DRIVE-BY BPO

315 CASTLEDALE DRIVE

ROEBUCK, SC 29376

48267 Loan Number **\$215,000**• 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	315 Castledale Drive, Roebuck, SC 29376 04/04/2023 48267 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8682099 04/04/2023 6550002909 Spartanburg	Property ID	34070792
Tracking IDs					
Order Tracking ID	04.03.23 BPO Citi-CS Update Request	Tracking ID 1	04.03.23 BPO C	Citi-CS Update Requ	uest
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	CATAMOUNT PROPERTIES 2018	Condition Comments				
	LLC,	The subject is an SF Traditional Home what is in average				
R. E. Taxes	\$64	condition overall. No apparent adverse influences were noted at				
Assessed Value	\$93,300	the time of inspection. Free & clear of disaster-related damage.				
Zoning Classification	Residential	Looks like new Roof new window				
Property Type	SFR					
Occupancy	Vacant					
Secure?	Yes (Lock box)					
Ownership Type	Fee Simple					
Property Condition	Average					
Estimated Exterior Repair Cost	\$0					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$0					
HOA	No					
Visible From Street	Visible					
Road Type	Public					
11000 1,700	1 45110					

Neighborhood & Market Da	nta			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Improving	Subject's neighborhood is in rural location, mixed styles size and		
Sales Prices in this Neighborhood	Low: \$8400 High: \$449000	condition of homes.		
Market for this type of property Remained Stable for the past 6 months.				
Normal Marketing Days	<30			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	315 Castledale Drive	153 Old Petrie Road	302 Timberwood Drive	514 Hamilton Chase Dr
City, State	Roebuck, SC	Spartanburg, SC	Woodruff, SC	Moore, SC
Zip Code	29376	29302	29388	29369
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		9.73 1	7.31 1	8.43 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$195,000	\$244,900	\$256,500
List Price \$		\$195,000	\$237,000	\$256,500
Original List Date		03/11/2023	03/29/2023	03/21/2023
DOM · Cumulative DOM		24 · 24	6 · 6	14 · 14
Age (# of years)	26	29	19	20
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/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,264	1,235	1,485	1,444
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.57 acres	0.24 acres	0.30 acres	0.19 acres
Other	None	None	None	None

^{*} Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** Oh my!! What a cute house! This is that one you've been waiting for! A great home in a great location in great condition and fits your budget.
- **Listing 2** sOne level living at an affordable price in a wonderful community. This home is so close to schools, restaurants, and Main St. You will love the small town feel of Woodruff!! Brand new roof March 2023!
- **Listing 3** Motivated Seller!!! Welcome to 514 Hamilton Chase Dr. This immaculate 3 bedroom 2 bath home features an open floor plan, spacious great room and kitchen with island

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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				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	315 Castledale Drive	68 Arbours West Lane	3434 Stone Station Rd	527 Vault Way
City, State	Roebuck, SC	Moore, SC	Roebuck, SC	Roebuck, SC
Zip Code	29376	29369	29376	29376
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		7.27 1	3.83 1	6.89 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$190,000	\$210,000	\$215,000
List Price \$		\$190,000	\$210,000	\$215,000
Sale Price \$		\$210,000	\$212,500	\$215,000
Type of Financing		Fha	Fha	Cash
Date of Sale		04/20/2022	07/26/2022	09/15/2022
DOM · Cumulative DOM		41 · 41	43 · 43	24 · 24
Age (# of years)	26	24	27	17
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/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Ramble
# Units	1	1	1	1
Living Sq. Feet	1,264	1,472	1,296	1,344
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	0.57 acres	0.11 acres	0.57 acres	0.55 acres
Other	None	None	None	None
Net Adjustment		+\$2,000	\$0	\$0
Adjusted Price		\$212,000	\$212,500	\$215,000

^{*} Sold 2 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** 3BR/2BA home in Arbours West with features that include open floor plan, split bedroom plan, FP with gas logs in great room, breakfast area overlooking large patio, master bedroom with trey ceiling, jetted tub, separate shower, double walk-in closets in master bath
- **Sold 2** Looking for a home only a few miles from downtown with a country feel? This home has a massive back yard for the kids to play in or could be a great yard for a pool or outbuilding This 3 bedroom 2 bath home
- **Sold 3** This STUNNING 3 BR 2 BA 2 car garage single story home is a MUST-SEE!. Perfect starter home built in 2006. Great open floor plan with cathedral ceiling and split bedroom floorplan

