# DRIVE-BY BPO

#### 28 MAPLESTEAD FARMS COURT

GREENVILLE, SC 29617

48703 Loan Number **\$290,000**• 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	28 Maplestead Farms Court, Greenville, SC 29617 09/09/2022 48703 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8418392 09/11/2022 B008090109: Greenville	Property ID	33273763
Tracking IDs					
Order Tracking ID	09.07.22 CS-Citi Update	<u> </u>	09.07.22 CS-Citi U	Jpdate	
Tracking ID 2		Tracking ID 3			

Owner	CATAMOUNT PROPERTIES 2018	Condition Comments			
	LLC,	The home appeared to be in average to good condition for the			
R. E. Taxes	\$1,770	age of the home at the time of the inspection with no notable			
Assessed Value	\$7,680	repairs. The home appears to conform to the homes in the area			
Zoning Classification	Residential R-10				
Property TypeSFROccupancyOccupiedOwnership TypeFee Simple					
<b>Property Condition</b>	Good				
<b>Estimated Exterior Repair Cost</b>	\$0				
Estimated Interior Repair Cost	\$0				
Total Estimated Repair \$0					
НОА	Maplestead Farms 555-555-5555				
Association Fees	\$350 / Year (Other: Common Areas, Lights, Some Sidewalks, Private Roads)				
Visible From Street	Visible				
Road Type	Public				

Location Type	Suburban	Neighborhood Comments		
Local Economy	Improving	The homes in the neighborhood appeared to be in average to		
Sales Prices in this Neighborhood	Low: \$143550 High: \$319000	good condition for their age from the street view at the time of inspection.		
Market for this type of property	Increased 13 % in the past 6 months.			
Normal Marketing Days	<30			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	28 Maplestead Farms Co	ourt 310 Hampton Farms Trl	208 Perthwood Pl	319 Fairmeadow Way
City, State	Greenville, SC	Greenville, SC	Greenville, SC	Greenville, SC
Zip Code	29617	29617	29617	29617
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		4.24 <sup>1</sup>	0.67 1	0.26 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$309,000	\$300,000	\$300,000
List Price \$		\$295,000	\$299,000	\$300,000
Original List Date		06/30/2022	06/30/2022	08/25/2022
DOM · Cumulative DOM		73 · 73	73 · 73	17 · 17
Age (# of years)	4	5	16	3
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	2 Stories traditional	2 Stories Traditional	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,680	1,427	1,644	1,528
Bdrm · Bths · ½ Bths	4 · 3	3 · 2 · 1	3 · 2	3 · 2
Total Room #	7	6	6	7
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	0.15 acres	0.17 acres	0.16 acres	0.27 acres
Other	none	none	none	none

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> 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 Less than 6 miles from downtown Greenville, this beautiful, newly constructed 3bed/2.5bath property is one of the only multi-levelunits in the highly sought after Hampton Farms Community! Located within footsteps of the Swamp Rabbit Trail, this propertyfeatures 9ft ceilings, hardwoods floors, granite counter-tops, rounded corners and arch doorways. Master bath features doublesinks, garden tub and separate shower and the home sits on a high crawl space with a 10x10 deck. The backyard also features anincredibly fresh vegetable garden! Surrounded by nature within proximity to Greenville's finest attractions, come see thiswonderful home just minutes from Paris Mountain, Travelers Rest, Furman University, and Cherrydale. Don't let this one get away!
- Listing 2 3 bedroom 2 bathroom stunner in Greenville! This beautiful kitchen includes stainless steel appliances and spacious cabinets, helping you cookthe perfect meal every time. Discover a bright interior with a fireplace, neutral floors throughout, and an amazing floor plan, just bursting with somuch potential. The bedrooms offer incredible natural lighting, ceiling fans, and sizable closets. Relax with your favorite drink in the screened-inpatio. Come see this stunner and feel right at home already!
- East or DowntownGreenville and mere steps away from the Swamp Rabbit Trail for the best of outdoor recreation. Additionally, this home is located at the end ofthe cul-de-sac for peace and quiet. The open floor plan living and dining area are bright and cozy with plentiful natural light. Hardwood floorsthroughout the main living areas provide warmth and style while being easy to maintain. The modern kitchen features granite countertops, alarge island, ample storage, a pantry, and stainless appliances. The surprisingly spacious master bedroom includes a fabulous ensuite and largewalk-in closet to accommodate even the largest shoe collection. The laundry room and two car garage provides all the additional storage youneed! Yard is mostly level, landscaped, and has irrigation for low maintenance—backyard is fully fenced with a patio. This home is perfect foranyone looking to downsize or just enjoy easy living in a quiet, yet convenient location!

