DRIVE-BY BPO

313 CANDOR COURT

48702 Loan Number **\$220,000**• As-Is Value

by ClearCapital

SPARTANBURG, SC 29316

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	313 Candor Court, Spartanburg, SC 29316 03/07/2023 48702 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8644873 03/09/2023 2310001783 Spartanburg	Property ID	33975221
Tracking IDs					
Order Tracking ID	03.06.23 BPO Citi-CS Update	Tracking ID 1	03.06.23 BPO C	Citi-CS Update	
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	CATAMOUNT PROPERTIES 2018	Condition Comments				
	LCL	The subject is an SF Townhome what is in average condition				
R. E. Taxes	\$922	overall. No apparent adverse influences were noted at the time				
Assessed Value	\$5,500	of inspection. Free & clear of disaster-related damage.				
Zoning Classification	Residential					
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					
НОА	No					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Da	ata			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Excellent	The subject is within close proximity to shopping's employm		
Sales Prices in this Neighborhood	Low: \$99200 High: \$404189	and other necessities for economic growth. The schools are average. The Market is stable at the time		
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	313 Candor Court	242 Rigs Dr	307 Tartan Ct	141 Highland Ridge Trail
City, State	Spartanburg, SC	Boiling Springs, SC	Boiling Springs, SC	Boiling Springs, SC
Zip Code	29316	29316	29316	29316
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.72 1	0.79 1	0.67 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$244,900	\$239,900	\$250,000
List Price \$		\$224,900	\$239,900	\$245,000
Original List Date		02/07/2023	02/15/2023	01/31/2023
DOM · Cumulative DOM	•	30 · 30	22 · 22	37 · 37
Age (# of years)	18	27	27	27
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 ; Power Lines	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Raised Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,306	1,224	1,214	1,530
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 1 Car	None
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	0			
Pool/Spa				
Lot Size	0.55 acres	0.70 acres	0.67 acres	0.69 acres
Other	None	None	None	None

^{*} Listing 1 is the most comparable listing to the subject.

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

- **Listing 1** 3 bedroom 2 bath home with the primary bedroom on the 1st floor along with a full bath, large family room and an eat in kitchen.
- **Listing 2** Ranch style home full of charm, offers 3 Bedrooms and 2 Bathrooms with a great floor plan. The beautiful laminate floors and the raised ceiling
- **Listing 3** Welcome to this beautiful 4 bedroom 2 bath home with a large lot in District 2! This home is move in ready with a covered front porch,

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	313 Candor Court	222 Upland Vieiw	418 Piper Court	412 Harvester Court
City, State	Spartanburg, SC	Boiling Springs, SC	Boiling Springs, SC	Boiling Springs, SC
Zip Code	29316	29316	29316	29316
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.68 1	0.66 1	0.15 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$209,900	\$230,000	\$209,000
List Price \$		\$209,900	\$230,000	\$204,900
Sale Price \$		\$197,000	\$215,000	\$220,000
Type of Financing		Va	Cash	Conventional
Date of Sale		11/07/2022	09/29/2022	11/09/2022
DOM · Cumulative DOM	·	50 · 50	29 · 29	32 · 32
Age (# of years)	18	27	28	23
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 ; Power Lines	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Raised Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,306	1,200	1,225	1,232
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	0			
Pool/Spa				
Lot Size	0.55 acres	0.22 acres	0.69 acres	0.46 acres
Other	None	None	None	None
Net Adjustment		+\$20,000	\$0	\$0
Adjusted Price		\$217,000	\$215,000	\$220,000

^{*} Sold 3 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** Must see this 3 Bedroom home in Boiling Springs with huge fenced back yard with outbuilding, All new flooring though out very clean home that shows well No HOA. Large outbuilding does not remain.
- Sold 2 Looking for a fixer upper? This 3 bedroom 2 bath home in Highland Ridge is waiting on you to add your personal touches.
- **Sold 3** The perfect house in the perfect location! Ranch style, one story home on a large level fenced lot. Remodeled eat in kitchen open to Livingroom.

