290 HILTON VILLAGE DR

CHAPIN, SC 29036 Loan Number

\$495,000 • As-Is Value

56824

by ClearCapital

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 Inspection Date Loan Number Borrower Name	290 Hilton Village Dr, Chapin, SC 29036 03/05/2024 56824 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9197295 03/06/2024 005130216 Richland	Property ID	35156688
Tracking IDs					
Order Tracking ID	3.5_BPO	Tracking ID 1	3.5_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	DR HORTON-CROWN LLC	Condition Comments
R. E. Taxes	\$2,203	Subject maintained, subject requires no exterior repairs. Subject
Assessed Value	\$10,792	maintained in line with neighborhood.
Zoning Classification	Residential PDD	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Hilton Village HOA	
Association Fees	\$450 / Year (Pool,Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Neighborhood maintained in line with subject, neighborhood
Sales Prices in this Neighborhood	Low: \$274600 High: \$624750	offers amenities, close proximity to shopping and convenience. Traditional sales remain driving force of neighborhood sales.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

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Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	290 Hilton Village Dr	528 Village Church Dr	814 Sunseeker Dr	643 Kumatage Ln
City, State	Chapin, SC	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.		0.25 ¹	1.70 ¹	1.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$475,000	\$429,000	\$565,000
List Price \$		\$475,000	\$422,000	\$565,000
Original List Date		01/07/2024	10/19/2023	02/29/2024
DOM \cdot Cumulative DOM		59 · 59	139 · 139	6 · 6
Age (# of years)	11	17	6	10
Condition	Average	Average	Average	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 CONVENTION
# Units	1	1	1	1
Living Sq. Feet	3,239	2,850	3,577	2,790
Bdrm · Bths · ½ Bths	4 · 3 · 1	4 · 3	5 · 4 · 1	3 · 2 · 1
Total Room #	10	9	12	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 3 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	.26 acres	0.30 acres	0.21 acres	0.25 acres
Other				

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

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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Current Listings - Cont.

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

- Listing 1 Natural Hardwood Floors And High, Vaulted Ceilings With An Open Floor Plan That Brings In Plenty Of Natural Light. The Large Living Room Is Loaded With Built-ins And A Natural Gas Fireplace. The Eat-in Kitchen Includes A Bar Area Overlooking The Kitchen With Stainless Steel Appliances, Granite Countertops, And Beautiful Natural Wood Cabinets.
- Listing 2 Living Room Features A Fireplace, Perfect For Staying Warm During The Cold Winter Months. The Kitchen Has A Center Island And A Nice Backsplash For A Modern Touch. The Primary Bedroom Has A Walk In Closet And The Other Rooms Offer Flexible Living Space.
- Listing 3 Well Maintained Home In Pristine Condition! Step Thru The Leaded Glass Door Onto Engineered Hardwood Flooring. The Dining Room Features Wainscoting With Governors Panels And Heavy Crown Molding. An Arched Cased Opening Leads You Into The Fully Equipped Kitchen Featuring A Gas Cook Top, Double Oven With Microwave, Soft Close Drawers, Granite Counter Tops With Tile Backsplash.

by ClearCapital

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Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	290 Hilton Village Dr	259 Hilton Village Dr	30 Hilton Glen Ct	48 Village Church Ct
City, State	Chapin, SC	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.16 1	0.24 1	0.28 1
Property Type	SFR	SFR	SFR	SFR
Driginal List Price \$		\$500,000	\$479,000	\$485,000
∟ist Price \$		\$500,000	\$479,000	\$485,000
Sale Price \$		\$500,000	\$475,000	\$485,000
Type of Financing		Conv	Conv	Conv
Date of Sale		01/12/2024	11/21/2023	08/11/2023
DOM \cdot Cumulative DOM	•	85 · 85	20 · 20	36 · 36
Age (# of years)	11	11	21	17
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
/iew	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Conventional	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONA
# Units	1	1	1	1
_iving Sq. Feet	3,239	3,504	2,929	2,970
Bdrm · Bths · ½ Bths	4 · 3 · 1	4 · 2 · 1	3 · 3 · 1	3 · 2 · 1
Total Room #	10	9	9	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
∟ot Size	.26 acres	0.28 acres	0.30 acres	0.30 acres
Other				
Net Adjustment		-\$5,000	+\$13,500	+\$8,000
Adjusted Price		\$495,000	\$488,500	\$493,000

* 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.

