

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.

<b>Address</b>	220 Denby Circle, Columbia, SC 29229	<b>Order ID</b>	9452910	<b>Property ID</b>	35630371
<b>Inspection Date</b>	07/05/2024	<b>Date of Report</b>	07/06/2024		
<b>Loan Number</b>	57943	<b>APN</b>	232130314		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

**Tracking IDs**

<b>Order Tracking ID</b>	7.2_bpo	<b>Tracking ID 1</b>	7.2_bpo
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	DONALD LEE SIMONS JR	<b>Condition Comments</b> Subject maintained, subject appears secure. Subject landscape clean and groomed. Subject requires no exterior repairs. Subject appears to be vacant, did not trespass to confirm.
<b>R. E. Taxes</b>	\$1,514	
<b>Assessed Value</b>	\$5,600	
<b>Zoning Classification</b>	Residential PDD	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	HIDDEN PINES HOA	
<b>Association Fees</b>	\$195 / Year (Landscaping)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Traditional sales driving force of neighborhood sales, neighborhood offers close proximity to schools, shopping and amenities.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$224140 High: \$439200	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	220 Denby Circle	317 E Waverly Place Ct	397 White Gables Dr	112 Kingston Trace Rd
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29229	29229	29229	29229
<b>Datasource</b>	Public Records	Public Records	Public Records	Public Records
<b>Miles to Subj.</b>	--	1.94 <sup>1</sup>	0.35 <sup>1</sup>	0.67 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$190,000	\$205,000	\$219,900
<b>List Price \$</b>	--	\$190,000	\$205,000	\$219,900
<b>Original List Date</b>		04/19/2024	06/19/2024	05/09/2024
<b>DOM · Cumulative DOM</b>	-- · --	78 · 78	17 · 17	58 · 58
<b>Age (# of years)</b>	22	21	19	21
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Conventional	2 Stories CONVENTIONAL	1 Story CONVENTIONAL	1 Story CONVENTIONAL
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,072	1,320	1,305	1,340
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2 · 1	3 · 2	3 · 2
<b>Total Room #</b>	7	8	7	7
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.21 acres	0.13 acres	0.26 acres	0.18 acres
<b>Other</b>	--	--	--	--

\* 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** 3-bedroom & 2.5-bath Home Is In One Of Summit's Beautiful Cul-de-sacs. Providing Ample Outdoor Space And Privacy In Its Large Backyard

**Listing 2** Full Front Porch Welcomes You Home. As You Enter, You're Greeted By Vaulted Ceilings And A Spacious Open Floor Plan With Great Natural Light. The Kitchen Boasts Stainless Steel Appliances

**Listing 3** 3 bedroom 2 bath home with 1340 square feet and two car attached garage. Comp GLA superior to subject. No public remarks available.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	220 Denby Circle	144 Palmetto Park Cir	300 White Gables Dr	308 Bombing Range Rd
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29229	29229	29229	29229
<b>Datasource</b>	Public Records	Tax Records	Tax Records	Tax Records
<b>Miles to Subj.</b>	--	0.11 <sup>1</sup>	0.23 <sup>1</sup>	0.28 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$195,000	\$201,000	\$225,000
<b>List Price \$</b>	--	\$195,000	\$201,000	\$205,500
<b>Sale Price \$</b>	--	\$192,500	\$196,000	\$195,000
<b>Type of Financing</b>	--	Conv	Conv	Conv
<b>Date of Sale</b>	--	06/24/2024	03/19/2024	11/14/2023
<b>DOM · Cumulative DOM</b>	-- · --	41 · 41	31 · 54	59 · 98
<b>Age (# of years)</b>	22	18	20	22
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Conventional	2 Stories CONVENTIONAL	1 Story CONVENTIONAL	1 Story CONVENTIONAL
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,072	1,369	1,165	1,128
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2 · 1	3 · 2	3 · 2
<b>Total Room #</b>	7	8	7	7
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.21 acres	0.10 acres	.15 acres	.22 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$1,000	-\$1,500	-\$1,500
<b>Adjusted Price</b>	--	\$193,500	\$194,500	\$193,500

\* 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.

## Recent Sales - Cont.

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

- Sold 1** 3 Bed/ 2.5 Bath Home Is Full Of Great Features And Potential! With Just A Little TLC This House Could Be Transformed Into Your Dream Home! The Flowing Layout Leads You From The Living Room To The Spacious Kitchen ADJ -1500 GARAGE COUNT -1500 RC HALF BATH -1000 GLA 5000 CONDITION NET 1000
- Sold 2** 300 White Gables Dr, Columbia, SC 29229 is a single family home that contains 1,165 sq ft and was built in 2004. It contains 3 bedrooms and 2 bathrooms. This home last sold for \$196,000 in March 2024. ADJ -1500 GLA
- Sold 3** 308 Bombing Range Rd, Columbia, SC 29229 is a single family home that contains 1,128 sq ft and was built in 2002. It contains 3 bedrooms and 2 bathrooms. This home last sold for \$195,000 in November 2023. ADJ -1500 GLA

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				NO LISTING HISTORY			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$195,000	\$195,000
<b>Sales Price</b>	\$193,500	\$193,500
<b>30 Day Price</b>	\$184,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject price based on comps with close proximity and similar characteristics. Subject price heavily weighed by sold comps. SC1 held the most weight due to proximity to subject. However, SC1 GLA and GC superior to subject. LC2 most comparable due to proximity to subject. Due to lack of similar comps in the immediate area some variances could not be avoided. Due to the same subject GLA could not be bracketed by comps without compromising attachment type. Also search was expanded to find LC1, LC1 chosen due to age and similarities to subject. Please note: If the opportunity becomes available to list this property I would like the opportunity to show how our company can be a much larger asset to your company in addition to servicing BPO's.</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