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Subject Sale	es & Listing Hist	ory					
Current Listing S	tatus	Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			No Listing of	lata found on MLS		
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed List 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

	As Is Price	Repaired Price	
Suggested List Price	\$224,900	\$224,900	
Sales Price	\$220,000	\$220,000	
30 Day Price	\$215,000		
Comments Regarding Pricing S	trategy		
As Fair Market sale at norm	nal marketing times		

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.

Client(s): Wedgewood Inc

Property ID: 33975221

Subject Photos

by ClearCapital



Front



Address Verification



Address Verification



Side



Side



Street

Subject Photos

by ClearCapital





Other Street

Listing Photos



242 Rigs Dr Boiling Springs, SC 29316



Front



307 Tartan Ct Boiling Springs, SC 29316



Front



141 Highland Ridge Trail Boiling Springs, SC 29316



Front

Sales Photos





Front

418 Piper Court Boiling Springs, SC 29316



Front

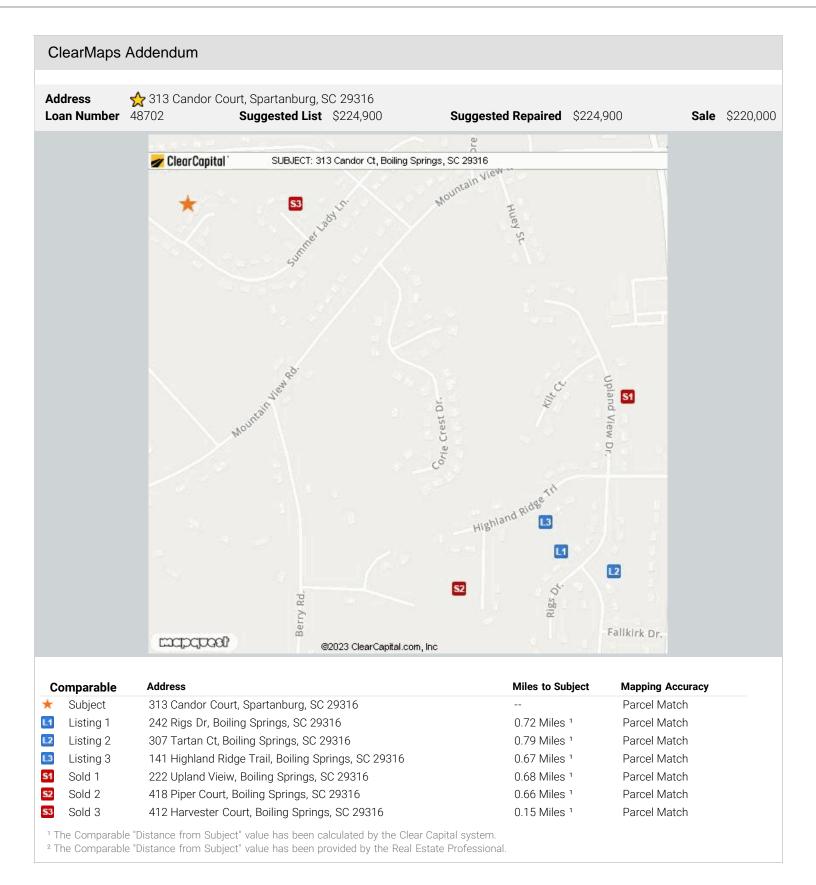
412 Harvester Court Boiling Springs, SC 29316



Front

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48702

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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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40/02

\$220,000

Loan Number

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Broker Information

by ClearCapital

Broker Name
Manfred Lewis
Company/Brokerage
Boiling Springs Real Estate LLC
571 Thorn Cove Dr Chesnee SC

License No 44820 Address 29323

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

Phone 8642054692 Email manfredlewissells@gmail.com

Broker Distance to Subject 4.36 miles **Date Signed** 03/09/2023

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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