DRIVE-BY BPO

by ClearCapital

516 PINE LOG RUN

CHAPIN, SOUTHCAROLINA 29036

46564 Loan Number \$319,000

er As-Is Value

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

Address Inspection Date Loan Number Borrower Name	516 Pine Log Run, Chapin, SOUTHCAROLINA 29036 10/06/2021 46564 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7640800 10/06/2021 00173101004 Lexington	Property ID	31334995
Tracking IDs					
Order Tracking ID	1005BPO	Tracking ID 1	1005BPO		
Tracking ID 2		Tracking ID 3	-		

General Conditions		
Owner	KARL C BAZEMORE	Condition Comments
R. E. Taxes	\$1,703	Subject appeared at time of inspection to be in good overall
Assessed Value	\$263,496	condition. No repairs requiring immediate attention noticed from
Zoning Classification	Residential	roadside. I assumed the interior is in similar condition as the exterior for this report.
Property Type	SFR	exterior for this report.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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	Rural	Neighborhood Comments			
Local Economy	Stable	The subject's neighborhood is comprised primarily of properties			
Sales Prices in this Neighborhood	Low: \$165,000 High: \$2,150,000	reflecting similar quality, maintenance, design and appeal, and marketability to the subject property if the subject does not			
Market for this type of property	Remained Stable for the past 6 months.	suffer from deferred maintenance. Availability for this neighborhood, of most public services combined with average			
Normal Marketing Days	<90	access to employment, shopping, and schools give it a similar appeal to the market as other nearby neighborhoods. No unfavorable factor was observed which would adversely affect marketability.			

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	516 Pine Log Run	243 Indigo Hills Dr	345 Explorer Dr	167 Wingspan Way
City, State	Chapin, SOUTHCAROLINA	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		2.57 ¹	2.79 1	2.05 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$349,900	\$305,000	\$285,650
List Price \$		\$349,900	\$298,500	\$285,650
Original List Date		08/11/2021	09/17/2021	09/02/2021
DOM · Cumulative DOM	·	3 · 56	6 · 19	6 · 34
Age (# of years)	3	6	3	7
Condition	Good	Good	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	1.5 Stories traditional	1.5 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,601	2,570	2,852	2,770
Bdrm · Bths · ½ Bths	4 · 3	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	7	8	8
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				
		.2 acres	.17 acres	.18 acres

^{*} Listing 2 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.

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Current Listings - Cont.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$

- Listing 1 Public Remarks Stunning ALL BRICK 1.5 story with WOW FACTOR curb appeal shows like a model. This 3/2.5 home with owner's suite on the main floor, formal LR/DR and a huge FROG makes great use of its 2570 SF of living space. Lots of Hardwoods and heavy molding in this beauty. Formal Dining and Living are gorgeous living spaces. Owner's suite w/double vanities, garden tub, walk-in closet & hardwoods is peaceful and has a view of the backyard. The cook's kitchen has granite counters, hardwood flooring, handy pantry with roll-out drawers, counter seating, music port & built in speakers, Bosch 5-burner gas stove, Bosch Refrigerator &Dishwasher, Zephyr vent hood & roll-out shelves. The kitchen opens to the Living Room w/gaslog fireplace, high ceilings and entry to the screened porch
- Listing 2 Public Remarks Gorgeous home in Eagles Rest is in nearly perfect condition and only 2- years old (2018/19). This home features, luxury vinyl plank, crown molding, granite counters, stainless steal appliances, 42" cabinets, 9-ft ceilings, master bath suite w/ separate shower, garden tub, double vanities, expansive walk-in closet, and water closet! The master bedroom features cathedral ceilings and decorative cathedral wood beams! All bedrooms have walk-in closets! Spend your weekend retreating to the covered porch out back that overlooks an expansive and private backyard that backs to trees! All appliances convey and home comes with a security system (w/cameras), sprinkler system, newly installed gutter guards, and more! Neighborhood pool and playground, lots of kids in the neighborhood, golf cart ride to Lighthouse Marina and two restaurants (Catfish Johnnies & J. Peters Bar & Grill)! Close to I26, Ballentine, and Harbison!
- Listing 3 Public Remarks Wonderful 4 Bedroom, 2 1/2 bath home with Hardwood flooring, 9 foot ceilings, granite counter tops, coffered ceiling in the Formal Dining Room, large island in the kitchen plus 2 pantries. You will also enjoy the openness between the Kitchen's eat in and Family Room. The Master Suite is over sized with a separate sitting area, large private Bath and Huge Master Closet with separate his/her areas. The Laundry Room is even connected off the Master Closet for easy access. 2 of the other 3 bedrooms have walk in closets. Gorgeous fenced backyard great for entertaining with a cool Tiki Bar, raised Pergola and sunken fire pit area with benches

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	516 Pine Log Run	1117 Charry Meadow Ln	227 Timber Wood Dr	410 Thayer St
City, State	Chapin, SOUTHCAROLINA	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.24 ²	0.26 1	1.43 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$329,900	\$276,490	\$296,535
List Price \$		\$329,900	\$282,690	\$296,535
Sale Price \$		\$329,900	\$282,690	\$299,725
Type of Financing		Conv	Conv	Conv
Date of Sale		08/19/2021	05/27/2021	04/16/2021
DOM · Cumulative DOM		7 · 36	53 · 140	1 · 192
Age (# of years)	3	1	1	1
Condition	Good	Good	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	1.5 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,601	2,565	2,824	2,520
Bdrm · Bths · ½ Bths	4 · 3	4 · 3 · 1	4 · 2 · 1	4 · 3
Total Room #	8	8	8	8
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	0.17 acres	.18 acres	.19 acres	.17 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$329,900	\$282,690	\$299,725

^{*} Sold 1 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.

