

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 | 925 Cleveland Street Unit 168, Greenville, SC 29601 | Order ID | 9209633 | Property ID | 35179655 |
| Inspection Date | 03/13/2024 | Date of Report | 03/13/2024 | | |
| Loan Number | 56699 | APN | 0202020104000 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Greenville | | |

| Tracking IDs | | | | | |
|--------------------------|----------|----------------------|----------|--|--|
| Order Tracking ID | 3.12_BPO | Tracking ID 1 | 3.12_BPO | | |
| Tracking ID 2 | -- | Tracking ID 3 | -- | | |

General Conditions

| General Conditions | | Condition Comments |
|---------------------------------------|---|---|
| Owner | CHRISTINE P STANFIELD | 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 | \$1,043 | |
| Assessed Value | \$4,860 | |
| Zoning Classification | Residential RM2 | |
| Property Type | Condo | |
| Occupancy | Occupied | |
| Ownership Type | Fee Simple | |
| Property Condition | Good | |
| Estimated Exterior Repair Cost | \$0 | |
| Estimated Interior Repair Cost | \$0 | |
| Total Estimated Repair | \$0 | |
| HOA | Riverbend Condos 864-555-5555 | |
| Association Fees | \$259 / Month (Pool,Other: Club House, Gated Community) | |
| Visible From Street | Visible | |
| Road Type | Private | |

Neighborhood & Market Data

| 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 the properties up close this is only an estimation. |
| Local Economy | Stable | |
| Sales Prices in this Neighborhood | Low: \$208,000 High: \$279,000 | |
| 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 | 925 Cleveland Street Unit 168 | 925 Cleveland Street Unit 35 | 925 Cleveland Street Unit 225 | 925 Cleveland Street Unit 70 |
| City, State | Greenville, SC | Greenville, SC | Greenville, SC | Greenville, SC |
| Zip Code | 29601 | 29601 | 29601 | 29601 |
| Datasource | Public Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.06 ¹ | 0.10 ¹ | 0.06 ¹ |
| Property Type | Condo | Condo | Condo | Condo |
| Original List Price \$ | \$ | \$209,900 | \$250,000 | \$270,000 |
| List Price \$ | -- | \$209,900 | \$250,000 | \$270,000 |
| Original List Date | | 02/16/2024 | 03/06/2024 | 02/09/2024 |
| DOM · Cumulative DOM | -- · -- | 2 · 26 | 6 · 7 | 32 · 33 |
| Age (# of years) | 40 | 40 | 40 | 40 |
| Condition | Good | Good | Good | Good |
| Sales Type | -- | Fair Market Value | Fair Market Value | Fair Market Value |
| Condo Floor Number | 2 | 1 | 2 | 2 |
| Location | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| View | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| Style/Design | 1 Story condo | 1 Story condo | 1 Story condo | 1 Story condo |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,082 | 814 | 1,082 | 1,092 |
| Bdrm · Bths · ½ Bths | 2 · 2 | 1 · 1 | 2 · 2 | 2 · 2 |
| Total Room # | 5 | 4 | 5 | 5 |
| Garage (Style/Stalls) | None | None | None | None |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.02 acres | 0.02 acres | 0.02 acres | 0.02 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** Just off the screened porch of this unit is the renowned Swamp Rabbit Trail. Leave your vehicle at home and ride your bike to work downtown and beyond. This is a ground level unit renovated with new engineered hardwoods, ceramic floors, new lighting, window shutters, fresh paint and an enhanced floor plan. The monthly HOA fee of \$240 and includes exterior maintenance, lawn maintenance, 2 pools, club house with exercise room, tennis courts, some sidewalks, security, trash service, water, and termite contract. Come see this care-free living unit that is move-in ready.
- Listing 2** Welcome to your dream condominium located just minutes from Downtown Greenville! This ground level, 2 bedroom, 2 bath gem boasts a prime location along the Swamp Rabbit Trail, offering the perfect blend of urban convenience and outdoor adventure. Step inside to discover a spacious living area and dining room, perfect for entertaining guests or enjoying quiet evenings at home. One highlight of this condo is the stunning sunroom that opens up to a beautiful courtyard, providing the ideal spot to relax and unwind. With great potential for personal design, this condo presents an excellent opportunity to customize your living space to suit your style and needs. Plus, the HOA offers fantastic amenities including two gorgeous pools, covering all lawn and exterior maintenance and trash service! You will NOT want to wait and miss out on this incredible opportunity to own your own space in one of the best locations Greenville has to offer!
- Listing 3** Under contract, but please continue to show for a Back-Up offer! Announcing the grand unveiling of a resplendent haven at Riverbend Condos—a marvel of rejuvenation and refinement now gracing the market! Prepare to be dazzled by the transformation: a symphony of renewal, where every corner whispers of exquisite taste and meticulous attention to detail. Emerge into a bright foyer, welcoming you with open arms into this sanctuary of splendor. Step inside to discover a canvas bathed in luminous hues, courtesy of fresh coats of vibrant paint that infuse the space with newfound vitality. Glide across pristine new flooring that ushers in an air of sophistication, while cabinets adorned in freshly applied hues beckon with renewed allure. Behold the epitome of delight in the kitchen, where gleaming granite countertops and updated backsplashes create timeless elegance. Gone are the days of faux beams, now replaced by ceilings aglow with fresh paint—an ethereal canopy overhead. Embrace the Luxury Vinyl Plank flooring, bidding adieu to tired carpets with a flourish. Both bathrooms stand reborn, boasting opulent new tile, new pristine tubs, and fixtures that gleam with modernity. Retreat to the screened porch, where vistas of the common area unfold before your eyes—a tranquil oasis for moments of repose. The surprise of a back entrance to your new home and to the common area is on the balcony as well. And just steps away, the allure of the pool beckons, promising refreshment and leisure on balmy days. Illuminating the space, new lights and fans cast their gentle glow, completing this masterpiece of refinement and luxury. Seize the opportunity to bask in the radiance of this transformed abode—a testament to the artistry of renewal and the allure of elevated living. This condo is close to downtown, minutes from the Swamp Rabbit Trail, minutes from the restaurants of Augusta Street, and easily assessable to all that Greenville offers! An updated listing like this home, at Riverbend Condos is rare indeed!

