

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	2076 Winding Trail Road, Graniteville, SC 29829	Order ID	9669882	Property ID	36042017
Inspection Date	10/08/2024	Date of Report	10/10/2024		
Loan Number	57105	APN	049-00-08-005		
Borrower Name	Catamount Properties 2018 LLC	County	Aiken		

Tracking IDs

Order Tracking ID	10.4_CitiAgedBPO	Tracking ID 1	10.4_CitiAgedBPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties	Condition Comments	
R. E. Taxes	\$822	Property appeared to be in average condition to others in the neighborhood. There were a few windows broken which could easily be repaired. There did appear to be a clean up occurring based on the dumpster in the driveway. The roof appeared to have been recently patched or shingles replaced.	
Assessed Value	\$7,600		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Lockbox on the front door)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$1,000		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$1,000		
HOA	Sage Creek HOA 864-967-3564		
Association Fees	\$495 / Year (Other: front maintenance)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The neighborhood of Sage Creek has numerous homes varying in size, style, and age. New construction is still occurring inside the neighborhood and surrounding. There are numerous amenities within 5 miles of the area. Ease of access to a major interstate less than 2 miles from the neighborhood.	
Sales Prices in this Neighborhood	Low: \$198,000 High: \$250,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2076 Winding Trail Road	8039 Red Rock Way	160 Almond Drive	709 Turning Crest Lane
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.37 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$295,000	\$295,000	\$330,000
List Price \$	--	\$295,000	\$295,000	\$299,000
Original List Date		09/05/2024	09/04/2024	07/30/2024
DOM · Cumulative DOM	-- · --	35 · 35	36 · 36	72 · 72
Age (# of years)	5	15	5	9
Condition	Average	Good	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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,615	2,456	2,167	2,293
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	6	9	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	--	--	--	--
Lot Size	.2 acres	.36 acres	.19 acres	.30 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** MLS Comments: Completely updated with a nice floor plan. Has 4 nice sized bedrooms, loft and 2.5 baths. Owners' suite on the main floor has big walk-in closet, bath with double sink vanity, tub, and a separate shower! There are walk-in closets in 2 guest bedrooms! Nice spare bath! Half bath with pedestal sink downstairs. Loft area with added fan and pull-down attic provides additional recreational area! There is also additional storage in the garage attic area. Walk into the living room with an open floor plan that flows into the kitchen and dining areas. The kitchen has been updated with new granite countertops, all new appliances, new kitchen sink and faucet, refurbished cabinets, and new lights. Additional updates include a new roof, new lights, fresh interior and exterior painting all through, new carpet, and polished wood flooring. This home also has a fabulous privacy fenced backyard with a huge, freshly painted deck. The storage building stays. The landscaping has been completely refreshed
- Listing 2** MLS Comments: Welcoming rocking chair front porch and foyer entrance with LVP flooring and crown molding that carry throughout the main living areas! This property is thoughtfully designed to accommodate both hobbies and everyday living with a versatile office space with French doors and a spacious loft that can easily serve as a den! The heart of the home is the inviting kitchen, where meals come to life on granite countertops, complemented by a breakfast bar, pantry, stone backsplash and modern appliances that include range, built-in microwave, refrigerator and new dishwasher! The open dining area flows seamlessly through an archway into the cozy living room, creating an ideal space for gatherings and entertaining! Retreat to the owners suite, featuring a ceiling fan, crown molding, a comfortable sitting area and a luxurious en-suite bathroom with a double sink granite vanity, framed mirror, a relaxing soaking tub with tile surround, a separate shower and a walk-in closet. Spacious spare bedrooms provide ample space for loved ones, with a nearby bathroom that has a charming accent wall with beadboard wainscoting, double sink granite vanity, framed mirror and updated light fixtures! Charming half bath with accent wall and framed mirror! Laundry room! Enjoy outdoor living on the covered porch or in the privacy-fenced backyard—perfect for weekend barbecues and playdates!
- Listing 3** MLS Comments: Spacious 4-bedroom, 2.5-bathroom home ready for your personal touches. Inside, you'll find a versatile flex room that can easily adapt to your needs—whether you're looking for a playroom, home office, or a cozy den, this space offers the flexibility to match your lifestyle. The open-concept living area is perfect for entertaining or keeping an eye on the kids. The kitchen, designed to cater to both everyday meals and special occasions, boasts ample cabinetry and counter space for all your culinary needs. Retreat to the generous master suite, where serenity meets comfort. The en-suite bathroom features a dual vanity, a private water closet, a soaking tub for ultimate relaxation, and a walk-in shower to complete the luxurious feel.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2076 Winding Trail Road	8130 Red Rock Way	2053 Fern Crest Ln	134 Pendulum Ridge
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.49 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$340,000	\$278,500	\$280,000
List Price \$	--	\$340,000	\$268,500	\$265,000
Sale Price \$	--	\$335,000	\$268,500	\$265,000
Type of Financing	--	Conventional	Fha	Va
Date of Sale	--	08/30/2024	08/08/2024	09/17/2024
DOM · Cumulative DOM	-- · --	38 · 38	61 · 61	104 · 104
Age (# of years)	5	14	8	13
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	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,615	2,425	2,167	2,118
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	7	7	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	.2 acres	.39 acres	.26 acres	.26 acres
Other	--	Solar panels	--	--
Net Adjustment	--	-\$78,100	+\$4,480	+\$4,970
Adjusted Price	--	\$256,900	\$272,980	\$269,970

