

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.

<b>Address</b>	94 Providence Plantation Circle, Columbia, SC 29203	<b>Order ID</b>	9146565	<b>Property ID</b>	35050940
<b>Inspection Date</b>	02/07/2024	<b>Date of Report</b>	02/07/2024		
<b>Loan Number</b>	56583	<b>APN</b>	17312-01-21		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

Tracking IDs					
<b>Order Tracking ID</b>	2.6_BPO	<b>Tracking ID 1</b>	2.6_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Sutton Larry D	<b>Condition Comments</b> Subject maintained in line with neighborhood. Subject requires roof repair.
<b>R. E. Taxes</b>	\$35,057	
<b>Assessed Value</b>	\$6,196	
<b>Zoning Classification</b>	RS-HD	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(Subject windows and door appears to be secured from road. Did not trespass to confirm.)		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$2,000	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$2,000	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Neighborhood maintained in line with subject, neighborhood has close proximity to amenities and shopping.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$175,000 High: \$329,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	94 Providence Plantation Circle	328 Hester Court	736 Deerwood Crossing Dr	1 Twig Lane
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29203	29223	29229	29229
Datasource	Tax Records	Public Records	Public Records	Public Records
Miles to Subj.	--	1.14 <sup>1</sup>	0.54 <sup>1</sup>	0.65 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$252,000	\$290,000	\$284,900
List Price \$	--	\$252,000	\$279,900	\$284,900
Original List Date		01/26/2024	10/26/2023	01/10/2024
DOM · Cumulative DOM	-- · --	11 · 12	103 · 104	27 · 28
Age (# of years)	23	16	4	20
Condition	Average	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	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	2,203	1,816	2,158	2,448
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	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	.25 acres	.25 acres	.24 acres	.26 acres
Other	--	--	--	--

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** two-story located in an adorable and convenient neighborhood, just moments away from schools, shopping, and restaurants. This delightful property boasts ample storage throughout, ensuring a clutter-free and organized living space. The highlight of this home is the expansive walk-in closet in the master bedroom, providing a luxurious touch and plenty of space for your wardrobe. With four roomy sized bedrooms and 2 1/2 bathrooms, this home is designed to accommodate both family and guests comfortably. The practicality continues with a 2-car garage, offering convenience and additional storage options.
- Listing 2** wonderful 3 year old home offers 4 bedrooms 2.5 bath move in ready home is waiting on you. Granite counter tops, tankless hot water heater, too many upgrades to name
- Listing 3** 4 bedroom and 2.5 bath home located in the quiet neighborhood of Killian Green! You're going to love this gorgeous home with a huge fenced in backyard! The great room and kitchen flow through the main level with updated flooring. The kitchen includes new granite countertops and appliances. On the second floor you'll find the huge primary bedroom and 3 additional bedrooms! The primary bathroom comes with a spacious walk-in closet. Both full bathrooms have been fully updated! Updates include: new flooring throughout, new vanities, granite countertops, full interior paint, new lighting fixtures and so much more

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	94 Providence Plantation Circle	211 Providence Plantation Circle	418 Providence Plantation Circle	576 Heron Glen Drive
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29203	29203	29203	29229
<b>Datasource</b>	Tax Records	Tax Records	Tax Records	Tax Records
<b>Miles to Subj.</b>	--	0.15 <sup>1</sup>	0.08 <sup>1</sup>	0.41 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$225,000	\$240,000	\$264,000
<b>List Price \$</b>	--	\$225,000	\$240,000	\$249,850
<b>Sale Price \$</b>	--	\$227,000	\$235,000	\$249,850
<b>Type of Financing</b>	--	Conv	Conv	Conv
<b>Date of Sale</b>	--	05/01/2023	01/05/2023	11/30/2023
<b>DOM · Cumulative DOM</b>	-- · --	32 · 67	5 · --	88 · 118
<b>Age (# of years)</b>	23	21	4	18
<b>Condition</b>	Average	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories CONVENTIONAL	1 Story CONVENTIONAL	1 Story CONVENTIONAL	2 Stories CONVENTIONAL
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,203	1,669	1,629	2,302
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 2	3 · 2 · 1	5 · 3
<b>Total Room #</b>	7	8	8	10
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.25 acres	.22 acres	.23 acres	.26 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$17,000	+\$17,000	-\$2,000
<b>Adjusted Price</b>	--	\$244,000	\$252,000	\$247,850