Recent Sales

| | Subject | Sold 1 | Sold 2 * | Sold 3 |
|-------------------------------|-------------------------------|------------------------------|-------------------------------|-------------------------------|
| Street Address | 925 Cleveland Street Unit 168 | 925 Cleveland Street Unit 90 | 925 Cleveland Street Unit 290 | 925 Cleveland Street Unit 280 |
| City, State | Greenville, SC | Greenville, SC | Greenville, SC | Greenville, SC |
| Zip Code | 29601 | 29601 | 29601 | 29601 |
| Datasource | Public Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.10 ¹ | 0.09 ¹ | 0.11 ¹ |
| Property Type | Condo | Condo | Condo | Condo |
| Original List Price \$ | -- | \$213,000 | \$254,900 | \$275,000 |
| List Price \$ | -- | \$213,000 | \$254,900 | \$275,000 |
| Sale Price \$ | -- | \$214,450 | \$248,500 | \$265,000 |
| Type of Financing | -- | Conventional | Cash | Conventional |
| Date of Sale | -- | 11/08/2023 | 12/19/2023 | 09/13/2023 |
| DOM · Cumulative DOM | -- · -- | 1 · 61 | 1 · 18 | 1 · 54 |
| Age (# of years) | 40 | 40 | 40 | 40 |
| Condition | Good | Good | Good | Good |
| Sales Type | -- | Fair Market Value | Fair Market Value | Fair Market Value |
| Condo Floor Number | 2 | 2 | 2 | 2 |
| Location | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| View | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| Style/Design | 1 Story condo | 1 Story condo | 1 Story condo | 1 Story condo |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,082 | 726 | 1,082 | 1,554 |
| Bdrm · Bths · ½ Bths | 2 · 2 | 1 · 1 | 2 · 2 | 3 · 2 |
| Total Room # | 5 | 3 | 5 | 6 |
| Garage (Style/Stalls) | None | None | None | None |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.02 acres | 0.02 acres | 0.02 acres | 0.02 acres |
| Other | -- | -- | -- | -- |
| Net Adjustment | -- | +\$18,300 | \$0 | -\$23,600 |
| Adjusted Price | -- | \$232,750 | \$248,500 | \$241,400 |