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Subject Sale	es & Listing His	tory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm		No Listing data found on MLS					
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				
	As Is Price	Repaired Price		
Suggested List Price	\$219,900	\$219,900		
Sales Price	\$215,000	\$215,000		
30 Day Price	\$212,500			
Comments Regarding Pricing Strategy				

Comments Regarding Pricing Strategy

Due to lack of listings and sales, I searched a distance of at least 5 miles, gla plus minus 20 percent sqft, similar lot size, up to 12 months in time. Results: No other listing data that matched gla, lot size or condition were considered applicable regarding distance to subject, 6-month date of sale parameter, 90 DOM requirements, and still be within 15 percent tolerance range. The radius was continuously widened until comparables were located which were in a neighboring community. Therefore, I was forced to use what was available and the comparable listings and sales selected were the best available. There was no Mailbox used GPS and Tax record to locate

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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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As-Is Value

Subject Photos

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Front



Address Verification



Side



Side



Street



Street

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Listing Photos



153 Old Petrie Road Spartanburg, SC 29302



Front



302 Timberwood Drive Woodruff, SC 29388



Front



514 Hamilton Chase Dr Moore, SC 29369



Front

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Sales Photos





Front

3434 Stone Station rd Roebuck, SC 29376



Front

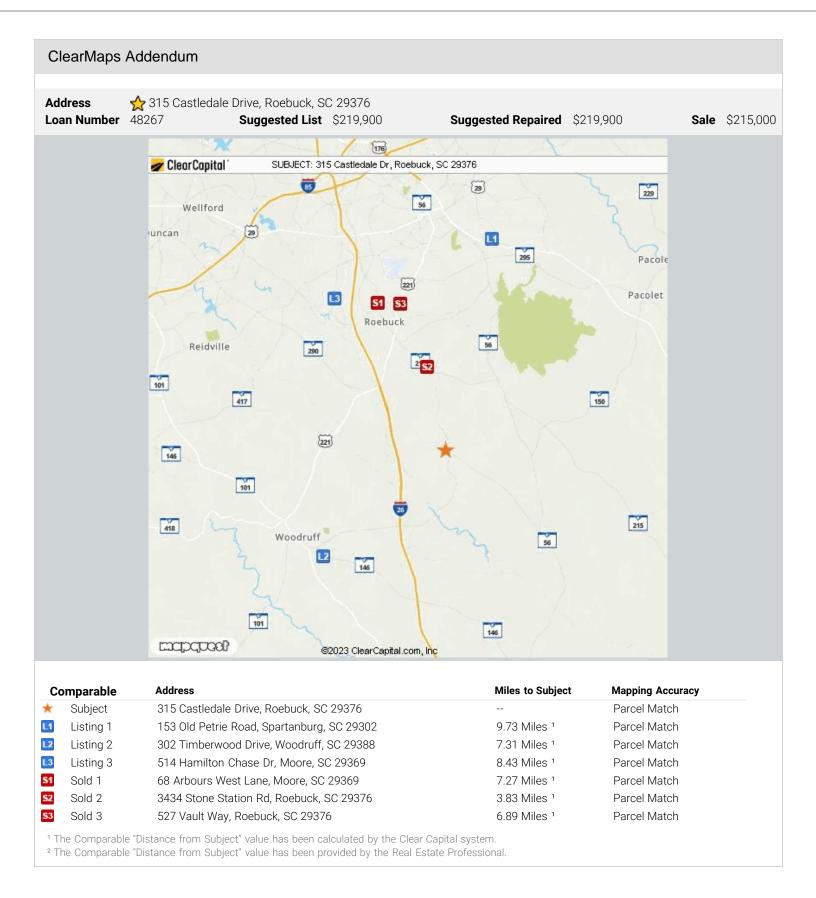
527 Vault Way Roebuck, SC 29376



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:

by ClearCapital

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.

*** 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 office.

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Report Instructions - cont.

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.

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 Manfred Lewis Company/Brokerage Boiling Springs Real Estate LLC

License No44820

Address

571 Thorn Cove Dr Chesnee SC

29323

License Expiration 06/30/2024 **License State** SC

Phone8642054692Emailmanfredlewissells@gmail.com

Broker Distance to Subject 18.79 miles **Date Signed** 04/04/2023

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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