by ClearCapital

158 MAGUIRE DRIVE

48232 Loan Number **\$164,800**• As-Is Value

LEXINGTON, SC 29073 L

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	158 Maguire Drive, Lexington, SC 29073 02/10/2022 48232 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7959093 02/11/2022 00543502036 Lexington	Property ID	32104889
Tracking IDs					
Order Tracking ID	47395_Multiple Days	Tracking ID 1	47395_Multiple	Days	
Tracking ID 2		Tracking ID 3			

General Conditions		
Control Containents		
Owner	JESSE D CATALINA	Condition Comments
R. E. Taxes	\$726	From drive by, the Subject appears to be in basic average
Assessed Value	\$4,953	condition, which appears to be having some renovation work
Zoning Classification	Residential	being done. surrounding homes.
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	Slow	Smaller subdivision with medium sized homes, mostly two story	
Sales Prices in this Neighborhood	Low: \$27400 High: \$198400	and one story homes that conform.	
Market for this type of property	Decreased 4 % in the past 6 months.		
Normal Marketing Days	<90		

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	158 Maguire Drive	104 Reading Ct	508 Plum Tree Ct	320 Three Oaks Dr
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29073	29073	29073	29073
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.34 1	0.77 1	0.64 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$179,900	\$180,000	\$189,500
List Price \$		\$179,900	\$180,000	\$189,500
Original List Date		01/20/2022	01/26/2022	01/29/2022
DOM · Cumulative DOM		21 · 22	15 · 16	12 · 13
Age (# of years)	22	44	27	31
Condition	Average	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 Story Ranch	1 Story Ranch/Rambler	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,454	1,395	1,435	1,400
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.32 acres	0.37 acres	.25 acres	0.56 acres

^{*} 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.

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Current Listings - Cont.

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

- Listing 1 MLS Comments: Well maintained 3 bedroom 2 bath 1 level home on a large lot at end of cul-de-sac. Great room has vaulted ceils and wood beams for an open and airy feel. Sky lights bring in tons of natural light. Master bedroom has his and her closets, master bathroom, and sliding glass door access to large full length screened in porch overlooking patio and large backyard. 2nd bedroom also has 2 closets for ample storage. New walk in shower in shared bathroom. Large fenced in backyard with separate privacy fence and separate deck for grilling and entertaining or reading a good book. Large gate allows access for larger items to be stored in backyard.
- Listing 2 MLS Comments: BRIGHT & CHEERFUL CUSTOMIZED INTERIOR W/ TALL CEILINGS, PLANK WALLS, TILE FLOORS! 3 BED, 2 BATH, NICE MASTER SUITE W/ TRAY CEILING & WALKIN CLOSET. SLIDING GLASS DOORS OPEN TO PRIVACY FENCED WOODED BACK YARD. QUIET CUL-DE-SAC LOCATION. NEW ROOF IN 2012.
- **Listing 3** MLS Comments: A Charming, recently updated, All Brick 3 bedroom, 2 bath home, open living area. Brick gas log fireplace in greatroom. Screen porch and large brick paver patio . HVAC unit 2020. Large fenced back yard with 400 sqft Workshop with it's own power and air unit.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	158 Maguire Drive	436 Ymca Rd	246 Colony Lakes Dr	101 Amber Chase Dr
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29073	29073	29073	29073
Datasource	Public Records	MLS	Public Records	Public Records
Miles to Subj.		0.11 1	0.03 1	0.10 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$167,500	\$174,000	\$225,000
List Price \$		\$167,500	\$174,000	\$225,000
Sale Price \$		\$167,500	\$174,000	\$225,000
Type of Financing		Standard	Standard	Standard
Date of Sale		10/12/2021	12/01/2021	09/13/2021
DOM · Cumulative DOM		84 · 84	0 · 0	0 · 0
Age (# of years)	22	25	21	31
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	1 Story Ranch	1 Story Traditional	1 Story Ranch/Rambler	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,454	1,366	1,722	1,334
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	7	7	8	7
Garage (Style/Stalls)	None	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				608
Pool/Spa				
Lot Size	0.32 acres	.30 acres	0.28 acres	0.28 acres
Other				
Net Adjustment		-\$2,500	-\$9,200	+\$3,000
Adjusted Price		\$165,000	\$164,800	\$228,000

^{*} 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** Adjustments: Superior 1 car space -\$2,500. MLS Comments: 436 YMCA Rd is a 1,366 square foot house on a 0.26 acre lot with 3 bedrooms and 2 bathrooms. This home is currently off market it last sold on October 13, 2021 for \$167,500.
- **Sold 2** Adjustments: Superior GLA -\$6,700, superior half bath -\$2,500. Public Comments: Property Overview 246 Colony Lakes Dr, Lexington, SC 29073 is a single family home built in 2001.
- **Sold 3** Adjustments: Inferior GLA \$3,000. Public Comments: 101 Amberchase Dr is a 1,334 square foot house on a 0.28 acre lot with 3 bedrooms and 2.5 bathrooms.

