

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	451 Abbeydale Way, Columbia, SC 29229	Order ID	9559022	Property ID	35852683
Inspection Date	08/23/2024	Date of Report	08/25/2024		
Loan Number	58179	APN	233130124		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	8.19_BPO	Tracking ID 1	8.19_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	SAMANTHA JILL HARWELL	Subject maintained in line with neighborhood. Subject requires no exterior repairs and presents no major dissimilarities to neighborhood. Subject is maintained and conforms to neighborhood.
R. E. Taxes	\$2,103	
Assessed Value	\$8,480	
Zoning Classification	Residential PDD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Subject property secured.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Lake Carolina HOA	
Association Fees	\$600 / Year (Pool,Tennis,Other: Playground, Road Maintenance, Sidewalk Maintenance & Street Light Maintenance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Traditional sales remain driving force of neighborhood sales, REO activity low. Market for this particular property has remained stable. Normal marketing periods are less than 30 days.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$224140 High: \$439200	
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	451 Abbeydale Way	28 Dulaney Ct	708 Sorenson Dr	246 Berkeley Ridge Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.58 ¹	0.99 ¹	0.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$395,000	\$370,000	\$339,500
List Price \$	--	\$395,000	\$370,000	\$339,500
Original List Date		08/02/2024	08/01/2024	06/05/2024
DOM · Cumulative DOM	-- · --	21 · 23	22 · 24	79 · 81
Age (# of years)	15	18	3	18
Condition	Average	Average	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	2,878	3,373	2,508	2,908
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3 · 1	4 · 2 · 1	4 · 3
Total Room #	9	10	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 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	0.31 acres	0.30 acres	0.15 acres	0.26 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.

Current Listings - Cont.

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

- Listing 1** Home featuring 4 bedrooms, 3.5 bathrooms, and a multitude of flexible living areas. Inside, You'll Find: Spacious Kitchen: kitchen boasting rich wood cabinets and durable Corian countertops. Hardwood: Hardwood floors flow throughout the main living areas. Multiple Living Areas: spacious living room, FROG room, including spacious all-seasons room. Dedicated Office: office space with glass doors to provide privacy. Ample Bedrooms: Four bedrooms, with 3.5 bathrooms.
- Listing 2** Home has a full front porch, complete with overhead balcony. The minute you walk through the door you will notice the formal, yet modern dining room. A butler's pantry with extra cabinets/countertops provides easy access between the formal dining room and kitchen. Across the hall is a bonus room, with glass French doors. Further down the hallway you will see a powder room and large coat closet. Just a few more steps and you enter an open concept living room and kitchen area. The oversized great room has recessed lighting and a fireplace. The gourmet kitchen has new appliances, quartz countertops, a walk-in butler's pantry, and a large eat-in island! You can access the garage through a covered porch/breezeway. As you head upstairs, wood stair treads and ornate iron balusters. On the second floor there is a large master suite, with a huge walk-in closet and access to the overhead balcony. The master bathroom boasts double vanities, garden tub and a separate shower. The upstairs also has 3 additional bedrooms, an additional full bathroom and a convenient laundry room.
- Listing 3** Fenced in backyard. Inside the home, the 2-story family room is open to the kitchen with plenty of counter/cabinet space and an eat-in area and easy access to a formal dining room, and a bedroom and full bath all on the main level. The second floor features the owner's suite, bedroom 3 and 4 and a full bath.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	451 Abbeydale Way	226 Silverwood Trl	635 Angel Oak Ln	620 Dulaney Bnd
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.15 ¹	0.14 ¹	0.67 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$315,000	\$364,900	\$374,900
List Price \$	--	\$315,000	\$364,900	\$374,900
Sale Price \$	--	\$320,000	\$364,900	\$361,000
Type of Financing	--	Fha	Va	Fha
Date of Sale	--	10/19/2023	07/30/2024	01/19/2024
DOM · Cumulative DOM	-- · --	4 · 35	39 · 39	12 · 70
Age (# of years)	15	17	8	17
Condition	Average	Average	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 BI-LEVEL	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,878	2,138	3,223	2,912
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 3
Total Room #	9	9	9	9
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	0.31 acres	0.23 acres	0.18 acres	0.19 acres
Other	--	--	--	--
Net Adjustment	--	+\$15,000	-\$11,000	+\$15,000
Adjusted Price	--	\$335,000	\$353,900	\$376,000

