DRIVE-BY BPO

by ClearCapital

report.

366 GOLDSMITH ROAD

SIMPSONVILLE, SC 29681

49154 Loan Number \$154,000

As-Is Value

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

Address Inspection Date Loan Number Borrower Name	366 Goldsmith Road, Simpsonville, SC 29681 04/04/2023 49154 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8682099 04/04/2023 0560.04-01-0 Greenville	Property ID	34070909
Tracking IDs					
Order Tracking ID	04.03.23 BPO Citi-CS Update Request	Tracking ID 1	04.03.23 BPO C	iti-CS Update Requ	est
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	Us Bank Trust National Association	Condition Comments				
		Home and landscaping seem to have been maintained well as				
R. E. Taxes	\$1,297	noted from doing an exterior drive by inspection. Subject has				
Assessed Value	\$4,360	good functional utility and conforms well within the				
Zoning Classification	Residential	neighborhood.				
Property Type	Manuf. Home					
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	ıta			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Home is within an area that is centrally located and where		
Sales Prices in this Neighborhood	Low: \$77,300 High: \$215,000	homeowners enjoy easy access to local conveniences, shopping schools, parks and other places of interest.		
Market for this type of property	Increased 6 0 % in the past 6 months.			
Normal Marketing Days	<90			

Client(s): Wedgewood Inc

Property ID: 34070909

Effective: 04/04/2023 Pa

49154 Loan Number **\$154,000**• As-Is Value

SIMPSONVILLE, SC 29681

by ClearCapital

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	366 Goldsmith Road	304 Walnut Crest Ct	300 Walnut Crest Ct	6288 418 Hwy
City, State	Simpsonville, SC	Fountain Inn, SC	Fountain Inn, SC	Fountain Inn, SC
Zip Code	29681	29644	29644	29644
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.92 1	1.95 1	4.95 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$150,000	\$180,000	\$189,000
List Price \$		\$150,000	\$180,000	\$189,000
Original List Date		03/24/2023	02/06/2023	03/16/2023
DOM · Cumulative DOM		11 · 11	57 · 57	2 · 19
Age (# of years)	26	17	26	25
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	Other Manufactured	Other Manufactured	Other Manufactured	Other Manufactured
# Units	1	1	1	1
Living Sq. Feet	1,848	1,692	1,510	1,872
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
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	0.51 acres	0.28 acres	0.24 acres	1.28 acres
Other	None	None	None	None

^{*} Listing 3 is the most comparable listing to the subject.

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

- **Listing 1** Fair market property with laminate flooring, fireplace and new paint. Comp is inferior due to amount of GLA. Adj of +1560 GLA, +460 lot size.
- **Listing 2** Fair market property with fireplace and vaulted ceilings. Comp is inferior due to amount of GLA. Adj of +3380 GLA, +540 lot size.
- **Listing 3** Fair market property on corner lot with fireplace, vaulted ceilings and laminate flooring. Comp is most similar due to amount of GLA. Adj of -1540 lot size.

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.

SIMPSONVILLE, SC 29681 Loan Number

\$154,000• As-Is Value

49154

by ClearCapital

Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	366 Goldsmith Road	619 Fowler Rd	206 Walnut Crest Ct	5 Ironwood Rd
City, State	Simpsonville, SC	Simpsonville, SC	Fountain Inn, SC	Simpsonville, SC
Zip Code	29681	29681	29644	29681
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.32 1	1.98 1	0.18 1
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$		\$225,000	\$175,000	\$179,900
List Price \$		\$225,000	\$155,000	\$179,900
Sale Price \$		\$150,000	\$155,000	\$179,900
Type of Financing		Cash	Fha	Fha
Date of Sale		12/09/2022	09/23/2022	12/20/2022
DOM · Cumulative DOM	·	17 · 42	25 · 49	2 · 32
Age (# of years)	26	28	20	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	Other Manufactured	Other Manufactured	Other Manufactured	Other Manufactured
# Units	1	1	1	1
Living Sq. Feet	1,848	1,700	1,997	2,017
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	5 · 3
Total Room #	8	8	8	11
Garage (Style/Stalls)	None	Detached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.51 acres	0.97 acres	0.21 acres	0.33 acres
Other	None	Fence	None	Fence
Net Adjustment		-\$5,640	-\$890	-\$5,530
Adjusted Price		\$144,360	\$154,110	\$174,370

^{*} 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.