## Listing Photos

**L1** 317 E Waverly Place Ct  
Columbia, SC 29229



Front

**L2** 397 White Gables Dr  
Columbia, SC 29229



Front

**L3** 112 Kingston Trace Rd  
Columbia, SC 29229



Front



## Sales Photos

**S1** 144 Palmetto Park Cir  
Columbia, SC 29229



Front

**S2** 300 White Gables Dr  
Columbia, SC 29229



Front

**S3** 308 Bombing Range Rd  
Columbia, SC 29229



Front

### ClearMaps Addendum

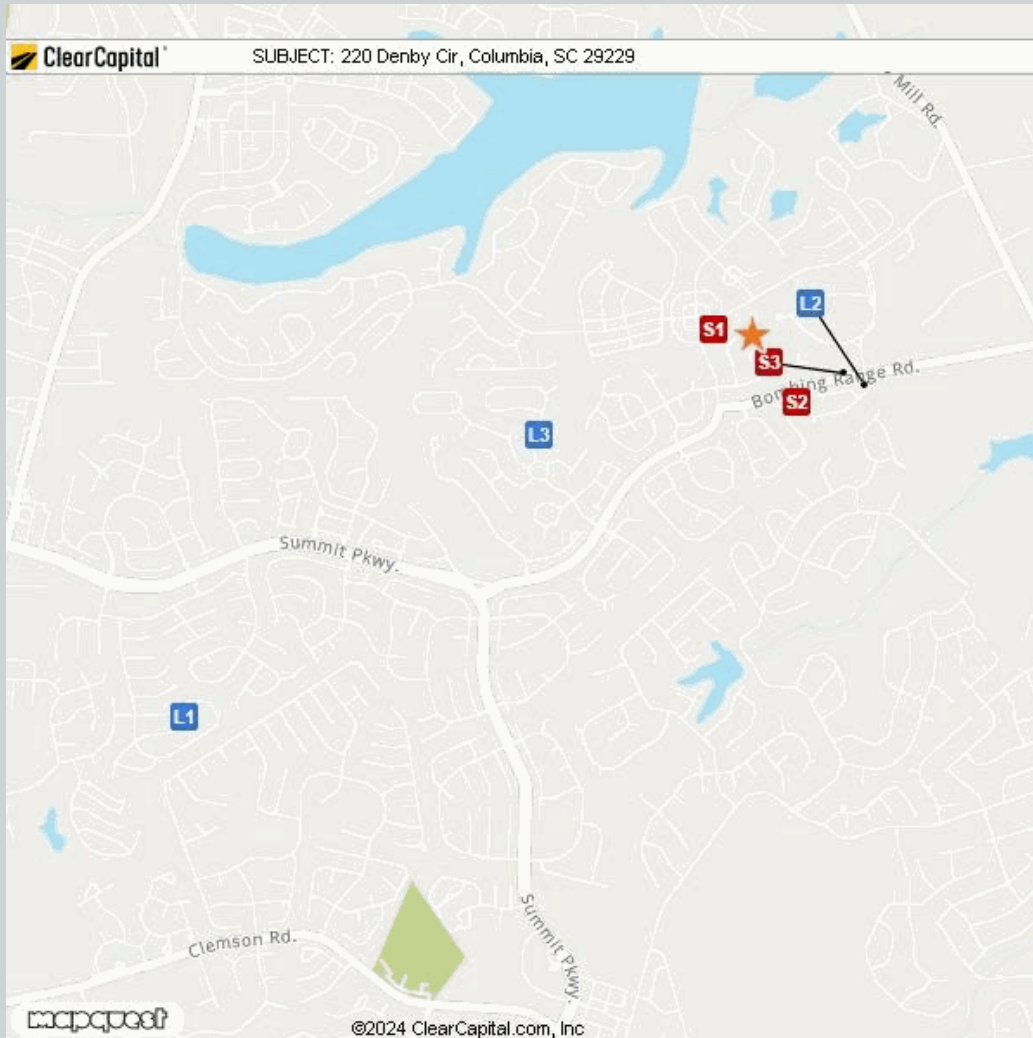
**Address** ★ 220 Denby Circle, Columbia, SC 29229

**Loan Number** 57943

**Suggested List** \$195,000

**Suggested Repaired** \$195,000

**Sale** \$193,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	220 Denby Circle, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	317 E Waverly Place Ct, Columbia, SC 29229	1.94 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	397 White Gables Dr, Columbia, SC 29229	0.35 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	112 Kingston Trace Rd, Columbia, SC 29229	0.67 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	144 Palmetto Park Cir, Columbia, SC 29229	0.11 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	300 White Gables Dr, Columbia, SC 29229	0.23 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	308 Bombing Range Rd, Columbia, SC 29229	0.28 Miles <sup>1</sup>	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.

## 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

<b>Broker Name</b>	Khalil McClellan	<b>Company/Brokerage</b>	TAW REALTY
<b>License No</b>	63926	<b>Address</b>	4216 Donovan Dr Columbia SC 29210
<b>License Expiration</b>	06/30/2026	<b>License State</b>	SC
<b>Phone</b>	8036730023	<b>Email</b>	theamericanwayrealty@gmail.com
<b>Broker Distance to Subject</b>	15.92 miles	<b>Date Signed</b>	07/06/2024

*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 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:

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