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Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1 Upgraded Features In This Home, Including Hardwood Floors Throughout The Main Level, Coffered Ceilings, And Large Kitchen With A Bar, Island, Double Wall Ovens, And Gas Cooktop. As The Temperatures Cool Down, You Can Relax With A Warm Beverage In Front Of The Gas Log Fireplace In The Spacious Great Room. ADJ -5000
- Sold 2 Updated Kitchen Features Sparkly Quartz Countertops And A Large Island Perfect For Entertaining, Built In Wine Cooler, Double Oven, And Stainless Steel Appliances. ADJ 5000 GLA 5000 AGE 3500 RC
- **Sold 3** Grand 2 Story Entrance To A Beautiful Staircase And Formal Dining Room On The Left Which Connects To The Kitchen. With Contemporary Appliances, Ample Counter Space, And A Breakfast Bar. ADJ 5000 GLA 3500 RC

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Subject Sales & Listing History

Current Listing S	tatus	Not Currently L	isted	Listing History Comments			
Listing Agency/Firm			NO LISTINO	NO LISTING HISTORY AVAILABLE			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	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	\$495,000	\$495,000		
Sales Price	\$495,000	\$495,000		
30 Day Price	\$485,000			
Comments Regarding Pricing Strategy				

Subject price based on comps with close proximity and similar characteristics. Subject price heavily weighed by sold comps, SC1 most comparable and held the most weight due to proximity, GLA and age. LC1 most comparable due to proximity. Due to lack of similar comps in the immediate area some variances could not be avoided. Due to the same search was expanded beyond one mile to find list comps of similar GLA (LC2, LC3)

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CHAPIN, SC 29036



Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

DRIVE-BY BPO by ClearCapital

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Subject Photos



Front



Address Verification





Side



Street



Street

290 HILTON VILLAGE DR

CHAPIN, SC 29036

 56824
 \$495,000

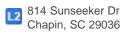
 Loan Number
 • As-Is Value

Listing Photos

528 Village Church Dr Chapin, SC 29036



Front





Front

643 Kumatage Ln Chapin, SC 29036



Front

by ClearCapital

290 HILTON VILLAGE DR

CHAPIN, SC 29036

56824 \$4 Loan Number • A

\$495,000 • As-Is Value

Sales Photos

S1 259 Hilton Village Dr Chapin, SC 29036



Front





Front

48 Village Church Ct Chapin, SC 29036



Front

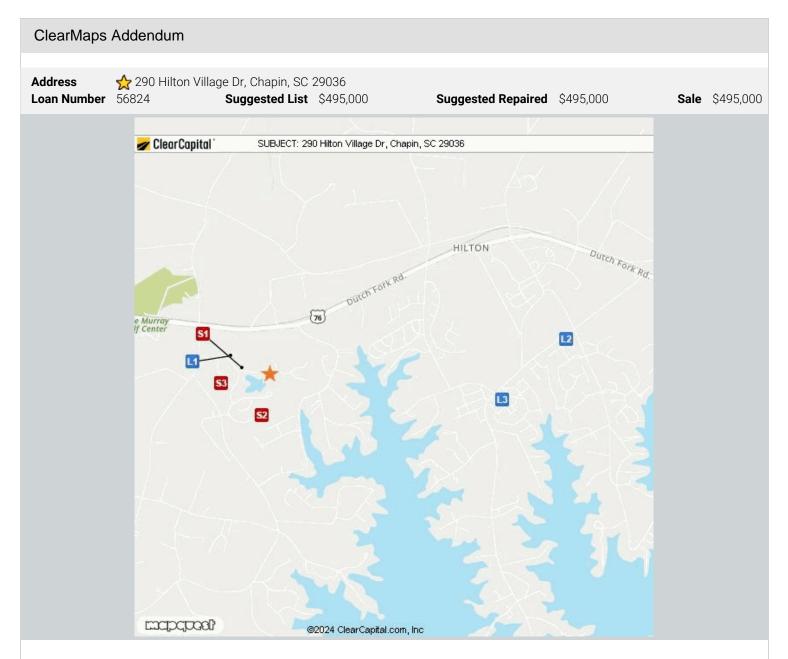
by ClearCapital

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Co	omparable	Address	Miles to Subject	Mapping Accuracy
\star	Subject	290 Hilton Village Dr, Chapin, SC 29036		Parcel Match
L1	Listing 1	528 Village Church Dr, Chapin, SC 29036	0.25 Miles 1	Parcel Match
L2	Listing 2	814 Sunseeker Dr, Chapin, SC 29036	1.70 Miles ¹	Parcel Match
L3	Listing 3	643 Kumatage Ln, Chapin, SC 29036	1.33 Miles 1	Parcel Match
S1	Sold 1	259 Hilton Village Dr, Chapin, SC 29036	0.16 Miles 1	Parcel Match
S2	Sold 2	30 Hilton Glen Ct, Chapin, SC 29036	0.24 Miles 1	Parcel Match
S 3	Sold 3	48 Village Church Ct, Chapin, SC 29036	0.28 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.

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CHAPIN, SC 29036



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.

CHAPIN, SC 29036

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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.

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CHAPIN, SC 29036



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.

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Broker Information

Broker Name	Khalil McClellan	Company/Brokerage	TAW REALTY
License No	63926	Address	4216 Donavan Dr Columbia SC 29210
License Expiration	06/30/2024	License State	SC
Phone	8036730023	Email	theamericanwayrealty@gmail.com
Broker Distance to Subject	11.46 miles	Date Signed	03/06/2024

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 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 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. 5) I have no bias with respect to 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 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.