* 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** Two-story home nestled on 0.23-acre lot. The Dining Room of the foyer offers hardwood floors, high ceilings, and a large space. The Eat-in Kitchen opens to the Great Room and has wood cabinets, tile floors, tile backsplash, and granite counters w/standing-height bar. The Sunroom opens from the Kitchen through French doors. The Great Room provides an abundance of natural light, 2-story vaulted ceilings, hardwood floors, gas fireplace, access to the back deck, and great open floorplan. The Master Suite, on the 1st floor, has tray ceilings, and a private bathroom with soaking tub, walk-in shower, double vanity, and walk-in closet. The additional 2 bedrooms upstairs each offer a private closet, ceiling fan, and a shared bathroom with a vanity and combo tub/shower. The bonus room, or fourth bedroom, over the garage offers a closet and a flex space. The fully fenced backyard features a large deck with attached Sun setter shade. NET ADJ 15,000 INGROUND POOL
- Sold 2** 2 story home w/ 4 bedroom, 2.5 bath. Home has spacious floorplan throughout the main level! Heavy moldings and coffered ceilings. The kitchen has a huge walk-in pantry! Upstairs you'll find the HUGE primary bedroom! From the tray ceilings to the Berber carpet; The primary bathroom has a true double vanity with a luxurious tile shower and garden tube! The other 3 bedrooms all have a WALK-IN closet! ADJ -20,000 CONDITION, -6,000 GLA, NET ADJ 15,000 INGROUND POOL
- Sold 3** 4BR 3BA home with HUGE screened back porch, private backyard! HUGE wooden deck with privacy feature. BIG Sunroom opens into the spacious great room with 18' high ceilings for an open feel. BIG Kitchen featuring QUARTZ Countertops, Glass Tile Backsplash, Island, Pantry. Guest Suite on the 1st floor with full bathroom. BIG Owner Suite on the 2nd floor with HUGE open custom shower, jetted garden tub, dual vanity, and walk-in closet! Large spacious bedrooms upstairs are separate from the Owner Suite to maximize space and privacy. ADJ -15,000 INGROUND POOL

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject is not currently listed. Please see listing history listed below for the subject property.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
07/17/2024	\$350,000	08/01/2024	\$300,000	Sold	08/15/2024	\$285,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$366,000	\$366,000
Sales Price	\$365,000	\$365,000
30 Day Price	\$356,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity, similar characteristics, and GLA similarities. LC3 most comparable comp due to proximity, age and GLA similarities. SC3 weighed the heaviest in price decision due to proximity, age and GLA similarities.		

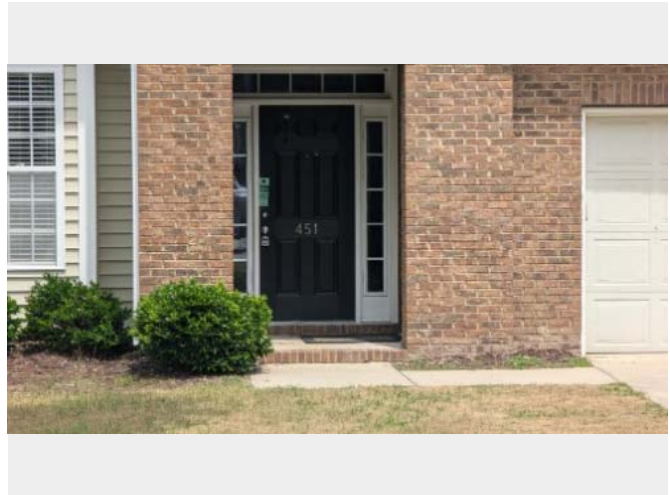
Clear Capital Quality Assurance Comments Addendum