* Sold 2 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** Welcome home to this lovely Riverbend condo! This one bedroom, one bathroom home is strikingly updated and designed and will be sold turnkey with furniture to convey. It appears twice the size with wall to ceiling mirror in the great room. The unique ceiling fans and custom tile flooring design add to the modern vibe. Many upgrades include new paint, smooth ceilings, open living space, large porch doors, updated lighting, and newer water heater and thermostat. The kitchen is updated with newer stainless appliances, beautiful cabinetry and granite-looking countertops. The bathtub area is tiled to the ceiling with a pleasing décor. Open the large, exterior doors to the spacious rear balcony to view the lush and open park-like setting of Riverbend condos. The ever-popular Swamp-Rabbit trail into downtown Greenville and up to Travelers Rest is not even a block away! The monthly HOA fee of \$232 includes exterior maintenance, lawn maintenance, 2 pools, club house with exercise room, tennis courts, some sidewalks, security, trash service, water, and termite contract. Schedule your chance to view this amazing second story condo today!
- Sold 2** Charming 2 bed, 2 bath condo on Cleveland St, offering a perfect blend of urban living and nature's beauty. Ideal location – just minutes from downtown Greenville and steps away from the scenic Swamp Rabbit Trail. Spacious bedrooms with an ensuite bathroom for ultimate comfort and privacy. Convenient access to Greenville's amenities, restaurants, and cultural attractions. Secure building with great parking, ensuring convenience and peace of mind. A great opportunity to own a piece of Greenville's dynamic and diverse real estate landscape.
- Sold 3** Newly renovated condo on the Swamp Rabbit Trail. NEW WATERPROOF LUXURY VINYL PLANK (replaced previous luxury vinyl plank), NEWLY PAINT throughout home, NEW LIGHT FIXTURES, NEW DOOR / CABINET HARDWARE. Close to everything - 2.0 miles to Greenville Memorial Hospital, 2.5 miles to St Francis Hospital, less than 2 miles to downtown Greenville, 0.3 miles to Greenville Technical College, 1.2 miles to the zoo, 2 miles to Home Depot. Great community amenities - COMMUNITY BIKE RACK (since you live on the Swamp Rabbit, after all!), tennis courts, 2 pools (one for adults, the other for kiddos). Grab a cup of coffee and sit on your private screened in porch overlooking a creek, mature trees and flower gardens. Brand new kitchen appliances convey with sale at an acceptable sales price of home (will convey via bill of sale with an agreed upon value since this is personal property). Brand new heat pump - is leased currently, seller can negotiate either payoff of the heat pump with an acceptable purchase price or have buyer arrange to take over lease payments. This home is would allow you to be a bike commuter to many areas of our city, yet is located in a quiet, gated community. Come see what the seller has done recently with this lovely home!

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 | \$245,000 | \$245,000 |
| Sales Price | \$240,000 | \$240,000 |
| 30 Day Price | \$230,000 | -- |
| 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