* Sold 3 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** MLS Comments: An amazing home on double lot in cul-de-sac with privacy!! Upon entering you'll notice the extra touches that went into this home when it was constructed, foyer & dining room with wainscoting, arched doorways, & molding just to name a few! Upon entering you'll feel welcomed by the formal dining area that is just stunning! Notice the coffered ceilings! This leads to a breathtaking kitchen with granite countertops, tile backsplash, island, pantry, a built-in desk area, a bar that seats 2 and an area for a small dining table!! There's also a ½ bathroom on main level for guests! Upstairs you'll find all of the bedrooms, The owners' suite offers, vaulted ceiling & fan, Updated bathroom with tile shower, new flooring, 2 separate vanities, soaking tub with beautiful archway a & walk in closet with amazing tiled flooring to match! Three additional bedrooms all with vaulted ceilings, private closets and a bath to share!! Your laundry room is also upstairs for ease of doing laundry! Your backyard will be your favorite space with an 18x36 inground saltwater pool, 7x7 6-person bromine hot tub, a huge fenced in backyard, & 2 storage sheds! Don't forget the attic storage space! Energy efficient Solar that are PAID FOR! These solar panels won't cost you anything but will save you tons! Last but not least, the garage is a dream come true- completely finished and beautiful for an extra space for entertaining, working out our just using as a beautiful garage!
- Sold 2** MLS Comments: Entering the home, its a nice size flex room, great for an office, playroom or library. Large living space with luxury flooring, open kitchen with plenty cabinetry. Large laundry room on the main, All bedrooms, spacious loft & linen closets on upper level. Master bedroom on opposite of guest bedrooms and also has a small nook included. Fence yard!
- Sold 3** MLS Comments: This two-story residence offers the perfect blend of modern living and classic charm. Featuring 4 spacious bedrooms, there is ample space for family and guests. The open concept living area downstairs is designed for both comfort and style, seamlessly connecting the living room, dining area, and kitchen. Large windows flood the space with natural light, highlighting the high-quality finishes and contemporary design elements. Step outside to discover your private fenced backyard, an ideal setting for outdoor entertaining, gardening, or simply relaxing in a peaceful environment.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Property has not been listed in the last 12 months.				
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	\$268,000	\$269,000
Sales Price	\$268,000	\$269,000
30 Day Price	\$268,000	--
Comments Regarding Pricing Strategy		
Based on the average pricing of homes in the neighborhood and comps provided, the home is best priced at \$268k before repairs are completed on the property.		

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.
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Subject Photos



