

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	4811 Hamby Street, Columbia, SC 29203	Order ID	9384086	Property ID	35495630
Inspection Date	06/04/2024	Date of Report	06/04/2024		
Loan Number	57704	APN	093050122		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	6.4_bpo	Tracking ID 1	6.4_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	BOB GARDNER III	Condition Comments	
R. E. Taxes	\$1,323	Subject maintained in line with neighborhood. Subject requires no exterior repairs and presents no dissimilarities to neighborhood. Subject is well maintained and groomed.	
Assessed Value	\$2,780		
Zoning Classification	Residential RS-HD		
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		
HOA	No		
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 in close proximity to schools and transportation. Within driving distance to downtown Columbia. Neighborhood market is stable. Normal marketing periods are less than 30 days.	
Sales Prices in this Neighborhood	Low: \$49750 High: \$227166		
Market for this type of property	Increased 12 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4811 Hamby Street	1520 Denny Rd	112 Elk Hill Rd	601 Joan St
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29203	29203	29203	29203
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.83 ¹	0.51 ¹	0.75 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$225,000	\$200,000	\$299,000
List Price \$	--	\$225,000	\$175,000	\$299,000
Original List Date		05/31/2024	05/06/2024	03/03/2024
DOM · Cumulative DOM	-- · --	4 · 4	29 · 29	93 · 93
Age (# of years)	57	74	57	1
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 Cape Cod	1 Story Ranch/Rambler	3 Stories Split Level	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,743	2,017	1,400	1,767
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	7	7	7
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.21 acres	0.19 acres	0.22 acres	0.20 acres
Other	--	--	--	--

* 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 LC1 is superior to the subject property due to GLA. LC1 has 2017 GLA in comparison to the subject property which has 1743 GLA. LC1 is inferior to the subject property due to age.

Listing 2 LC2 is inferior to the subject property due to GLA. LC2 has 1400 GLA in comparison to the subject property which has 1743 GLA. LC2 was built in the same year as the subject property, 1967.

Listing 3 LC3 most comparable comp due to proximity and GLA similarities. LC3 has 1767 GLA in comparison to the subject property which has 1743 GLA. LC3 is less than a mile from the subject property.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4811 Hamby Street	4938 Brickyard Rd	331 Lakeside Ave	1527 Denny Rd
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29203	29203	29203	29203
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.18 ¹	0.52 ¹	0.89 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$208,888	\$215,000	\$189,800
List Price \$	--	\$208,888	\$199,000	\$189,800
Sale Price \$	--	\$208,888	\$185,000	\$195,000
Type of Financing	--	Conv	Cash	Conv
Date of Sale	--	05/13/2024	10/06/2023	04/19/2024
DOM · Cumulative DOM	-- · --	53 · 53	64 · 64	48 · 48
Age (# of years)	57	55	59	80
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 Cape Cod	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,743	1,395	1,540	1,756
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	3 · 2	3 · 2
Total Room #	8	9	7	7
Garage (Style/Stalls)	None	None	Carport 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.21 acres	0.37 acres	0.24 acres	0.28 acres
Other	--	--	--	--
Net Adjustment	--	-\$20,000	\$0	+\$20,000
Adjusted Price	--	\$188,888	\$185,000	\$215,000

* 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** SC1 is superior to the subject property due to age. SC1 was built in 1969 in comparison to the subject property which was built in 1967. SC1 is inferior to the subject property due to GLA. ADJ -20,000 CONDITION
- Sold 2** SC2 is inferior to the subject property due to age and GLA. SC2 has 1540 GLA in comparison to the subject property which has 1743 GLA. ADJ -6,000 DET. CARPORT 2CARS, NET ADJ 6,000 BED RC
- Sold 3** SC3 weighed the heaviest in price decision due to proximity and GLA similarities. SC3 has 1756 GLA in comparison to the subject property which has 1743 GLA. SC3 is less than a mile from the subject property. NET ADJ 20,000 AGE

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject is not currently listed. No listing history available for the subject property.			
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	\$201,000	\$201,000
Sales Price	\$200,000	\$200,000
30 Day Price	\$191,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity, similar characteristics, and GLA. SC3 weighed the heaviest in price decision due to proximity and GLA similarities. LC3 most comparable comp due to proximity and GLA similarities.		