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Recent Sales - Cont.

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

- Sold 1 This Winston floor plan has so many great features that would make it perfect for a multi- generational home. Boasting two Living areas, 2 Full kitchens and 2 Master Suites. There are 4 bedrooms & 3.5 bathrooms. With a Master bedroom on main level. There are hardwood floors in all downstairs living areas. The downstairs kitchen has a huge island, granite countertops, subway tile backsplash, pantry and a 5 burner gas stove. The kitchen is open to the great room which has a gas fireplace. When your each the top of the stairs there is a second living/family room complete with a custom full kitchen with granite countertops and a honeycomb backsplash.
- Sold 2 The Wilmington is a 2800 sq. ft. new construction home w/ 4 beds, 2.5 baths & a 2-car garage. Upon entering, 9-foot ceilings greet you, Revwood hardwood flooring is installed all throughout downstairs, & the home is painted a stylish light gray. A formal dining room and dedicated office with french doors are located off the foyer. Down the hall, is the family room w/ a beautiful gas fireplace and open to a large kitchen with an island and a bar, 36" cabinetry w/modern hardware, granite counter tops, subway tile back splash, ample storage, walk-in pantry, recessed lighting & stainless appliances w/ a 5-burner gas stove. Upstairs, the owner's suite features a trey ceiling & a deluxe owner bathroom featuring marble counters, dual sinks, walk-in closet, & a huge 5-foot shower.
- Sold 3 Similar location, condition, style, age and size. Comp has central heat/ac, gas FP, hardwood floors and tankless water heater.

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•	es & Listing Hist	•	taran	1 :-4: 1 1:-4			
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			No MLS history is available for the subject in the last 12				
Listing Agent Na	me			months.			
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	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	\$324,500	\$324,500			
Sales Price	\$319,000	\$319,000			
30 Day Price	\$307,500				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

Comments Regarding Pricing Strategy

I searched for FMV comps with a GLA of 2300-2999sf. Due to a rural market area I expanded the search to 3 miles and 6 months to find similar sized and aged comps. Homes in the area are a mix of styles, ages and sizes. All comps used are from the same market area as the subject. Comps used are the most similar to the subject in style, age and size found at time of the report. All comps used are similar to the subject in utility and market appeal.

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Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in good condition. Comps are similar in characteristics, located within 0.24 miles and the sold comps closed **Notes** within the last 6 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

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Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Street



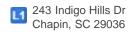
Street

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Listing Photos



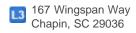


Front





Front





Front

Sales Photos





Front

227 Timber Wood Dr Chapin, SC 29036



Front

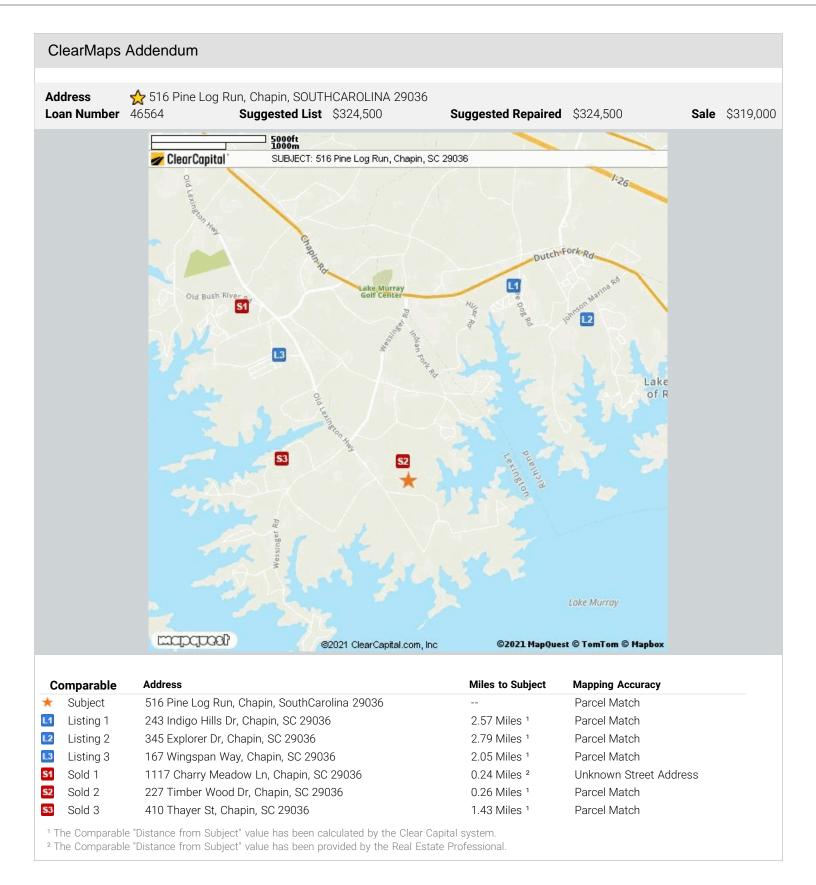
410 Thayer St Chapin, SC 29036



Front

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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.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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

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Report Instructions - cont.

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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.

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Broker Information

by ClearCapital

Broker Name Michael Baker Company/Brokerage Southern Connections Realty

License No 63690 **Address** 132 Pear Court Lexington SC 29073

License Expiration 06/30/2023 **License State** SC

Phone8034137878Emailbposc@att.netBroker Distance to Subject11.97 milesDate Signed10/06/2021

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.

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