## 517 RIGLAW CIRCLE

LEXINGTON, SC 29073

\$254,500 • As-Is Value

57102

Loan Number

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	517 Riglaw Circle, Lexington, SC 29073 04/03/2024 57102 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9250356 04/03/2024 00764101033 Lexington	Property ID	35260307
Tracking IDs					
Order Tracking ID	4.2_BPO	Tracking ID 1	4.2_BPO		
Tracking ID 2		Tracking ID 3			

#### **General Conditions**

Owner	JOHNNY L MCGEE	Condition Comments
R. E. Taxes	\$149,298	Subject maintained in line with neighborhood, subject garage
Assessed Value	\$5,972	door needs to be repaired. Subject presents no dissimilarities to
Zoning Classification	Miscellaneous RD	neighborhood.
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$1,800	
Estimated Interior Repair Cost \$0		
Total Estimated Repair	\$1,800	
НОА	SUMMER KNOLL HOA	
Association Fees \$360 / Year (Pool,Other: Commo Area Maintenance)		
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 is		
Sales Prices in this Neighborhood	Low: \$159200 High: \$358810	in close proximity to shopping, school and urban amenities. Normal marketing periods are less than 30 days.		
Market for this type of property	Decreased 4 % in the past 6 months.			
Normal Marketing Days <30				

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## **Current Listings**

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	517 Riglaw Circle	125 Tea Olive Ave	112 Kelberry Ct	125 Traveler Trl
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29073	29073	29073	29073
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.		0.55 <sup>1</sup>	0.18 <sup>1</sup>	0.95 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$259,900	\$249,500	\$349,900
List Price \$		\$259,900	\$239,900	\$324,900
Original List Date		07/05/2023	02/14/2024	03/04/2024
DOM · Cumulative DOM	•	273 · 273	49 · 49	30 · 30
Age (# of years)	20	18	20	22
Condition	Average	Good	Average	Average
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 Traditional	2 Stories Traditional	1 Story Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,790	2,320	1,586	1,993
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 2	4 · 3
Total Room #	7	9	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.24 acres	0.25 acres	0.14 acres	0.57 acres
Other				

\* 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.

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

Listing 1 LC1 is superior to the subject property due to age and GLA. LC1 has 2320 GLA in comparison to the subject property which has 1790 GLA.

**Listing 2** LC2 most comparable comp due to proximity, age and GLA similarities. LC2 was built in the same year as the subject property, 2004. LC2 is approximately .18 miles from the subject property.

Listing 3 LC3 is inferior to the subject property due to age. LC3 is superior to the subject property due to GLA. LC3 has 1993 GLA in comparison to the subject property which has 1790 GLA.

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## **Recent Sales**

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	517 Riglaw Circle	209 Whixley Ln	130 Double Eagle Cir	217 Double Eagle Cir
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29073	29073	29073	29073
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.		0.14 <sup>1</sup>	0.37 1	0.35 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$264,500	\$237,000	\$240,000
List Price \$		\$264,500	\$237,000	\$240,000
Sale Price \$		\$264,500	\$243,500	\$240,000
Type of Financing		Conv	Va	Conv
Date of Sale		06/16/2023	11/30/2023	02/20/2024
DOM $\cdot$ Cumulative DOM	•	46 · 46	29 · 29	46 · 46
Age (# of years)	20	20	22	19
Condition	Average	Average	Good	Average
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 Traditional	1 Story Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,790	1,913	1,691	1,599
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	3 · 2
Total Room #	7	8	8	7
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			Pool - Yes	
Lot Size	0.24 acres	0.16 acres	0.24 acres	0.29 acres
Other				
Net Adjustment		-\$6,000	-\$10,000	\$0
Adjusted Price		\$258,500	\$233,500	\$240,000

\* 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.

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#### Recent Sales - Cont.