Front



Address Verification



Street



Street

Listing Photos

L1 8039 Red Rock Way
Graniteville, SC 29829



Front

L2 160 Almond Drive
Graniteville, SC 29829



Front

L3 709 Turning Crest Lane
Graniteville, SC 29829



Front

Sales Photos

S1 8130 Red Rock Way
Graniteville, SC 29829



Front

S2 2053 Fern Crest Ln
Graniteville, SC 29829



Front

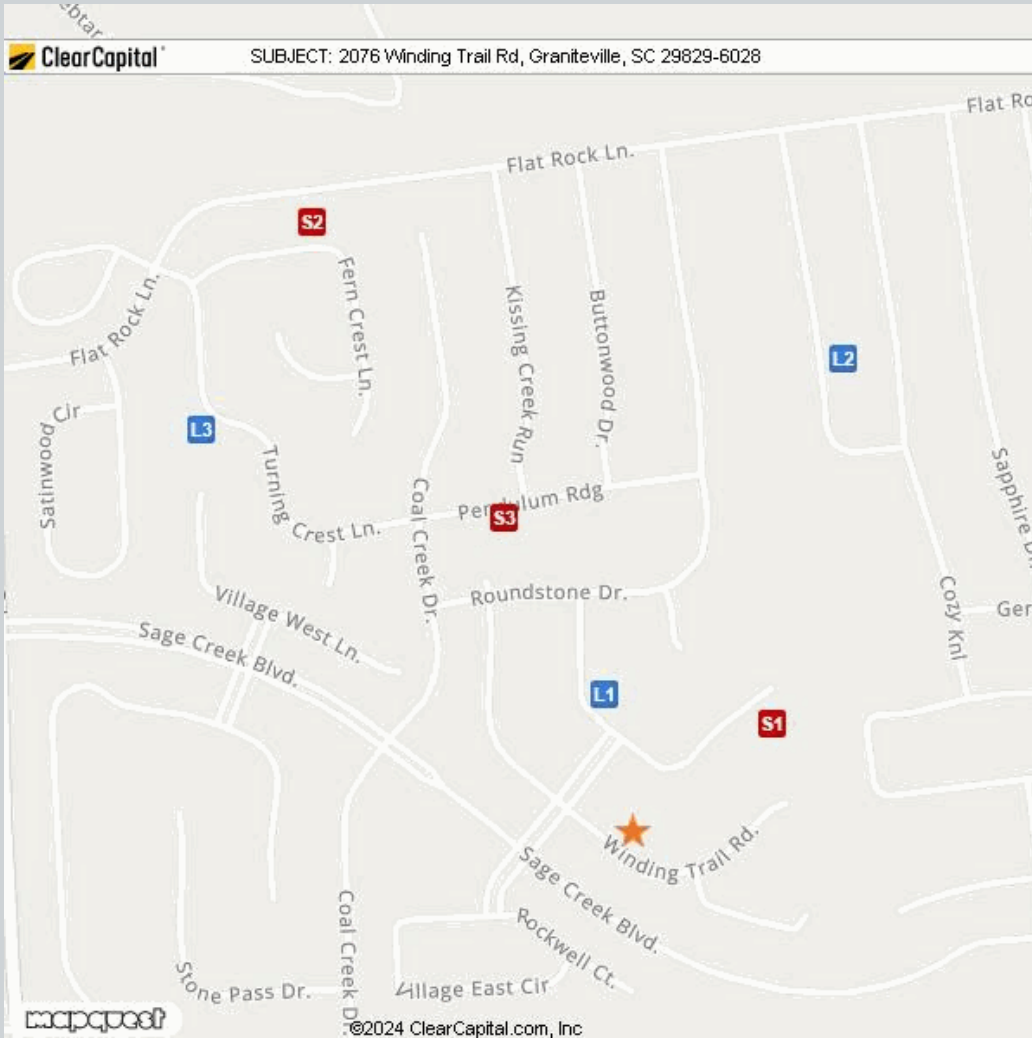
S3 134 Pendulum Ridge
Graniteville, SC 29829



Front

ClearMaps Addendum

Address ★ 2076 Winding Trail Road, Graniteville, SC 29829
Loan Number 57105 **Suggested List** \$268,000 **Suggested Repaired** \$269,000 **Sale** \$268,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2076 Winding Trail Road, Graniteville, sc 29829	--	Parcel Match
L1 Listing 1	8039 Red Rock Way, Graniteville, SC 29829	0.10 Miles ¹	Parcel Match
L2 Listing 2	160 Almond Drive, Graniteville, SC 29829	0.37 Miles ¹	Parcel Match
L3 Listing 3	709 Turning Crest Lane, Graniteville, SC 29829	0.42 Miles ¹	Parcel Match
S1 Sold 1	8130 Red Rock Way, Graniteville, SC 29829	0.13 Miles ¹	Parcel Match
S2 Sold 2	2053 Fern Crest Ln, Graniteville, SC 29829	0.49 Miles ¹	Parcel Match
S3 Sold 3	134 Pendulum Ridge, Graniteville, SC 29829	0.24 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.

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 uiprotider@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

Broker Name	Ashley Pressley	Company/Brokerage	SRI Properties, Inc.
License No	96238	Address	1053 Bubbling Springs Drive Graniteville SC 29829
License Expiration	06/30/2026	License State	SC
Phone	8032576267	Email	ashley@ashleysoldit.com
Broker Distance to Subject	4.55 miles	Date Signed	10/10/2024

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.