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Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/F	irm			No history.			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis 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	rketing Strategy			
	As Is Price	Repaired Price		
Suggested List Price	\$165,000	\$165,000		
Sales Price	\$164,800	\$164,800		
30 Day Price	\$162,000			
Comments Regarding Pricing S	Strategy			
	proximity, characteristics and GLA. W price. An interior should be done.	ith adjustments, going with S2 for final value due to closest proximity		

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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DRIVE-BY BPO

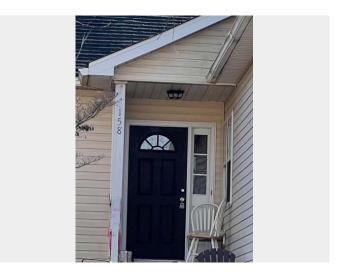
Subject Photos



Front

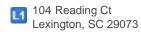


Street



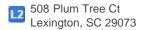
Address Verification

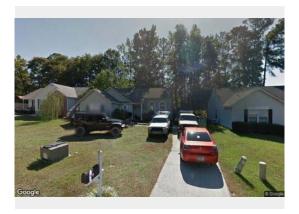
Listing Photos



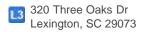


Front





Front





Front

Sales Photos

by ClearCapital





Front

\$2 246 Colony Lakes Dr Lexington, SC 29073



Front

101 Amber Chase Dr Lexington, SC 29073



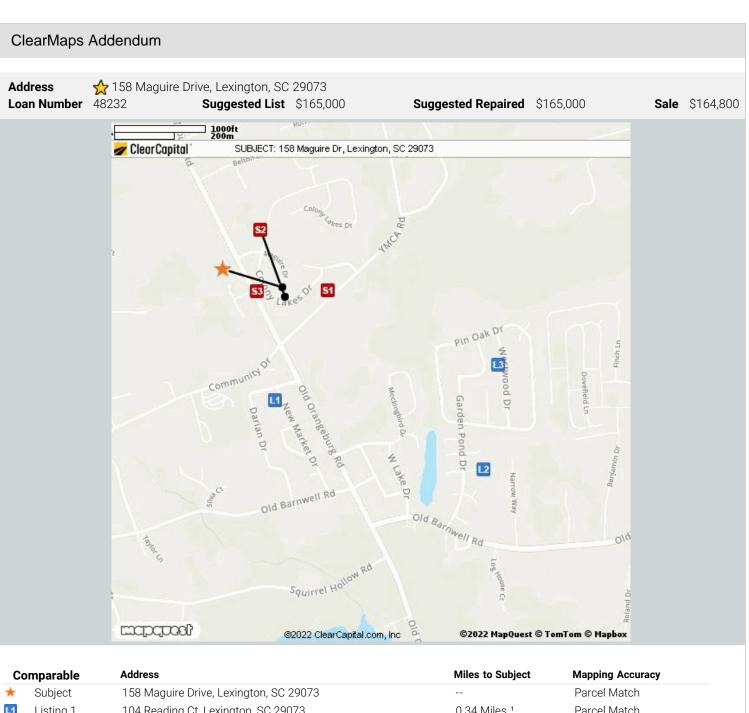
Front

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Comparable	Address	Miles to Subject	Mapping Accuracy
* Subject	158 Maguire Drive, Lexington, SC 29073		Parcel Match
Listing 1	104 Reading Ct, Lexington, SC 29073	0.34 Miles ¹	Parcel Match
Listing 2	508 Plum Tree Ct, Lexington, SC 29073	0.77 Miles ¹	Parcel Match
Listing 3	320 Three Oaks Dr, Lexington, SC 29073	0.64 Miles ¹	Parcel Match
Sold 1	436 Ymca Rd, Lexington, SC 29073	0.11 Miles ¹	Parcel Match
Sold 2	246 Colony Lakes Dr, Lexington, SC 29073	0.03 Miles ¹	Parcel Match
Sold 3	101 Amber Chase Dr, Lexington, SC 29073	0.10 Miles ¹	Parcel Match

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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

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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

Broker Name James Otis Company/Brokerage Asset Realty Inc

License No 114034 Address 412 Oak Brook Drive Columbia SC

29223

License Expiration06/30/2023License StateSC

Phone3233605374Emailjamesbobbyotis@icloud.com

Broker Distance to Subject 23.03 miles **Date Signed** 02/10/2022

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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