

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>	163 Pond Oak Lane, Columbia, SC 29212	<b>Order ID</b>	9637677	<b>Property ID</b>	35983723
<b>Inspection Date</b>	09/27/2024	<b>Date of Report</b>	09/27/2024		
<b>Loan Number</b>	58432	<b>APN</b>	052150105		
<b>Borrower Name</b>	WH1 LLC	<b>County</b>	Richland		

Tracking IDs					
<b>Order Tracking ID</b>	9.23_BPO	<b>Tracking ID 1</b>	9.23_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	ASHLEY DIANDRA KEYS	Subject maintained in line with neighborhood. Subject requires no major exterior repairs and presents no extensive dissimilarities to neighborhood. Subject is maintained and conforms to neighborhood.
<b>R. E. Taxes</b>	\$1,228	
<b>Assessed Value</b>	\$6,804	
<b>Zoning Classification</b>	Residential RSF-2	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
	(Subject property secured.)	
<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>	CHESTNUT HILLPLANTATION HOA	
<b>Association Fees</b>	\$550 / Year (Pool,Tennis,Other: COMMON AREA MAINTENANCE, Playgournd and Clubhouse)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	Neighborhood maintained in line with subject. Neighborhood is in close proximity to shopping and schools. Traditional sales driving force of neighborhood sales. Market for this particular property has remained stable in the past 6 months. Normal marketing periods are less than 30 days.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$186500 High: \$331000	
<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>	163 Pond Oak Lane	103 Waban Ct	117 Ironcrest Way	209 Kingston Forest Dr
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Irmo, SC
<b>Zip Code</b>	29212	29212	29212	29063
<b>Datasource</b>	Public Records	Public Records	Public Records	Public Records
<b>Miles to Subj.</b>	--	0.63 <sup>1</sup>	0.61 <sup>1</sup>	0.95 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$267,000	\$285,000	\$295,000
<b>List Price \$</b>	--	\$259,900	\$285,000	\$295,000
<b>Original List Date</b>		08/06/2024	09/04/2024	07/19/2024
<b>DOM · Cumulative DOM</b>	-- · --	51 · 52	22 · 23	69 · 70
<b>Age (# of years)</b>	29	19	20	25
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Short Sale	Fair Market Value
<b>Location</b>	Beneficial ; Waterfront	Beneficial ; Waterfront	Beneficial ; Waterfront	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	1 Story Traditional	2 Stories Traditional	1.5 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,205	1,774	2,652	1,987
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	3 · 2	4 · 2 · 1	4 · 2
<b>Total Room #</b>	9	7	9	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	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>	0.26 acres	0.17 acres	.26 acres	0.23 acres
<b>Other</b>	--	--	--	--

\* Listing 3 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.

### Current Listings - Cont.

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

- Listing 1** 1.5 story home with a neutral palette, open concept and located on a cul-de-sac street. New roof 2024, new AC 2024 and new glass in all of the windows! Laminate hardwood in the foyer and carry into the living room where three large windows provide lots of light. The eat-in kitchen is adjacent with LVP flooring, a bar for additional seating, new stove, exceptional storage and counter space galore. This spacious master suite will satisfy with carpet, large walk-in closet and a ceiling fan. The ensuite bath boasts a double vanity, tile flooring, garden tub and separate shower. Bedrooms 2 and 3 provide new carpet and ample space. New LVP flooring in the 2nd full bath. The flex room has 2 closets, laminate hardwood flooring and could be a 4th bedroom or even secondary media room. Fenced in back yard with a patio and pergola. Two car garage.
- Listing 2** 4-bedroom, 2.5-bathroom home is situated in a cul-de-sac. With its spacious and flexible living space. The home's location offers the opportunity for privacy while still providing easy access to essential shops and amenities. ATT. 2CAR. Home situated on .26-acre lot.
- Listing 3** 1.5 story home with FROG features covered front porch and as you enter the home, a formal dining room and bonus room. The kitchen including gas range is open to the great room with fireplace and lots of natural light. There are 2 bedrooms downstairs and the FROG with closet can be a bedroom, playroom or bonus space. Primary suite boasts double sink vanity, separate shower and garden tub.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	163 Pond Oak Lane	140 Highland Creek Ln	105 Sandalewood Ln	141 Highland Creek Ln
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29212	29212	29212	29212
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.38 <sup>1</sup>	0.49 <sup>1</sup>	0.35 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$250,000	\$289,000	\$249,900
List Price \$	--	\$250,000	\$289,000	\$249,900
Sale Price \$	--	\$250,000	\$267,000	\$255,000
Type of Financing	--	Fha	Conv	Va
Date of Sale	--	06/18/2024	07/15/2024	11/14/2023
DOM · Cumulative DOM	-- · --	24 · 53	32 · 65	4 · 41
Age (# of years)	29	29	20	26
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Waterfront	Beneficial ; Waterfront	Beneficial ; Waterfront	Beneficial ; Waterfront
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	1 Story TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	2,205	1,724	2,345	1,783
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	9	8	8	7
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	0.26 acres	.20 acres	.19 acres	.28 acres
Other	--	--	--	--
Net Adjustment	--	+\$6,000	\$0	-\$20,000
Adjusted Price	--	\$256,000	\$267,000	\$235,000

