

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	206 Labonte Dr, Piedmont, SC 29673	Order ID	9529590	Property ID	35779681
Inspection Date	08/07/2024	Date of Report	08/08/2024		
Loan Number	58175	APN	0610100103800		
Borrower Name	Catamount Properties 2018 LLC	County	Greenville		

Tracking IDs

Order Tracking ID	8.6_BPO	Tracking ID 1	8.6_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CHRISTOPHER QUICK	Condition Comments The home appeared to be in average to good condition for the age of the home at the time of the inspection with no notable repairs from the street view. Due to not inspecting home other than from the street view the condition is an estimate.
R. E. Taxes	\$943	
Assessed Value	\$4,720	
Zoning Classification	Residential	
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 The home is the neighborhood appear to be mainly in average condition as the neighborhood appears to be a mix of stick built homes and mobile homes.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$94120 High: \$506130	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	206 Labonte Dr	337 Labonte Drive	2 Spring Street	139 Patterson Street
City, State	Piedmont, SC	Piedmont, SC	Piedmont, SC	Piedmont, SC
Zip Code	29673	29673	29673	29673
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.86 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$243,050	\$265,000	\$319,000
List Price \$	--	\$243,050	\$245,000	\$288,000
Original List Date		07/15/2024	06/12/2024	06/05/2024
DOM · Cumulative DOM	-- · --	24 · 24	56 · 57	63 · 64
Age (# of years)	19	0	89	50
Condition	Average	Excellent	Good	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	1 Story traditional	1 Story traditional	2 Stories traditional	1.5 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,575	1,300	1,845	1,558
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	3 · 2
Total Room #	7	7	7	8
Garage (Style/Stalls)	None	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	0.23 acres	0.47 acres	0.23 acres
Other	--	--	--	--

* Listing 1 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** This home is a beautiful 3 Bedroom 2 bath. The master bedroom offers a tray ceiling with ceiling fan, walk in closet. The master bath has double sinks, with a separate tub and shower. The kitchen offers 36" Birch cabinets and Black Electric Appliances. Other upgrades throughout the house include: rounded corners, arched doorways.
- Listing 2** Open House Sunday July 14 2-4pm Welcome to this adorable home that has been all redone in the last three years. You will walk up the large covered front porch that just invites you to have a seat, as you enter the home you will be welcomed into the large family room. The amazing kitchen is bright and full of charm, with a island and a place for a table. Master Bedroom is on the main level. Two full bathrooms on the main level along with one more bedroom that can be used as an office or even dining room. Upstairs you will find two more bedrooms. Not only is this home charming on the inside but has a great yard as well. Don't miss this great home close to Downtown Piedmont and less than 15 minutes to Downtown Greenville. This property is USDA loan eligible area.
- Listing 3** This 3BR/2BA has been tastefully and professionally built (2022) and a 16x14 Building (2024) with HVAC and Electricity fully finished that could be used as a Guest room/Office/workshop. Spend mornings and sunsets on your front porch. It's hard to find granite counters, white shakers, and stainless appliances, new construction, with extra room for office/studio or workshop plus no HOA at this price!!! It is move-in ready with tasteful paint and everything new. If you've been having trouble finding an affordable brand new home this is for you. Move in ready, Come home and put your feet up to comfort, privacy, and nothing else to be done. Great location that feels like "country" and yet close proximity to Greenville. All the best with no HOA. Comfortable living room, split floor plan, with 2 bed bathroom on main level and 3 on second floor. Kitchen space great to host friends and family with the open floor to dining room and living room. To the right will find a big size master bedroom and bath beautifully done and also a walking closet. Just open the back glass doors at kitchen and take the festivities outside for expanding the space, allowing for more gathering. Settle in on the new patio these evenings and enjoy friends, quiet and a large backyard for play.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	206 Labonte Dr	103 Labonte Drive	105 Labonte Drive	324 Labonte Drive
City, State	Piedmont, SC	Piedmont, SC	Piedmont, SC	Piedmont, SC
Zip Code	29673	29673	29673	29673
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.07 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$239,900	\$239,900	\$258,043
List Price \$	--	\$224,900	\$239,900	\$258,043
Sale Price \$	--	\$220,000	\$234,900	\$256,043
Type of Financing	--	Fha	Conventional	Fha
Date of Sale	--	02/07/2024	07/26/2024	06/12/2024
DOM · Cumulative DOM	-- · --	52 · 82	8 · 43	0 · 0
Age (# of years)	19	18	18	0
Condition	Average	Good	Good	Excellent
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	1 Story traditional	1 Story ranch	1 Story ranch	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,575	1,597	1,579	1,593
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	3 · 2
Total Room #	7	8	7	7
Garage (Style/Stalls)	None	None	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	0.20 acres	0.30 acres	0.38 acres	0.23 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$220,000	\$234,900	\$256,043