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

- **Sold 1** SC1 weighed the heaviest in price decision due to proximity, age and GLA similarities. SC1 was built in the same year as the subject property, 2004. SC1 is approximately .14 miles from the subject property. ADJ -6,000 BED RC
- Sold 2 SC2 is inferior to the subject property due to age and GLA. SC2 has 1691 GLA in comparison to the subject property which has 1790 GLA. ADJ -10,000 CONDITON
- **Sold 3** SC3 is superior to the subject property due to age. SC3 is inferior to the subject property due to GLA. SC3 has 1599 GLA in comparison to the subject property which has 1790 GLA.

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## Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm		No listing h	No listing history available for the subject property.				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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 \$255,500 \$257,300 Sales Price \$254,500 \$256,300 30 Day Price \$245,000 - Comments Regarding Pricing Strategy -

Subject price based on comps with close proximity, similar characteristics and GLA similarities. SC1 weighed the heaviest in price decision due to proximity, age and GLA similarities. LC2 most comparable comp due to proximity, age and GLA similarities.

#### 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.

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## **Subject Photos**



Front



Address Verification





Side



Street



Street

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LEXINGTON, SC 29073

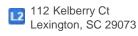
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**Listing Photos** 

125 Tea Olive Ave Lexington, SC 29073



Front





Front

125 Traveler Trl Lexington, SC 29073



Front

by ClearCapital

## **517 RIGLAW CIRCLE**

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**57102** 

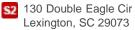
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## **Sales Photos**

209 Whixley Ln Lexington, SC 29073



Front







Front

217 Double Eagle Cir Lexington, SC 29073



Front

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## **517 RIGLAW CIRCLE**

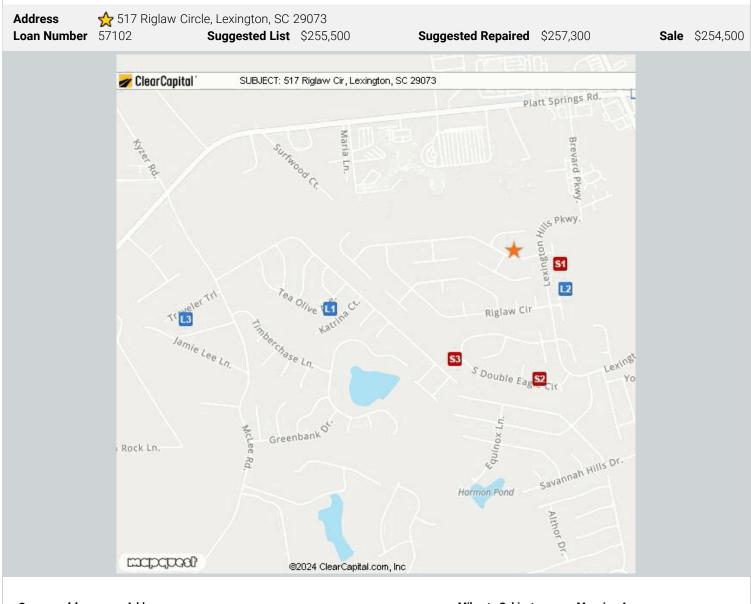
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## ClearMaps Addendum



C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	517 Riglaw Circle, Lexington, SC 29073		Parcel Match
L1	Listing 1	125 Tea Olive Ave, Lexington, SC 29073	0.55 Miles 1	Parcel Match
L2	Listing 2	112 Kelberry Ct, Lexington, SC 29073	0.18 Miles 1	Parcel Match
L3	Listing 3	125 Traveler Trl, Lexington, SC 29073	0.95 Miles 1	Parcel Match
<b>S1</b>	Sold 1	209 Whixley Ln, Lexington, SC 29073	0.14 Miles 1	Parcel Match
<b>S2</b>	Sold 2	130 Double Eagle Cir, Lexington, SC 29073	0.37 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	217 Double Eagle Cir, Lexington, SC 29073	0.35 Miles 1	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.

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## 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.)

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.

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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.

If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
 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

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## Report Instructions - cont.

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	12.63 miles	Date Signed	04/03/2024

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.