

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>	529 Center Creek Court, Blythewood, SC 29016	<b>Order ID</b>	9601505	<b>Property ID</b>	35919878
<b>Inspection Date</b>	09/10/2024	<b>Date of Report</b>	09/10/2024		
<b>Loan Number</b>	56700	<b>APN</b>	152070306		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	9.6_CitiAgedBPO	<b>Tracking ID 1</b>	9.6_CitiAgedBPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b>	Subject maintained in line with neighborhood. Subject requires no exterior repairs and presents no major dissimilarities to neighborhood. Subject is well maintained and groomed.
<b>R. E. Taxes</b>	\$1,749		
<b>Assessed Value</b>	\$6,856		
<b>Zoning Classification</b>	Residential RS-LD		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(Subject property secured. )			
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	Blythecreek HOA		
<b>Association Fees</b>	\$230 / Year (Other: Common Area Maintenance and Green Areas)		
<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 is in close proximity to shopping and schools. Market for this particular property has increased in the past 6 months. Normal marketing periods are less than 90 days.
<b>Local Economy</b>	Stable		
<b>Sales Prices in this Neighborhood</b>	Low: \$235000 High: \$594000		
<b>Market for this type of property</b>	Increased 8 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	529 Center Creek Court	8 Red Winds Ct	384 Blythe Creek Dr	1170 Deep Creek Rd
<b>City, State</b>	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
<b>Zip Code</b>	29016	29016	29016	29016
<b>Datasource</b>	Public Records	Public Records	Public Records	Public Records
<b>Miles to Subj.</b>	--	0.32 <sup>1</sup>	0.11 <sup>1</sup>	1.78 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$299,700	\$295,000	\$250,000
<b>List Price \$</b>	--	\$299,700	\$295,000	\$250,000
<b>Original List Date</b>		08/02/2024	07/31/2024	02/11/2024
<b>DOM · Cumulative DOM</b>	-- · --	39 · 39	41 · 41	212 · 212
<b>Age (# of years)</b>	9	12	10	3
<b>Condition</b>	Average	Good	Average	Good
<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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,220	2,192	2,300	2,013
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	5 · 3	3 · 2 · 1
<b>Total Room #</b>	9	9	10	8
<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>	0.28 acres	0.30 acres	0.33 acres	0.14 acres
<b>Other</b>	--	--	--	--

\* Listing 2 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** Home features French oak luxury vinyl hardwood flooring throughout. The main living area has an electric fireplace, espresso mantle, and shiplap accent wall. The kitchen has shaker-style cabinets, hardware, stainless steel appliances, island, and granite countertops! The large kitchen and dining room. New HVAC unit has been installed. Bathrooms has brushed nickel fixtures, granite/quartz countertops, glass shower door in primary, marble tile flooring, and vanity lighting. This home also has a large 2-car garage. The backyard yard has a privacy fence and 12x12 deck.
- Listing 2** Bentgrass floor plan, 5 bedrooms with one bedroom on the main, a loft, 3 full baths, and a Home Automation Smart System. This home is conveniently located minutes from shopping and I-77. Large spacious kitchen. Step outside in the large, fenced backyard under the pergola over the patio.
- Listing 3** Home features open concept plan built in 2021. High 9-foot ceilings on the main level, large kitchen island with a bar, an eat-in dining area, luxury vinyl flooring, natural gas fireplace, entryway coat and shoe bench, home automation security system and thermostat that can be control via phone. The second level features a loft, large primary bedroom, with separate shower and garden tub, dual sinks with granite, water closet and a large walk-in closet. The primary bedroom closet has a private access door to the laundry room!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	529 Center Creek Court	2092 Bankwell Rd	393 Blythe Creek Dr	605 Blythewood Rd
<b>City, State</b>	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
<b>Zip Code</b>	29016	29016	29016	29016
<b>Datasource</b>	Public Records	Public Records	Public Records	Public Records
<b>Miles to Subj.</b>	--	4.76 <sup>1</sup>	0.16 <sup>1</sup>	1.17 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$292,000	\$259,000	\$294,000
<b>List Price \$</b>	--	\$292,000	\$259,000	\$294,000
<b>Sale Price \$</b>	--	\$295,500	\$259,000	\$294,000
<b>Type of Financing</b>	--	Fha	Conv	Conv
<b>Date of Sale</b>	--	02/29/2024	12/13/2023	07/08/2024
<b>DOM · Cumulative DOM</b>	-- · --	4 · 47	12 · 12	9 · 10
<b>Age (# of years)</b>	9	7	10	64
<b>Condition</b>	Average	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	REO	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 Traditional	2 Stories Traditional	2 Stories TRADITIONAL	1 Story TRADITIONAL
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,220	2,232	2,652	2,077
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	5 · 3	5 · 3 · 1	3 · 2 · 1
<b>Total Room #</b>	9	10	11	8
<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>	0.28 acres	0.11 acres	0.50 acres	6.00 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$15,000	-\$11,000	+\$11,000
<b>Adjusted Price</b>	--	\$280,500	\$248,000	\$305,000