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** s fresh interior paint, new flooring throughout the home and new appliances. Discover a bright and open interior with plenty of natural light and a neutral color palette, complimented by a fireplace. The kitchen is ready for cooking with ample counter space and cabinets for storage. Head to the spacious primary suite with good layout and closet included.. NET ADJ 17000 GLA
- Sold 2** Move in ready! A well maintained 3 bedroom home in Northeast Columbia. This home features an open layout and granite counters. New carpet. Fresh paint throughout. ADJ 17000 GLA
- Sold 3** 2-story house in northeast Columbia! This spacious home boasts 5 bedrooms and 3 baths, with a mix of vinyl floors and cozy carpets throughout. The modern kitchen is adorned with a beautiful tile backsplash and features a uniquely finished bar and island, perfect for entertaining guests. Enjoy the serene outdoors with a screened back porch and a backyard enclosed by a privacy fence, providing you with the ideal space for relaxation and gatherings. -2000 RC 2 ADDITIONAL BED

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				NO LISTING HISTORY AVAILABLE			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$252,000	\$254,000
<b>Sales Price</b>	\$252,000	\$254,000
<b>30 Day Price</b>	\$242,000	--
<b>Comments Regarding Pricing Strategy</b>		
Subject price based on comps with close proximity and similar characteristics. Subject price heavily weighed by sold comps. SC3 weighed heaviest in price decision due to GLA and age similarities. SC3 not located in same subdivision however has similar build style and quality. LC1 most comparable due to condition.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Side