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



Side



Side



Street



Street

Listing Photos

L1 1520 Denny Rd
Columbia, SC 29203



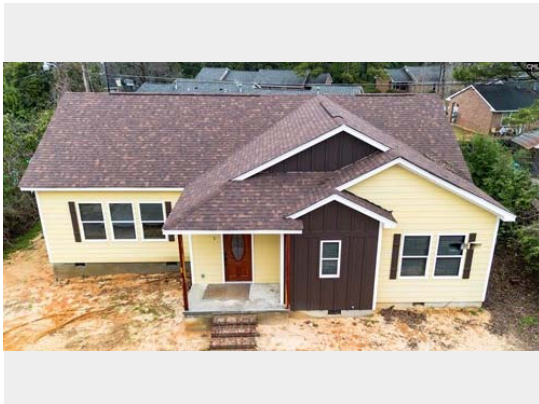
Front

L2 112 Elk Hill Rd
Columbia, SC 29203



Front

L3 601 Joan St
Columbia, SC 29203



Front

Sales Photos

S1 4938 Brickyard Rd
Columbia, SC 29203



Front

S2 331 Lakeside Ave
Columbia, SC 29203



Front

S3 1527 Denny Rd
Columbia, SC 29203



Front

ClearMaps Addendum

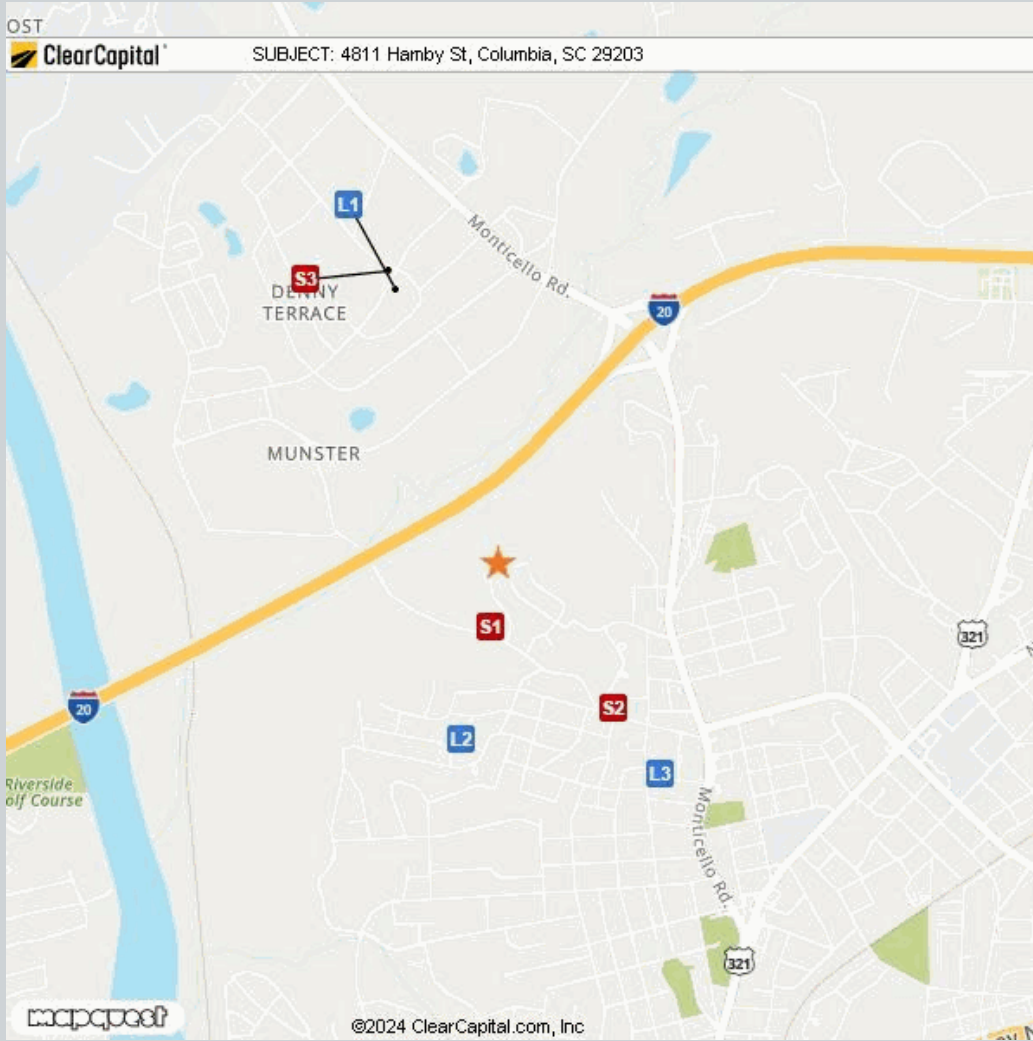
Address ★ 4811 Hamby Street, Columbia, SC 29203

Loan Number 57704

Suggested List \$201,000

Suggested Repaired \$201,000

Sale \$200,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4811 Hamby Street, Columbia, SC 29203	--	Parcel Match
L1 Listing 1	1520 Denny Rd, Columbia, SC 29203	0.83 Miles ¹	Parcel Match
L2 Listing 2	112 Elk Hill Rd, Columbia, SC 29203	0.51 Miles ¹	Parcel Match
L3 Listing 3	601 Joan St, Columbia, SC 29203	0.75 Miles ¹	Parcel Match
S1 Sold 1	4938 Brickyard Rd, Columbia, SC 29203	0.18 Miles ¹	Parcel Match
S2 Sold 2	331 Lakeside Ave, Columbia, SC 29203	0.52 Miles ¹	Parcel Match
S3 Sold 3	1527 Denny Rd, Columbia, SC 29203	0.89 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.

*** 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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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.

Broker Information

Broker Name	Khalil McClellan	Company/Brokerage	TAW REALTY
License No	63926	Address	4216 Donovan Dr Columbia SC 29210
License Expiration	06/30/2024	License State	SC
Phone	8036730023	Email	theamericanwayrealty@gmail.com
Broker Distance to Subject	3.81 miles	Date Signed	06/04/2024

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.