\* Sold 1 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** Bentgrass floor plan. 5th bedroom is downstairs. Screened back porch. The back yard is fenced, and this home has an energy efficient tankless water heater and sprinkler system in the front and back yard. ADJ -15,000 CONDITION
- Sold 2** A 2 story, traditional style home that contains 2,686 sq ft and was built in 2014. It contains 5 bedrooms and 3.5 bathrooms. Includes ATT. 2CAR. ADJ -6,000 BED RC, -5,000 BATH RC
- Sold 3** Single story, all brick home that contains 2,077 sq ft and was built in 1960. It contains 3 bedrooms and 2.5 bathrooms and a fireplace. Includes ATT. 2CAR. Home situated on 6 acre-lot. NET ADJ 30,000 AGE, 6,000 BED RC, ADJ -25,000 6 ACRE LOT

### Subject Sales & Listing History

<b>Current Listing Status</b>		Not Currently Listed		<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Subject is not currently listed. Please see listing history listed below.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>		2					
<b># of Sales in Previous 12 Months</b>		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	03/05/2024	\$225,000	Tax Records
05/29/2024	\$294,900	--	--	--	--	--	MLS
07/25/2024	\$289,900	08/22/2024	\$289,900	Withdrawn	08/23/2024	\$289,900	MLS

### Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$285,500	\$285,500
<b>Sales Price</b>	\$284,000	\$284,000
<b>30 Day Price</b>	\$275,500	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject price based on comps with close proximity, similar characteristics, and GLA similarities. LC2 most comparable comp due to proximity, age and GLA similarities. SC1 weighed the heaviest in price decision due to age and GLA similarities. Due to the lack of sold comps in the immediate area that bracketed the subject's age and GLA, expanded distance over 4 miles. SC2 was used due to proximity and to bracket subject's age.</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