Side



Street



Street

## Listing Photos

**L1** 328 HESTER COURT  
Columbia, SC 29223



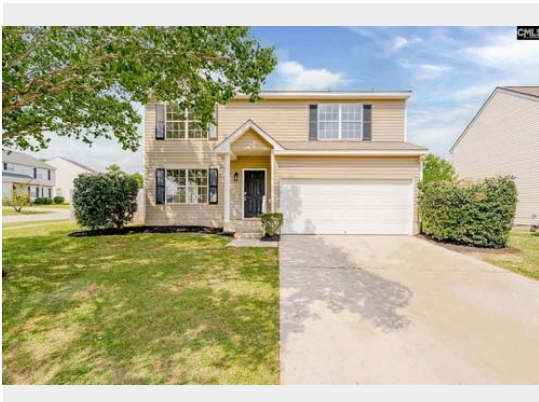
Front

**L2** 736 DEERWOOD CROSSING DR  
Columbia, SC 29229



Front

**L3** 1 TWIG LANE  
Columbia, SC 29229



Front



## Sales Photos

**S1** 211 PROVIDENCE PLANTATION CIRCLE  
Columbia, SC 29203



Front

**S2** 418 PROVIDENCE PLANTATION CIRCLE  
Columbia, SC 29203



Front

**S3** 576 HERON GLEN DRIVE  
Columbia, SC 29229



Front

## ClearMaps Addendum

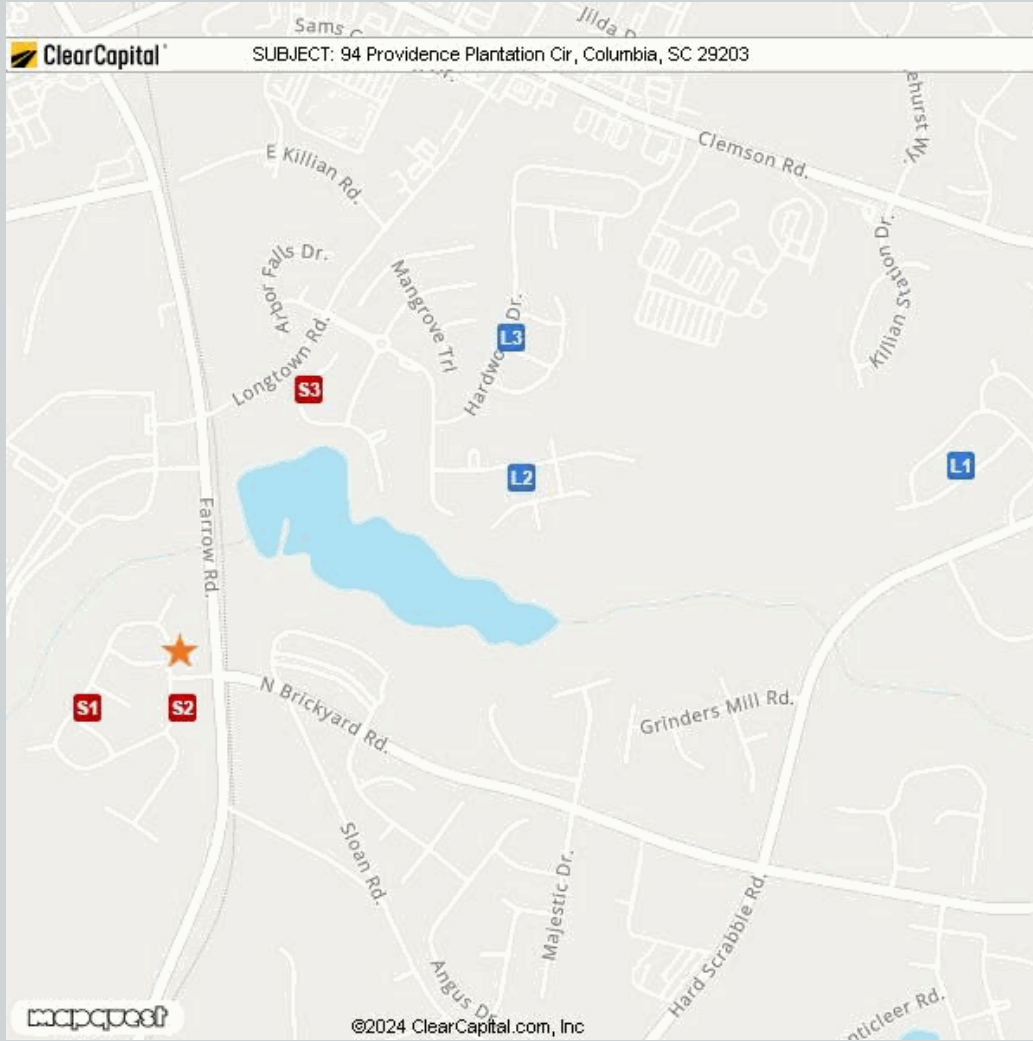
**Address** ★ 94 Providence Plantation Circle, Columbia, SC 29203

**Loan Number** 56583

**Suggested List** \$252,000

**Suggested Repaired** \$254,000

**Sale** \$252,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	94 Providence Plantation Circle, Columbia, SC 29203	--	Parcel Match
L1 Listing 1	328 Hester Court, Columbia, SC 29223	1.14 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	736 Deerwood Crossing Dr, Columbia, SC 29229	0.54 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1 Twig Lane, Columbia, SC 29229	0.65 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	211 Providence Plantation Circle, Columbia, SC 29203	0.15 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	418 Providence Plantation Circle, Columbia, SC 29203	0.08 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	576 Heron Glen Drive, Columbia, SC 29229	0.41 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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.

## Report Instructions - cont.

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.

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

<b>Broker Name</b>	Khalil McClellan	<b>Company/Brokerage</b>	TAW REALTY
<b>License No</b>	63926	<b>Address</b>	4216 Donovan Dr Columbia SC 29210
<b>License Expiration</b>	06/30/2024	<b>License State</b>	SC
<b>Phone</b>	8036730023	<b>Email</b>	theamericanwayrealty@gmail.com
<b>Broker Distance to Subject</b>	11.00 miles	<b>Date Signed</b>	02/07/2024

*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.**