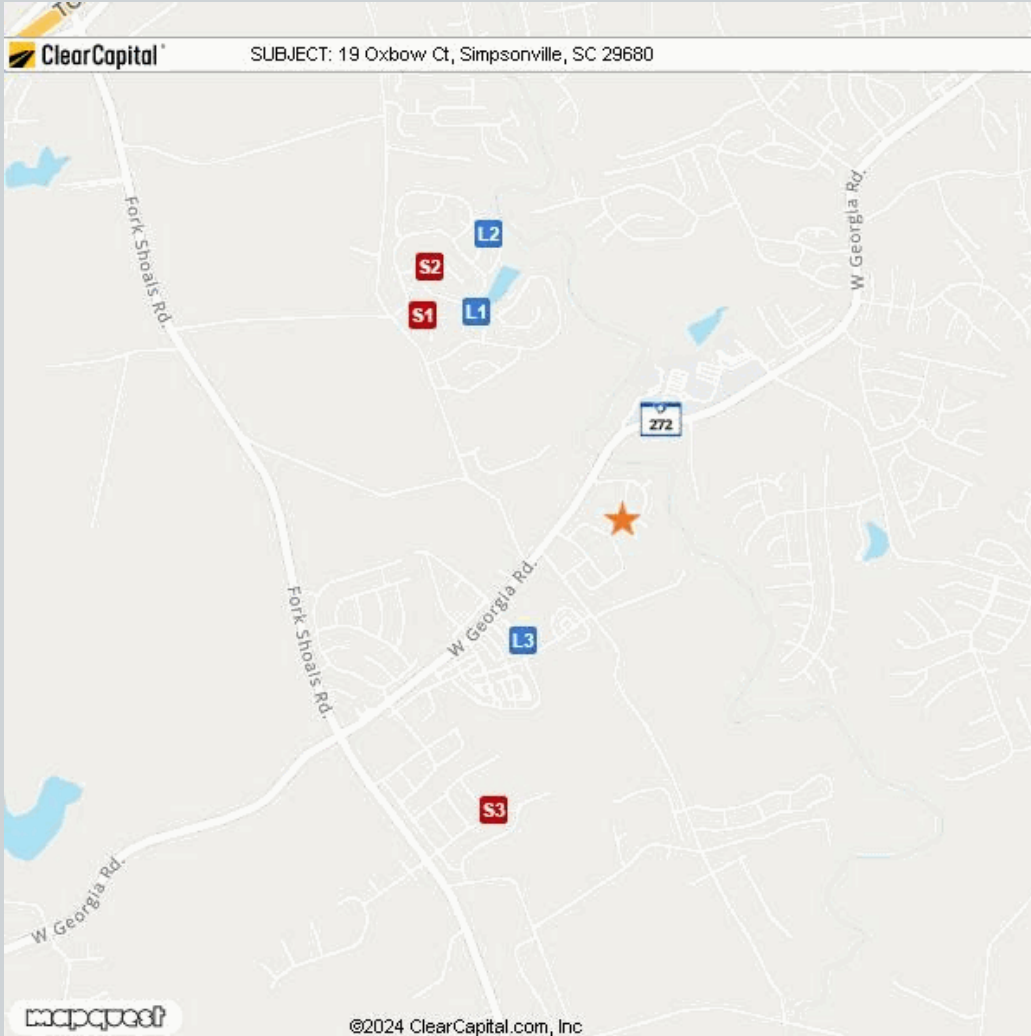
Address ★ 19 Oxbow Ct, Simpsonville, SC 29680

Loan Number 56578

Suggested List \$285,000

Suggested Repaired \$285,000

Sale \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	19 Oxbow Ct, Simpsonville, SC 29680	--	Parcel Match
L1 Listing 1	128 Kingfisher Dr, Simpsonville, SC 29680	0.72 Miles ¹	Parcel Match
L2 Listing 2	17 Waterrush Way, Simpsonville, SC 29680	0.89 Miles ¹	Parcel Match
L3 Listing 3	35 Arnold Mill Rd, Simpsonville, SC 29680	0.44 Miles ¹	Parcel Match
S1 Sold 1	200 Merlin Ct, Simpsonville, SC 29680	0.80 Miles ¹	Parcel Match
S2 Sold 2	4 Grackle Ct, Simpsonville, SC 29680	0.89 Miles ¹	Parcel Match
S3 Sold 3	403 Hartridge Dr, Simpsonville, SC 29680	0.89 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 uiproducer@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	Jeffrey Thompson	Company/Brokerage	Upstate Realty & Associates
License No	79692	Address	201 Misty Meadow Dr Greenville SC 29615
License Expiration	06/30/2026	License State	SC
Phone	8646313099	Email	jthompson8405@gmail.com
Broker Distance to Subject	8.77 miles	Date Signed	08/08/2024

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.