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	28 Maplestead Farms Co.	urt 300 Maplestead Farms Ct	400 Maplestead Farms Ct	226 Alice Farr Dr
City, State	Greenville, SC	Greenville, SC	Greenville, SC	Greenville, SC
Zip Code	29617	29617	29617	29617
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.11 1	0.17 1	0.60 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$310,000	\$279,900	\$279,000
List Price \$		\$309,000	\$279,900	\$279,000
Sale Price \$		\$270,000	\$279,900	\$282,000
Type of Financing		Cash	Cash	Conventional
Date of Sale		08/26/2022	08/22/2022	03/11/2022
DOM · Cumulative DOM	•	71 · 71	31 · 31	1 · 41
Age (# of years)	4	3	2	2
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	2 Stories traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,680	1,660	1,440	1,687
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.15 acres	0.70 acres	0.15 acres	0.42 acres
Other	none			
Net Adjustment		-\$1,193	+\$14,300	-\$535
Adjusted Price		\$268,807	\$294,200	\$281,465

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> 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 A strikingly beautiful home in lovely Greenville, SC! Built in 2019, this 2 story home boasts 4 bedrooms and 2.5 bathrooms in nearly 1700 squarefeet. A fantastic awning frames the front door and welcomes the guests you'll be able to host on your generous patio in the backyard. Thespacious open floor plan is an instantly welcoming feature, and the recessed can lights in the living room provide a chic feel to the space. Thehome's economic eat in kitchen has considerable cabinet space and a convenient island with bar seating. Equipped with stainless steel GEappliances. Entertainment is always on the menu in this home! An ample master suite showcases a fabulous walk-in closet and sizable windowslet in incredible natural light with a great view of Paris mountain. In this terrific home you're never far from great adventures like fantasticdowntown Greenville, up and coming downtown Traveler's Rest, or beautiful walks through campus at Furman University. Convenient access to the swamp rabbit trail. It's all ready and waiting for you! Call to schedule your showing today!
- Sold 2 Come and enjoy this pleasant community and live MINUTES from Downtown Greenville, Cherrydale, and Travelers Rest! Maplestead Farmsoffers panoramic MOUNTAIN VIEWS and access to the SWAMP RABBIT TRAIL! The first floor is an open concept and delivers a bright, familyatmosphere. The kitchen is a modern color palette and features GE appliance, with plenty countertop space, and a kitchen island. Upstairs, all 3bedrooms are large with decent size closets. There's extra finished storage by the stairs! A hall bath and separate laundry room (washer/dryer!are not included). The owner's suite has an accented wall with en-suite bath and huge walk-in closet. This home includes extras such as a2-cargarage with wifi enabled openers, a rear grilling patio, professional landscaping, and numerous energy efficiency features with thermal windowsand wifi enabled thermostats you can operate from your phone.
- Sold 3 This oversized corner lot in an established neighborhood boasts a house built two years ago by Apex, a local builder here in Greenville. Thisbuilder gave great attention to detail as seen in the elegant foyer/ staircase and the detail in the finishes. This home offers soaring ceilings, thelatest colors and finishes, and generous, oversized lot! Explore the many added upgrades of the builder, including wide planked floors, a kitchencomplete with stainless appliances, an abundance of storage space, beautiful vast counter space and beautiful granite countertops! Some of theSeller's favorite features of this property include the 9ft ceilings, the generously sized bedrooms and beautiful lighting. While the windows notonly provide copious amounts of natural light throughout the house but they also give a beautiful outlook of the natural landscape surrounding. This home has been very well cared for by a meticulous single owner.

