DRIVE-BY BPO

156 MARISSA LANE

LEXINGTON, SC 29072

47907 Loan Number **\$223,000**• As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	156 Marissa Lane, Lexington, SC 29072 03/27/2022 47907 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8078387 03/27/2022 004201-01-04: Lexington	Property ID	32434583
Tracking IDs					
Order Tracking ID	03.25.22 BPO	Tracking ID 1	03.25.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	HARRIS JUDY NEVES	Condition Comments
R. E. Taxes	\$1,321	Subject appears to be in average condition with no signs of
Assessed Value	\$213,106	deferred maintenance visible from exterior inspection.
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	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

		Neighborhood & Market Data				
Location Type	Suburban	Neighborhood Comments				
Local Economy	Stable	The subject is located in suburban location that has close				
Sales Prices in this Neighborhood	Low: \$100,000 High: \$350,000	proximity to schools, shops and major highways. The market conditions are currently stable. The average marketing time for				
Market for this type of property	Remained Stable for the past 6 months.	similar properties in the subject area is 120 days.				
Normal Marketing Days	<180					

Client(s): Wedgewood Inc

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	Subject	Listing 1	Lioting 2 *	Listing 3
			Listing 2 *	<u> </u>
Street Address	156 Marissa Lane	743 Dawsons Park Way	227 Clearbrook Cir	328 Buckthorne Dr
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29072	29072	29072	29072
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.64 1	1.10 1	1.54 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$220,000	\$274,900	\$250,000
List Price \$		\$220,000	\$274,900	\$250,000
Original List Date		03/03/2022	03/06/2022	03/21/2022
DOM · Cumulative DOM	·	22 · 24	19 · 21	4 · 6
Age (# of years)	17	3	4	19
Condition	Average	Average	Average	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 Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,988	1,636	2,102	2,027
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 2 · 1	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.08 acres	0.08 acres	0.13 acres	0.18 acres
Other	None	None	None	None

^{*} 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.

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

- Listing 1 This home offers a large living room, very large dining room as well as great kitchen with stained cabinets and granite counter tops. Upstairs has a total of 4 bedrooms And the master suite...2 large closets, private bath with comfort height double vanity with granite counter tops. and 3 additional bedrooms with a shared bath
- Listing 2 Stop looking because you have found your new home! Conveniently located minutes to downtown Lexington, shopping and restaurants, Dove Chase is and amazing neighborhood offering a community playground and walking trails. This home has easy to maintain hardwood floors, 4 bedrooms on the second level, open kitchen and formal living room that can also be used as a home of- fice. This home includes a tankless hot water heater, natural gas stove, eat in kitchen, granite countertops and a large walk-in master closet. In addition, this home is located in the back of the development on a cul-de-sac with a com- pletely fenced in back yard which backs up to conservation land full of mature trees for extra privacy. Don't miss your opportunity, it won't last long!
- **Listing 3** Beautiful 1 ½ story home located in the heart of Lexington. The open floor plan leads to the graciously sized Great Room featuring a gas log fireplace, high, vaulted ceilings, and beautiful windows offering natural light. Off the Great Room is a bright and cheery eat-in kitchen with a breakfast bar, pantry, and stainless-steel appliances. Off the kitchen is the formal dining room with hardwood floors and crown molding. The main bedroom has a private bath-room with a garden tub, separate shower, and double vanity. The main bed-room offers a fantastic attached sitting room that would be a great home office, craft area, or reading room. There are two secondary bedrooms on the main floor with a shared bathroom. The FROG could be the 4th bedroom with its ex- tra-large walk-in closet. Enjoy your privacy-fenced backyard with a shed to store all your yard tools.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	156 Marissa Lane	180 Marissa Ln	232 Sturton Dr	121 Chesterton Dr
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29072	29072	29072	29072
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.05 1	0.37 1	0.50 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$260,000	\$246,000	\$220,000
List Price \$		\$260,000	\$246,000	\$220,000
Sale Price \$		\$260,000	\$246,000	\$220,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		07/06/2021	02/14/2022	10/13/2021
DOM · Cumulative DOM	·	92 · 91	95 · 92	92 · 92
Age (# of years)	17	3	9	9
Condition	Average	Average	Average	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 Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,988	2,115	1,651	1,723
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
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	0.08 acres	0.06 acres	0.08 acres	0.04 acres
Other	None	None	None	None
Net Adjustment		-\$6,530	+\$3,890	+\$2,570
Adjusted Price		\$253,470	\$249,890	\$222,570