Address Verification



Side



Side



Street



Street



## Listing Photos

**L1** 8 Red Winds Ct  
Blythewood, SC 29016



Front

**L2** 384 Blythe Creek Dr  
Blythewood, SC 29016



Front

**L3** 1170 Deep Creek Rd  
Blythewood, SC 29016



Front

## Sales Photos

**S1** 2092 Bankwell Rd  
Blythewood, SC 29016



Front

**S2** 393 Blythe Creek Dr  
Blythewood, SC 29016



Front

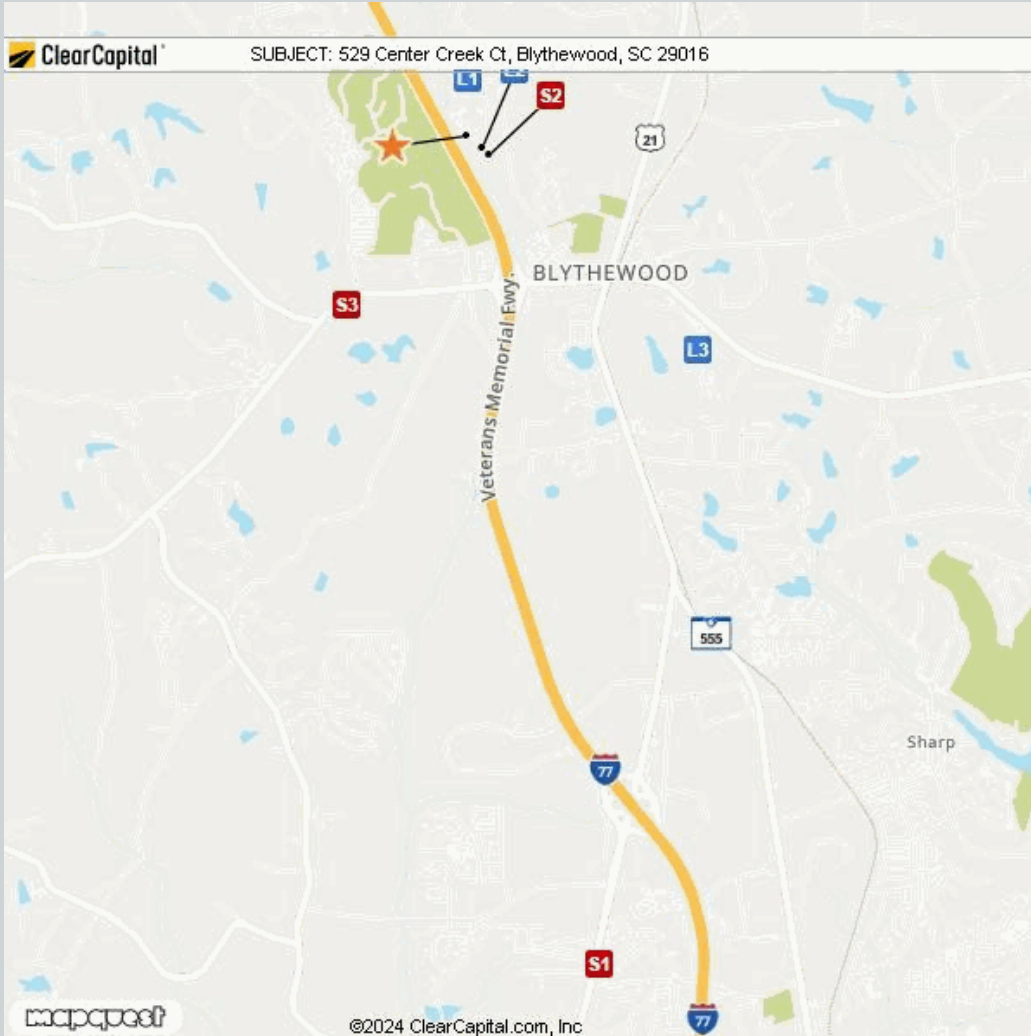
**S3** 605 Blythewood Rd  
Blythewood, SC 29016



Front

### ClearMaps Addendum

**Address** ★ 529 Center Creek Court, Blythewood, SC 29016  
**Loan Number** 56700      **Suggested List** \$285,500      **Suggested Repaired** \$285,500      **Sale** \$284,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	529 Center Creek Court, Blythewood, SC 29016	--	Parcel Match
L1 Listing 1	8 Red Winds Ct, Blythewood, SC 29016	0.32 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	384 Blythe Creek Dr, Blythewood, SC 29016	0.11 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1170 Deep Creek Rd, Blythewood, SC 29016	1.78 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2092 Bankwell Rd, Blythewood, SC 29016	4.76 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	393 Blythe Creek Dr, Blythewood, SC 29016	0.16 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	605 Blythewood Rd, Blythewood, SC 29016	1.17 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.

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](mailto: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

<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>	06/30/2026	<b>License State</b>	SC
<b>Phone</b>	8036730023	<b>Email</b>	theamericanwayrealty@gmail.com
<b>Broker Distance to Subject</b>	13.72 miles	<b>Date Signed</b>	09/10/2024

*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.