* Sold 2 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** Looking for the perfect home to call your own? Your search stops here! This lovely ranch home has so many desirable features! Situated on a spacious lot, this home is nestled in a subdivision with NO HOA. As soon as you step inside you are greeted by a wonderfully appointed OPENFLOOR PLAN with HIGH vaulted ceilings! This home is MOVE-IN ready with BRAND NEW CARPET and FRESH PAINT! This spacious ranch home features rooms galore. It is very hard to find a ranch home with 4 BEDROOMS but this one delivers! No need to climb stairs as all bedrooms are found on the main level. There is plenty of space room to store your things in the laundry room/rear entry hallway. Grill outside on the back Covered Patio. Let the pets run around out back in the spacious backyard! New roof installed within the last 2 years! Own with confidence as this home has so much to offer!
- Sold 2** Welcome to 105 Labonte Drive located in the Kingswood subdivision featuring a split bedroom plan and updates throughout the home from fresh paint, new flooring and room for everyone to relax after a long day. Enjoy a large living area that flows directly into the eat in kitchen where you will find stainless steel appliances and abundance of cabinets and lots of natural light. The laundry room is spacious giving you room to wash, dry and fold all in one space, making this task easy and convenient. Enjoy the privacy in your master bedroom complete with a full bath away from the hustle and bustle of the 3 additional bedrooms on the other side of the home. Make the backyard your own private getaway by using the patio to explore the possibilities.
- Sold 3** This home is a beautiful 3 Bedroom 2 bath. The master bedroom offers a ceiling fan, walk in closet. The master bath has double sinks, with a separate tub and shower. The kitchen offers 42" showcase cabinets and Black appliances. Other upgrades throughout the house include: rounded corners, arched doorways.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The home was last listed on 8/22/2007 for \$68,800 and sold on 01/16/2008 for \$67,000.			
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	\$235,000	\$235,000
Sales Price	\$225,000	\$225,000
30 Day Price	\$210,000	--
Comments Regarding Pricing Strategy		
<p>The home was priced based on the comps, condition, exterior viewing, and the local area. THIS IS NOT AN APPRAISAL. All information was pulled or obtained by using the tax records, mls, a supplied appraisal by the lender or by estimation. All information is considered accurate by extraordinary assumptions. This report is a Broker Price Opinion and in no way is to be used as a replacement of an appraisal or deemed to be an appraisal. This is only an opinion as I am only a Real Estate agent and not acting as an appraiser. This market analysis may not be used for the purposes of obtaining financing in a federally related transaction and I have presented the dollars for this property as PRICE, not VALUE. I am a licensed real estate Broker exempt from SC appraisal license law per SC Code 40-60-30. Rent values are only an estimate.</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



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 337 Labonte Drive
Piedmont, SC 29673