\* Sold 2 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** Three-bedroom, two-and-a-half-bathroom residence boasts 1724 square feet of living space. The main floor features a spacious layout. The living room features plenty of natural light streaming through the windows. Upstairs, you'll find the master bedroom with its own en-suite bathroom. The two additional bedrooms are generously sized. Outside, the large, fenced backyard. NET ADJ 6,000 BED RC
- Sold 2** Home has lots of green space on side and back of home feels very private. Lg family room w/fireplace open to dining area and kitchen: Large kitchen w/island w/breakfast bar; lots of granite counters and cabinets, SS appliances; Lg laundry room with shelving; half-bath downstairs; upstairs an oversized owner's suite, walk in closet, bath w/garden tub, sep showers, double vanities; 2 guest bedrooms upstairs w/shared bathroom; an extra-large bonus room (no closet) /loft/office/flex space/media room; large backyard priv wooden fence, spacious front porch, screened back porch. ADJ -25,000 CONDITION
- Sold 3** Screened in back porch while perched up amongst the trees in the mountain like setting of this wooded backyard. This home offers low maintenance living in an amenity rich neighborhood to include river access, nature trails, a community pool and more. This 3Bed/2Bath one level has an open floorplan with a functional flow that feels spacious. With 2 car garage and great storage space under the back porch. NET ADJ 5,000 BATH RC, ADJ -25,000 CONDITION

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Subject is not currently listed. Please see listing history listed below.			
<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>	1						
<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>
08/31/2024	\$225,000	09/03/2024	\$225,000	Sold	09/17/2024	\$200,000	MLS

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$237,000	\$237,000
<b>Sales Price</b>	\$235,000	\$235,000
<b>30 Day Price</b>	\$227,000	--
<b>Comments Regarding Pricing Strategy</b>		
Subject price based on comps with close proximity, similar characteristics and GLA similarities. LC3 most comparable comp due to proximity, age and GLA similarities. SC2 weighed the heaviest in price decision 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.



### Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Listing Photos

**L1** 103 Waban Ct  
Columbia, SC 29212



Front

**L2** 117 Ironcrest Way  
Columbia, SC 29212



Front

**L3** 209 Kingston Forest Dr  
Irmo, SC 29063



Front



## Sales Photos

**S1** 140 Highland Creek Ln  
Columbia, SC 29212



Front

**S2** 105 Sandalewood Ln  
Columbia, SC 29212



Front

**S3** 141 Highland Creek Ln  
Columbia, SC 29212



Front

### ClearMaps Addendum

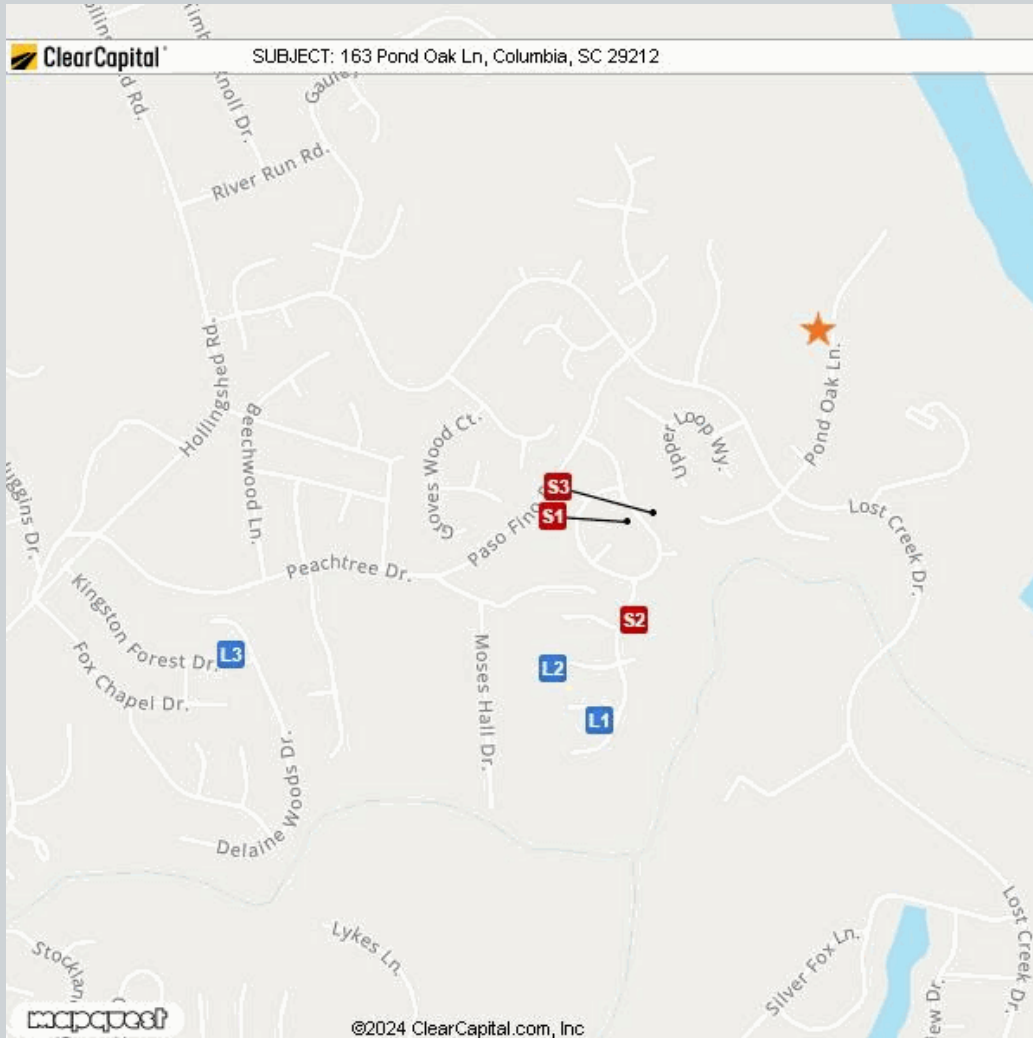
**Address** ★ 163 Pond Oak Lane, Columbia, SC 29212

**Loan Number** 58432

**Suggested List** \$237,000

**Suggested Repaired** \$237,000

**Sale** \$235,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	163 Pond Oak Lane, Columbia, SC 29212	--	Parcel Match
L1 Listing 1	103 Waban Ct, Columbia, SC 29212	0.63 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	117 Ironcrest Way, Columbia, SC 29212	0.61 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	209 Kingston Forest Dr, Irmo, SC 29063	0.95 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	140 Highland Creek Ln, Columbia, SC 29212	0.38 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	105 Sandalewood Ln, Columbia, SC 29212	0.49 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	141 Highland Creek Ln, Columbia, SC 29212	0.35 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: 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 [uiprotider@clearcapital.com](mailto:uiprotider@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

<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>	4.60 miles	<b>Date Signed</b>	09/27/2024

*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.