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<b>Current Listing S</b>	tatus	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/Firm			The home was last listed on 11/01/2017 for \$168,990 and				
Listing Agent Name				expired on 11/22/2017 for \$168,990.		58,990.	
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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	\$295,000	\$295,000			
Sales Price	\$290,000	\$290,000			
30 Day Price	\$280,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

The home was priced based on the comps, condition, exterior viewing, and the local area. All information was pulled or obtained by using the tax records, mls, a supplied appraisal by the lender or by estimation. All information is considered accurate by extraordinary assumptions.

### 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



Front



Front



Address Verification



Address Verification

DRIVE-BY BPO

# **Subject Photos**











Street Street



# **Listing Photos**



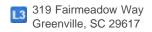


Front





Front

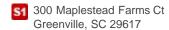




Front

by ClearCapital

# **Sales Photos**





Front

400 Maplestead Farms Ct Greenville, SC 29617



Front

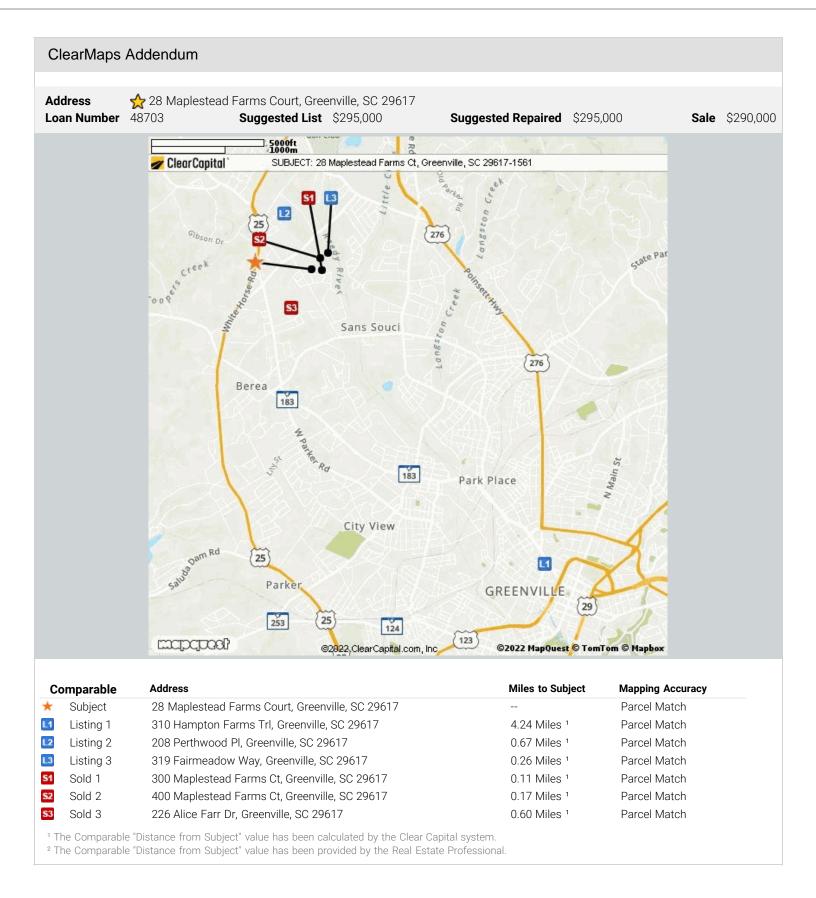
226 Alice Farr Dr Greenville, SC 29617



**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**

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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. 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 Jeffrey Thompson Company/Brokerage Upstate Realty & Associates

**License No** 79692 **Address** 201 Misty Meadow Dr Greenville SC

29615

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

**Phone** 8646313099 **Email** jthompson8405@gmail.com

**Broker Distance to Subject** 11.73 miles **Date Signed** 09/11/2022

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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