SIMPSONVILLE, SC 29681

49154 Loan Number \$154,000 • As-Is Value

by ClearCapital

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** Fair market property with fenced back yard, fireplace and detached garage. Comp is inferior due to amount of GLA. Adj of -5000 garage, -920 lot size, -1200 fence, +1480 GLA.
- **Sold 2** Fair market property with fireplace, new carpet, HVAC and roof. Comp is most similar due to amount of GLA. Adj of +600 lot size, -1490 GLA.
- **Sold 3** Fair market property with fenced back yard, fireplace, storage building and newer HVAC. Comp is superior due to amount of GLA. Adj of -3000 room count, -1690 GLA, -1200 fence, +360 lot size.

Client(s): Wedgewood Inc Property ID: 34070909 Effective: 04/04/2023 Page: 4 of 13

SIMPSONVILLE, SC 29681

49154 Loan Number \$154,000 • As-Is Value

by ClearCapital

Current Listing S	urrent Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Per tax records property sold 04/18/2022 for \$90,000.				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
			==	Sold	04/18/2022	\$90,000	Tax Record

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$160,000	\$160,000		
Sales Price	\$154,000	\$154,000		
30 Day Price	\$148,000			
Comments Regarding Pricing S	trategy			
Value is been done adjusted	aalaa aanan data Maat waisht waa siya	n to aple comp ? due to amount of CLA Address verification photo		

Value is based on adjusted sales comp data. Most weight was given to sale comp 2 due to amount of GLA. Address verification photo is of neighboring property. No address was visible at time of inspection.

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 the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported. The current report is showing a large variance in as-is conclusions with the most current duplicate. The large variance appears to be due to comp proximity. The current report provides more proximate comps that better support the subject's as-is conclusion in its immediate area.

Client(s): Wedgewood Inc

Property ID: 34070909

Effective: 04/04/2023 Page: 5 of 13

DRIVE-BY BPO

Subject Photos



Front



Address Verification



Side



Street

SIMPSONVILLE, SC 29681

Listing Photos

by ClearCapital





Front





Front





Front

SIMPSONVILLE, SC 29681

Sales Photos

by ClearCapital





Front

206 Walnut Crest Ct Fountain Inn, SC 29644



Front

5 Ironwood Rd Simpsonville, SC 29681



Front

49154

by ClearCapital

SIMPSONVILLE, SC 29681 Loan Number

ClearMaps Addendum ☆ 366 Goldsmith Road, Simpsonville, SC 29681 **Address** Loan Number 49154 Suggested List \$160,000 Suggested Repaired \$160,000 **Sale** \$154,000 Cashville Clear Capital SUBJECT: 366 Goldsmith Rd, Simpsonville, SC 29681 Crescent Bells Crossroads 453 FOUNTAIN INN 14 mapqva81 @2023 ClearCapital.com, Inc. Address Miles to Subject **Mapping Accuracy** Comparable Subject 366 Goldsmith Road, Simpsonville, SC 29681 Parcel Match Listing 1 304 Walnut Crest Ct, Fountain Inn, SC 29644 1.92 Miles ¹ Parcel Match Listing 2 300 Walnut Crest Ct, Fountain Inn, SC 29644 1.95 Miles 1 Parcel Match Listing 3 6288 418 Hwy, Fountain Inn, SC 29644 4.95 Miles 1 Parcel Match **S1** Sold 1 619 Fowler Rd, Simpsonville, SC 29681 1.32 Miles 1 Parcel Match S2 Sold 2 206 Walnut Crest Ct, Fountain Inn, SC 29644 1.98 Miles ¹ Parcel Match **S**3 Sold 3 5 Ironwood Rd, Simpsonville, SC 29681 0.18 Miles 1 Parcel Match ¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system. ² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

SIMPSONVILLE, SC 29681

49154 Loan Number \$154,000 • As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 34070909

Page: 10 of 13

SIMPSONVILLE, SC 29681

49154

\$154,000 As-Is Value

Loan Number

Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 34070909

Page: 11 of 13

SIMPSONVILLE, SC 29681

49154 Loan Number \$154,000 • As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 34070909 Effective: 04/04/2023 Page: 12 of 13

SIMPSONVILLE, SC 29681

49154 Loan Number

Effective: 04/04/2023

Page: 13 of 13

\$154,000

As-Is Value

Broker Information

by ClearCapital

Broker Name Regina Pearson Company/Brokerage Regina Salters Realty

License No 101486 **Address** 111 Maple Dr Greer SC 29651

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

Phone 7044902424 **Email** reginasalters@gmail.com

Broker Distance to Subject 13.64 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.

Client(s): Wedgewood Inc Property ID: 34070909