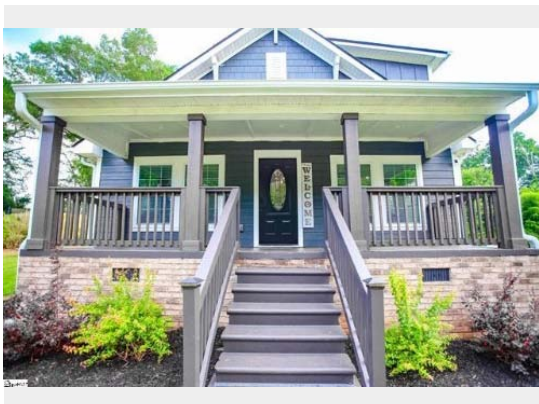
Front

L2 2 Spring Street
Piedmont, SC 29673



Front

L3 139 Patterson Street
Piedmont, SC 29673



Front

Sales Photos

S1 103 Labonte Drive
Piedmont, SC 29673



Front

S2 105 Labonte Drive
Piedmont, SC 29673



Front

S3 324 Labonte Drive
Piedmont, SC 29673



Front

ClearMaps Addendum

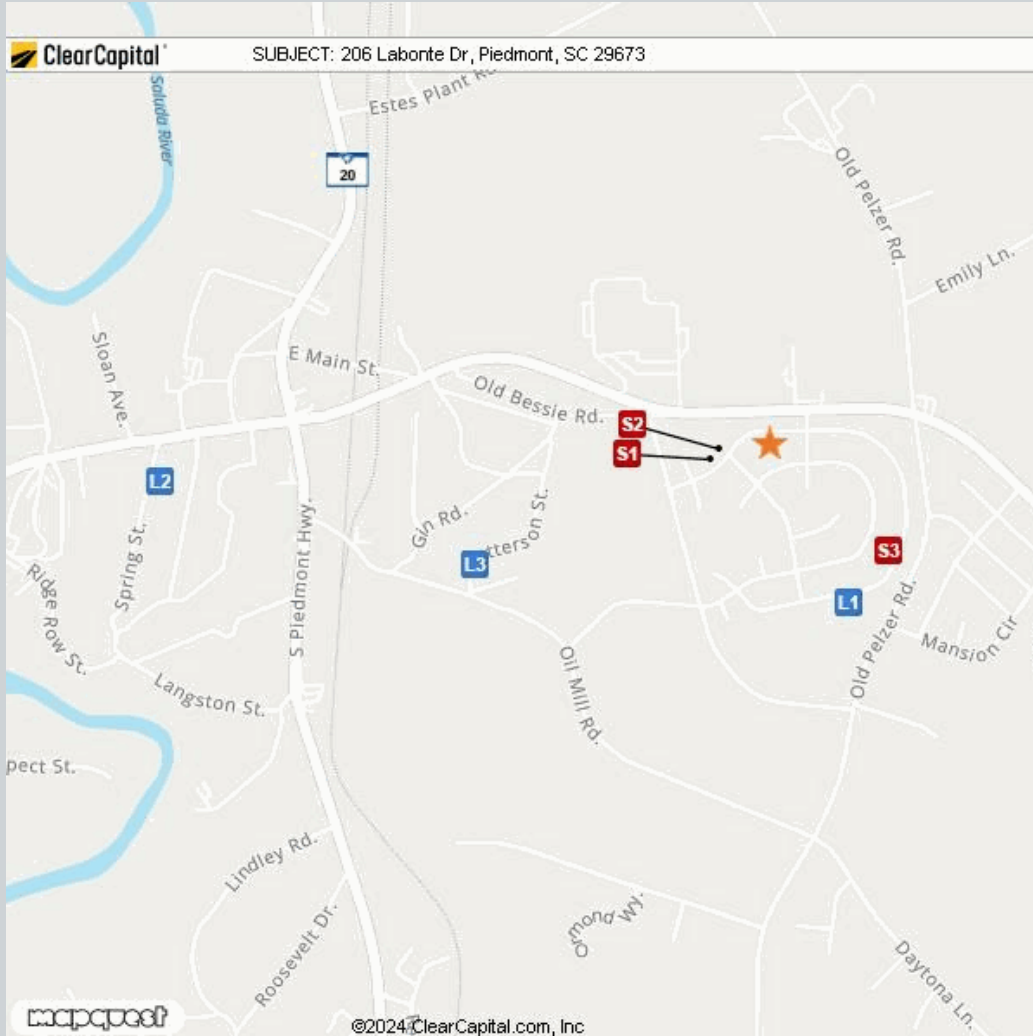
Address ★ 206 Labonte Dr, Piedmont, SC 29673

Loan Number 58175

Suggested List \$235,000

Suggested Repaired \$235,000

Sale \$225,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	206 Labonte Dr, Piedmont, SC 29673	--	Parcel Match
L1 Listing 1	337 Labonte Drive, Piedmont, SC 29673	0.25 Miles ¹	Parcel Match
L2 Listing 2	2 Spring Street, Piedmont, SC 29673	0.86 Miles ¹	Parcel Match
L3 Listing 3	139 Patterson Street, Piedmont, SC 29673	0.45 Miles ¹	Parcel Match
S1 Sold 1	103 Labonte Drive, Piedmont, SC 29673	0.09 Miles ¹	Parcel Match
S2 Sold 2	105 Labonte Drive, Piedmont, SC 29673	0.07 Miles ¹	Parcel Match
S3 Sold 3	324 Labonte Drive, Piedmont, SC 29673	0.23 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 uiprovider@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	Jeffrey Thompson	Company/Brokerage	Upstate Realty & Associates
License No	79692	Address	201 Misty Meadow Dr Greenville SC 29615
License Expiration	06/30/2026	License State	SC
Phone	8646313099	Email	jthompson8405@gmail.com
Broker Distance to Subject	12.88 miles	Date Signed	08/08/2024

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.