

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	106 Shelby Court, Simpsonville, SC 29681	Order ID	9325627	Property ID	35378324
Inspection Date	05/07/2024	Date of Report	05/09/2024		
Loan Number	57440	APN	0531090126400		
Borrower Name	Catamount Properties 2018 LLC	County	Greenville		

Tracking IDs					
Order Tracking ID	5.7_BPO	Tracking ID 1	5.7_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	SCOTT SHELTON	Condition Comments	
R. E. Taxes	\$1,358	Appears occupied and in average condition for the age and the location. No repairs appear to be needed ath this time.	
Assessed Value	\$9,000		
Zoning Classification	Residential PD		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	Orchard Farms 864-688-2922		
Association Fees	\$500 / Year (Pool,Tennis,Other: Common areas)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Established neighborhood built by Ryland Homes a larger National builder. There are approx. 333 Houses in the neighborhood with an average age of 27 years and an average SF of 2219. It is in the J.L. Mann school district and within 10 miles of Greer and Downtown Greenville. It is located within 10 miles of most shopping in the area.	
Sales Prices in this Neighborhood	Low: \$325000 High: \$1360000		
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	106 Shelby Court	129 N Orchard Farms Ave	29 Halehaven Dr	320 Cresthaven Pl
City, State	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC
Zip Code	29681	29681	29681	29681
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.22 ¹	0.14 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$439,800	\$400,000	\$375,000
List Price \$	--	\$439,800	\$400,000	\$375,000
Original List Date		04/10/2024	04/12/2024	05/03/2024
DOM · Cumulative DOM	-- · --	29 · 29	27 · 27	6 · 6
Age (# of years)	24	24	27	28
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	2,236	2,492	1,896	2,106
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	10	12	13	12
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	0.16 acres	0.20 acres	0.22 acres	0.33 acres
Other	Brick, vinyl,fence,patio,porch,shed	Brick, vinyl,porch,FP,patio,shed,fence	vinyl,porch,FP,fence,deck	Brick, vinyl,,porch,FP,fence,deck,patio

* Listing 3 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.

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

Listing 1 Updated interior and larger sf and lot. Located in the same neighborhood.

Listing 2 Updated interior with smaller sf but larger lot. Located in the same school district, all vinyl exterior.

Listing 3 Brick and vinyl with no recent updates and located in the same neighborhood. Smaller in SF and older with larger lot.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	106 Shelby Court	20 Birchstone Court	11 Willow Oak Ct	37 Halehaven Dr
City, State	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC
Zip Code	29681	29681	29681	29681
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.50 ¹	0.79 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$373,000	\$398,000	\$412,500
List Price \$	--	\$373,000	\$398,000	\$412,500
Sale Price \$	--	\$373,000	\$390,000	\$400,000
Type of Financing	--	Cnv	Cnv	Va
Date of Sale	--	01/08/2024	02/29/2024	02/20/2024
DOM · Cumulative DOM	-- · --	21 · 61	58 · 58	39 · 39
Age (# of years)	24	25	27	28
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,236	2,495	2,174	2,409
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	10	12	12	12
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	0.16 acres	0.25 acres	0.29 acres	0.26 acres
Other	Brick, vinyl,fence,patio,porch,shed	vinyl,porch,fence,deck,FP,patio	Brick, vinyl,porch,fence,FP,patio	vinyl,porch,fence,FP,deck
Net Adjustment	--	-\$8,365	+\$1,670	-\$15,155
Adjusted Price	--	\$364,635	\$391,670	\$384,845

* 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.

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

Sold 1 all vinyl with no recent updates, larger sf and lot. Located in the Mauldin school district. In a neighborhood with amenities

Sold 2 Brick and vinyl, older with larger lot and smaller sf. Located in the same school district and in a neighborhood with amenities.

Sold 3 Located in the same neighborhood, larger sf and lot with updated interior and a fenced yard and deck in rear. Landscaped front yard.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		n/a					
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	\$369,000	\$369,000
Sales Price	\$368,000	\$368,000
30 Day Price	\$365,000	--
Comments Regarding Pricing Strategy		
<p>The subject is one of the newer built in the neighborhood and has a smaller lot. It appears to be in average condition for the age and the location. Existing construction continues to be very limited in the active inventory while new construction continues to be a high % in this market. Existing construction is also no longer climbing at the same rate as a year ago and reductions in prices are beginning to happen on existing inventory as new construction is reduced due to fewer buyers and higher mortgage rates. There are no longer bidding wars on houses compared to last year. The market has switched from appreciating to stable and some areas have seen declines of up to 5% in housing prices. This opinion is not an appraisal of the market value of the property & may not be used in lieu of an appraisal. This opinion may not be used by any party as a primary basis to determine the value of a parcel of or interest in real property for mortgage loan origination, including first & second mortgages, refinances, or equity lines of credit. This report is solely the opinion of this broker of what the property should be marketed in the current market. This is a Broker Price Opinion & not a statement of value but an anticipated Sale Price. All information regarding the subject is taken from tax records &/or MLS, every effort was made to find active & sold comps that were similar in year built, sf, style, lot size, condition & location to the subject.</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