^{*} Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ 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 Welcome home! McGuinn's popular Carson plan features 3 bedrooms, 2.5 baths and a 2-car garage. This open floor plan offers a 9' ceilings, spacious kitchen with granite counter tops throughout which is perfect for entertaining! The master bed-room is upstairs and has a huge walk-in closet that connects to a huge laundry room! Bedrooms #2 and #3 have large walk-in closets. This home is all about con-venience and has so many beautiful finishes it feels like a model! Enjoy your evening sitting on the covered porch area off the dining area. This home is also Energy Efficient! Some features include Tank less w/h, Low E Windows, Dual Programmable Thermostats, Thermal Enveloping Air Barriers, Natural Gas Heat. -1250/bath, -2540/gla, 60/lot, -2800/age
- Sold 2 Spacious open floor plan on main level featuring a Two story foyer; Powder Room on the main floor; Brand NEW Luxury Vinyl Plank flooring throughout main level. 70" ceiling fan. Kitchen has walk-in Pantry, Granite counter tops and stainless steel appliances including NEW dishwasher; Plenty of closet and storage space; Window casings added and shiplap wall in dining area. Upstairs has three bed-rooms, a loft and separate Laundry Room. Large Master bedroom with an over- sized walk-in closet, double vanity, granite counter tops and soaker tub/shower. Second and third bedroom have a shared bathroom with granite counter tops and a tub/shower combo. Loft is the perfect space for a reading area or office space. Fully Fenced in backyard and patio to entertain guests. Award winning Lexington One Schools. -1250/bath, 6740/gla, -1600/age
- Sold 3 Great Lexington Community with pool! 2 Story entrance! Open floor plan with large kitchen featuring stained cabinetry, granite countertops, bar, pantry, stainless steel appliances and eat in area! Upstairs features a loft plus 3 bedrooms includ- ing a master suite with shower, separate garden tub and walk in closet. Home is located on a cul-de-sac lot. -1250/bath, 5300/gla, 120/lot, -1600/age

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Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
# of Sales in Pre Months	evious 12	0					
# of Removed Li Months	stings in Previous 12	0					
Listing Agent Ph	one						
Listing Agent Na	ime						
Listing Agency/F	irm			None			
Current Listing Status		Not Currently Listed		Listing History Comments			
Subject Sal	es & Listing His	tory					

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$231,000	\$231,000			
Sales Price	\$223,000	\$223,000			
30 Day Price	\$209,000				
Comments Regarding Pricing S	trategy				

The subject should be sold in as- is condition. The market conditions are currently stable. Due to suburban density and the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, over 6 months from inspection date, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties. sub sold price :\$220,000 sold date: 3/23/2022

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Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



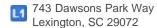
Street



Street

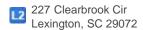
Listing Photos

by ClearCapital



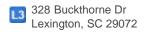


Front





Front





Front

Sales Photos





Front

232 Sturton Dr Lexington, SC 29072



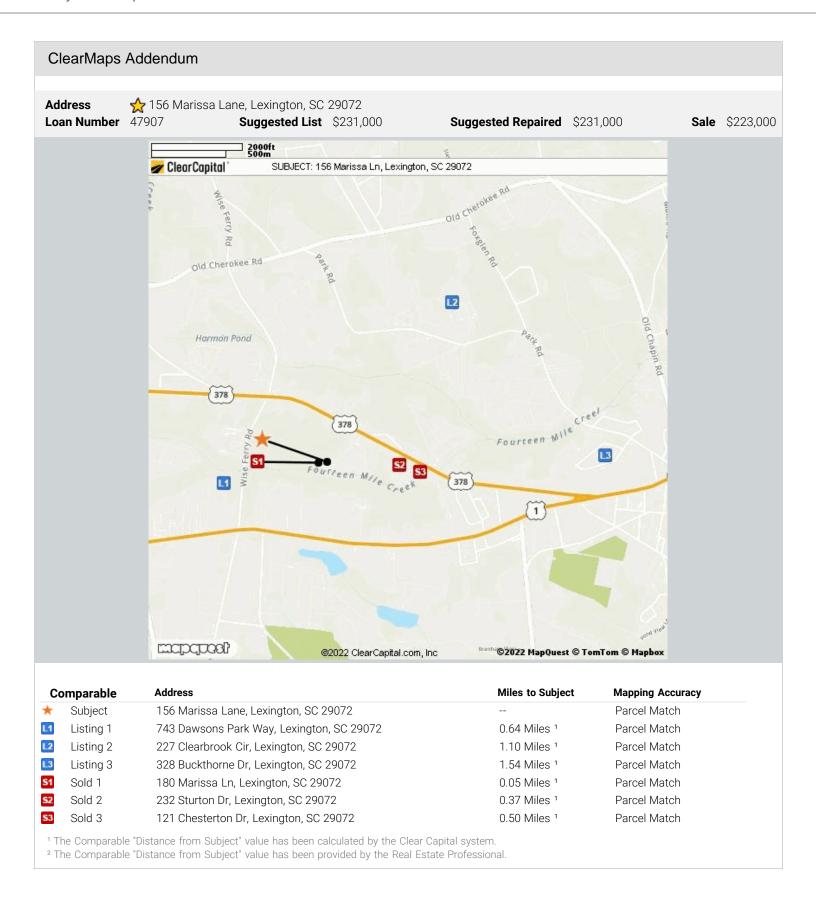
Front

121 Chesterton Dr Lexington, SC 29072



Front

by ClearCapital



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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

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.

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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.

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Broker Information

Broker Name Alan Kaplan Company/Brokerage Blue Dot Real Estate Columbia, LLC

License No 98554 Address 1320 Main St Suite 300 Columbia SC 29072

License Expiration 06/30/2022 **License State** SC

Phone8032656941Emailakaplanbpo@bluedotrealestate.com

Broker Distance to Subject 1.14 miles Date Signed 03/27/2022

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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