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



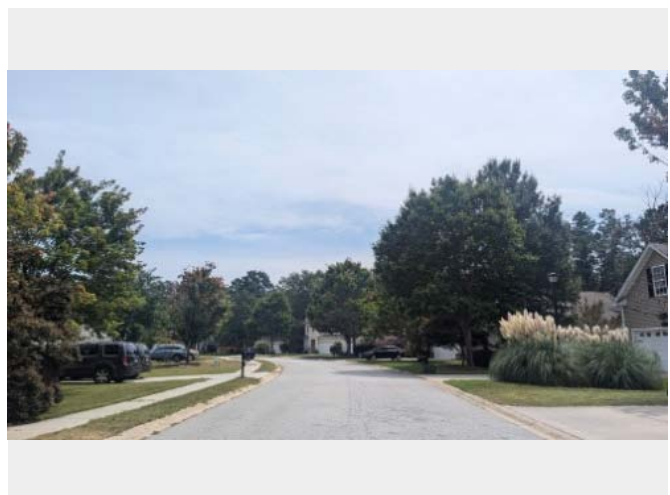
Side



Side



Street



Street

Listing Photos

L1 28 Dulaney Ct
Columbia, SC 29229



Front

L2 708 Sorenson Dr
Columbia, SC 29229



Front

L3 246 Berkeley Ridge Dr
Columbia, SC 29229



Front

Sales Photos

S1 226 Silverwood Trl
Columbia, SC 29229



Front

S2 635 Angel Oak Ln
Columbia, SC 29229



Front

S3 620 Dulaney Bnd
Columbia, SC 29229



Front

ClearMaps Addendum

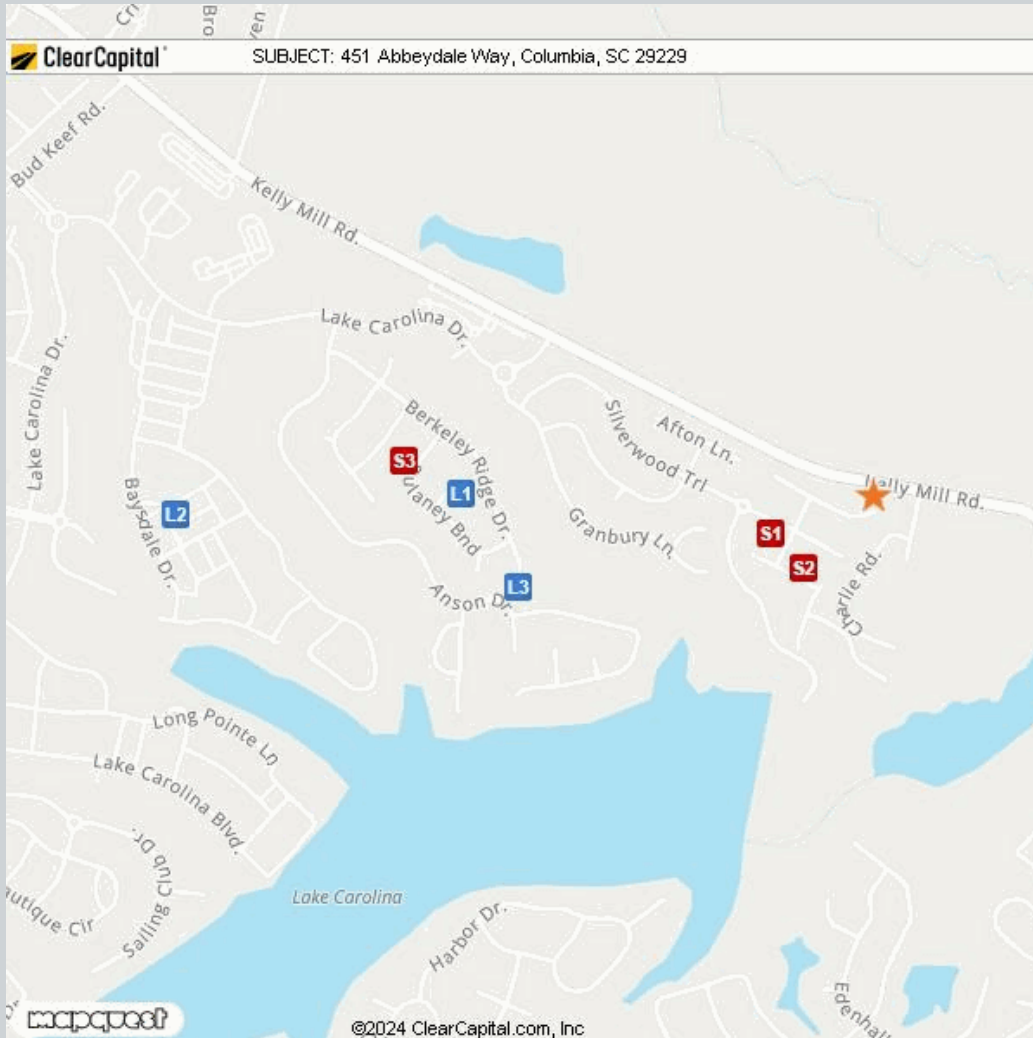
Address ★ 451 Abbeydale Way, Columbia, SC 29229

Loan Number 58179

Suggested List \$366,000

Suggested Repaired \$366,000

Sale \$365,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	451 Abbeydale Way, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	28 Dulaney Ct, Columbia, SC 29229	0.58 Miles ¹	Parcel Match
L2 Listing 2	708 Sorenson Dr, Columbia, SC 29229	0.99 Miles ¹	Parcel Match
L3 Listing 3	246 Berkeley Ridge Dr, Columbia, SC 29229	0.52 Miles ¹	Parcel Match
S1 Sold 1	226 Silverwood Trl, Columbia, SC 29229	0.15 Miles ¹	Parcel Match
S2 Sold 2	635 Angel Oak Ln, Columbia, SC 29229	0.14 Miles ¹	Parcel Match
S3 Sold 3	620 Dulaney Bnd, Columbia, SC 29229	0.67 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 uiproducer@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	Khalil McClellan	Company/Brokerage	TAW REALTY
License No	63926	Address	4216 Donovan Dr Columbia SC 29210
License Expiration	06/30/2026	License State	SC
Phone	8036730023	Email	theamericanwayrealty@gmail.com
Broker Distance to Subject	16.46 miles	Date Signed	08/23/2024

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.