Subject Photos



Other



Other

Listing Photos

L1 129 N Orchard Farms Ave
Simpsonville, SC 29681



Front

L2 29 Halehaven Dr
Simpsonville, SC 29681



Front

L3 320 Cresthaven Pl
Simpsonville, SC 29681



Front

Sales Photos

S1 20 Birchstone Court
Simpsonville, SC 29681



Front

S2 11 Willow Oak Ct
Simpsonville, SC 29681



Front

S3 37 Halehaven Dr
Simpsonville, SC 29681



Front

ClearMaps Addendum

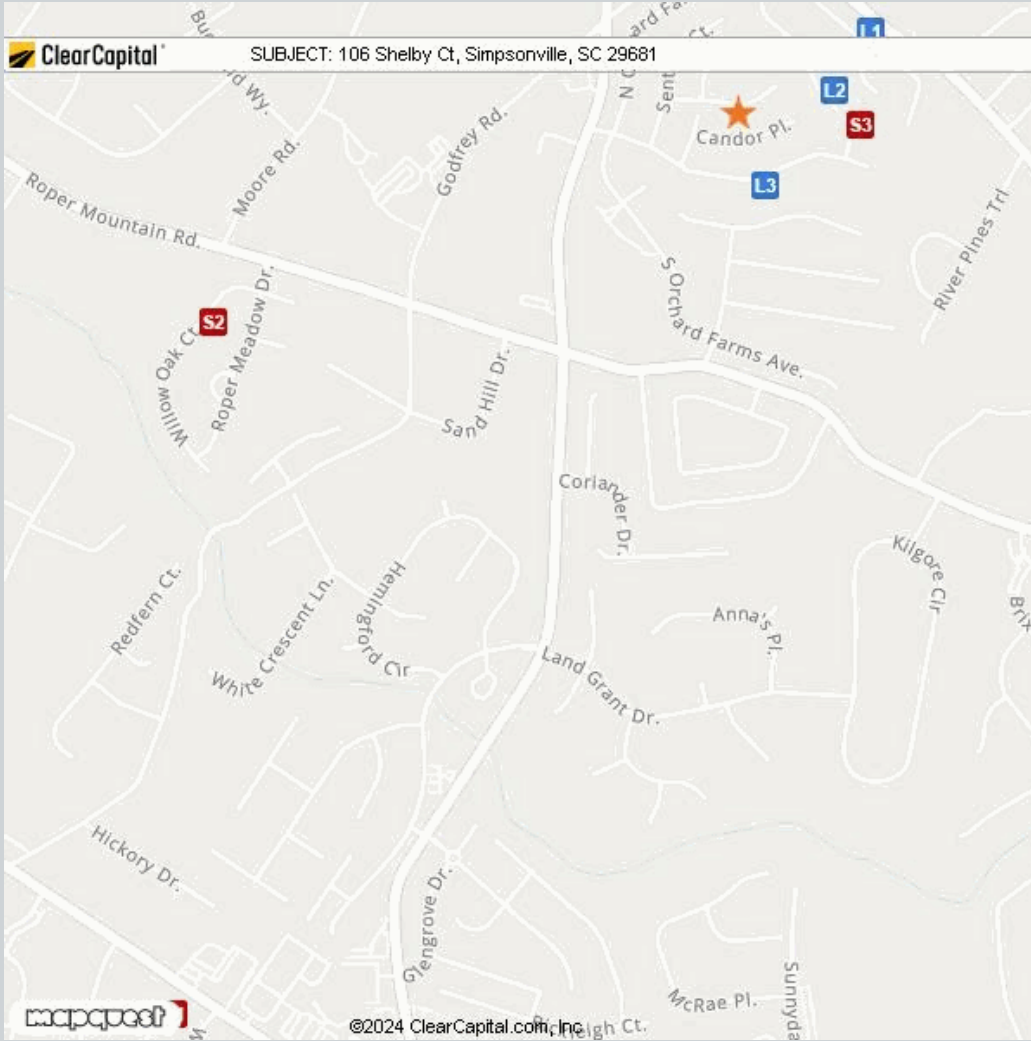
Address ★ 106 Shelby Court, Simpsonville, SC 29681

Loan Number 57440

Suggested List \$369,000

Suggested Repaired \$369,000

Sale \$368,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	106 Shelby Court, Simpsonville, SC 29681	--	Parcel Match
L1 Listing 1	129 N Orchard Farms Ave, Simpsonville, SC 29681	0.22 Miles ¹	Parcel Match
L2 Listing 2	29 Halehaven Dr, Simpsonville, SC 29681	0.14 Miles ¹	Parcel Match
L3 Listing 3	320 Cresthaven Pl, Simpsonville, SC 29681	0.11 Miles ¹	Parcel Match
S1 Sold 1	20 Birchstone Court, Simpsonville, SC 29681	1.50 Miles ¹	Parcel Match
S2 Sold 2	11 Willow Oak Ct, Simpsonville, SC 29681	0.79 Miles ¹	Parcel Match
S3 Sold 3	37 Halehaven Dr, Simpsonville, SC 29681	0.18 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: 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.
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.

Report Instructions - cont.

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	Aivars Mecs	Company/Brokerage	Mecs Homes Realty
License No	19834	Address	475 Bollweevil Way Wellford SC 29385
License Expiration	06/30/2024	License State	SC
Phone	8649092336	Email	aamecs@gmail.com
Broker Distance to Subject	13.52 miles	Date Signed	05/09/2024

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.