Front



Address Verification



Address Verification



Address Verification

Subject Photos



Side



Side



Street



Street

Listing Photos

L1 925 Cleveland Street Unit 35
Greenville, SC 29601



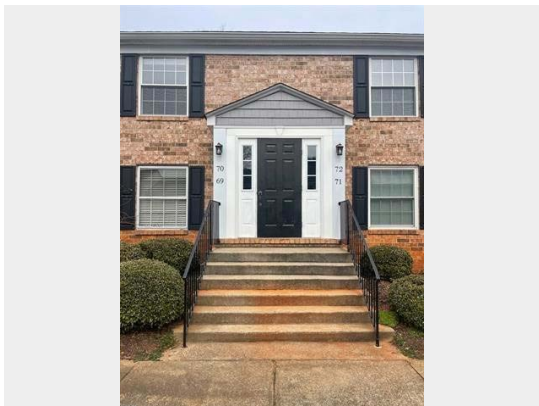
Front

L2 925 Cleveland Street unit 225
Greenville, SC 29601



Front

L3 925 Cleveland Street unit 70
Greenville, SC 29601



Front

Sales Photos

S1 925 Cleveland Street unit 90
Greenville, SC 29601



Front

S2 925 Cleveland Street Unit 290
Greenville, SC 29601



Front

S3 925 Cleveland Street Unit 280
Greenville, SC 29601



Front

ClearMaps Addendum

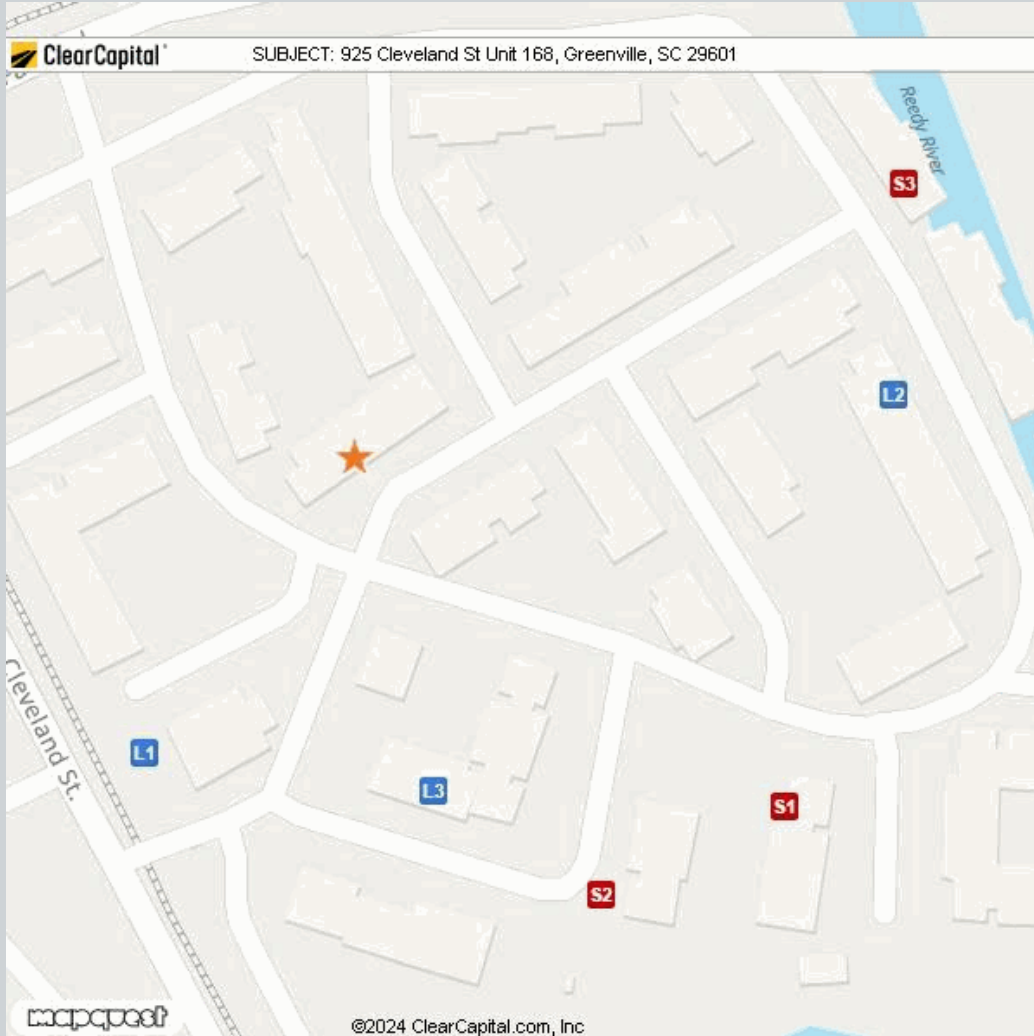
Address ★ 925 Cleveland Street Unit 168, Greenville, SC 29601

Loan Number 56699

Suggested List \$245,000

Suggested Repaired \$245,000

Sale \$240,000



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|---|-------------------------|------------------|
| ★ Subject | 925 Cleveland Street Unit 168, Greenville, SC 29601 | -- | Parcel Match |
| L1 Listing 1 | 925 Cleveland Street Unit 35, Greenville, SC 29601 | 0.06 Miles ¹ | Parcel Match |
| L2 Listing 2 | 925 Cleveland Street Unit 225, Greenville, SC 29601 | 0.10 Miles ¹ | Parcel Match |
| L3 Listing 3 | 925 Cleveland Street Unit 70, Greenville, SC 29601 | 0.06 Miles ¹ | Parcel Match |
| S1 Sold 1 | 925 Cleveland Street Unit 90, Greenville, SC 29601 | 0.10 Miles ¹ | Parcel Match |
| S2 Sold 2 | 925 Cleveland Street Unit 290, Greenville, SC 29601 | 0.09 Miles ¹ | Parcel Match |
| S3 Sold 3 | 925 Cleveland Street Unit 280, Greenville, SC 29601 | 0.11 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.

*** 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

| | | | |
|-----------------------------------|------------------|--------------------------|---|
| Broker Name | Jeffrey Thompson | Company/Brokerage | Upstate Realty & Associates |
| License No | 79692 | Address | 201 Misty Meadow Dr Greenville SC 29615 |
| License Expiration | 06/30/2024 | License State | SC |
| Phone | 8646313099 | Email | jthompson8405@gmail.com |
| Broker Distance to Subject | 6.35 miles | Date Signed | 03/13/2024 |

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.