## **DRIVE-BY BPO**

#### **105 HARVEST GROVE LANE**

LEXINGTON, SC 29072

50224

\$195,000 As-Is Value

by ClearCapital

Loan Number

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	105 Harvest Grove Lane, Lexington, SC 29072 06/08/2022 50224 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8255846 06/08/2022 00641401190 Lexington	Property ID	32866366
Tracking IDs					
Order Tracking ID	06.07.22 BPO	Tracking ID 1	06.07.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Contrait Contained to		
Owner	ERIC T GOFORTH	Condition Comments
R. E. Taxes	\$799	From drive by, the Subject appears to be in maintained average
Assessed Value	\$5,436	condition and conforms.
Zoning Classification	Residential	
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	Stable	Subdivision area in Lexington with medium sized homes,		
Sales Prices in this Neighborhood	Low: \$190,000 High: \$475400	maintained, both single story and two story.		
Market for this type of property Remained Stable for the past 6 months.				
Normal Marketing Days	<90			

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	105 Harvest Grove Lane	192 Bonhomme Cir	116 Sandbrier Ct	306 Quiet Grove Dr
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29072	29072	29073	29072
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		1.46 ¹	1.85 ¹	0.52 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$240,000	\$249,900	\$289,000
List Price \$		\$240,000	\$249,900	\$289,000
Original List Date		05/05/2022	05/23/2022	04/29/2022
DOM · Cumulative DOM	·	34 · 34	16 · 16	40 · 40
Age (# of years)	13	6	16	10
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 Historical	2 Stories Traditional	1 Story Ranch/Rambler	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,665	1,833	1,552	2,000
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	3 · 2	4 · 2
Total Room #	8	8	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.26 acres	0.09 acres	0.14 acres	0.25 acres

<sup>\*</sup> Listing 1 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.

by ClearCapital

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

- MLS Comments: Downstairs features an open floor plan with 9' ceilings and hard wood floors throughout the foyer, half bath, kitchen, large walk-in pantry, dinning area and living room. Covered patio is the perfect place to grill and chill while the kids and pets play in the privacy fenced-in backyard. 3BR, 2 full baths, spacious LOFT area, and laundry room upstairs. Master suite with garden tub and large walk-in closet. Deck off the master bedroom perfect for sipping coffee or wine! Granite countertops throughout entire home. Tank-less water heather and 2-car garage.
- MLS Comments: You'll love the new flooring throughout the house, gorgeous quartz countertops, and stainless appliances in the kitchen. Paired with an open floor plan, this home is a showstopper! The large primary suite provides ample space to create a personal oasis, and the ensuite has been updated with an oversized custom walk-in shower! Two additional bedrooms complete this versatile floorplan. Step out back into the screened-in porch and enjoy the fully fenced yard with a brand new storage shed.
- Listing 3 MLS Comments: 4 bedrooms and 2 baths located in beautiful Persimmone Grove. Enjoy the amenities of the Clubhouse, pool, pond with gazebo, playground and sidewalks throughout the neighborhood. This home has high ceilings, granite counters.

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	105 Harvest Grove Lane	121 Broad Oak Ln	373 Drooping Leaf Rd	203 Bonnie View Ct
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29072	29072	29072	29072
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.17 1	0.25 1	0.39 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	<del></del>	\$183,500	\$220,000	\$219,900
List Price \$		\$183,500	\$220,000	\$219,900
Sale Price \$		\$200,000	\$229,000	\$245,000
Type of Financing		Standard	Standard	Standard
Date of Sale		10/20/2021	04/01/2022	08/19/2021
DOM · Cumulative DOM		30 · 30	36 · 36	16 · 16
Age (# of years)	13	11	13	9
Condition	Average	Good	Average	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 Historical	1 Story Ranch/Rambler	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,665	1,617	1,625	1,692
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2 · 1	3 · 2
Total Room #	8	8	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.26 acres	0.17 acres	0.10 acres	0.20 acres
Other				
Net Adjustment		-\$10,000	-\$2,500	-\$10,000
Adjusted Price		\$190,000	\$226,500	\$235,000

<sup>\*</sup> Sold 1 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** Adjustments: Superior condition -\$10,000. MLS Comments: 4 nice size bedrooms,2 full bathrooms, 5 years old, in move in condition on a closed loop street. Open floor plan, great room with vaulted ceiling open to kitchen and dining area with high-end laminate flooring. Large master suite, large laundry room with cabinets, tank less hot water heater, double car garage, tilt in thermopane windows. Washer, Dryer and refrigerator included.
- **Sold 2** Adjustments: Superior half bath -\$2,500. MLS Comments: 3 bedroom, 2 1/2 bath floor plans in Persimmon Grove with private office! Downstairs features a spacious living areas with vaulted ceilings. Kitchen includes all appliances, beautiful cabinets, and new backsplash. Master on main with private bathroom and huge walk-in closet. Two bedrooms and an office on the second floor both bedrooms have walk-in closets! Fenced-in, well-manicured backyard with huge extended patio.
- Sold 3 Adjustments: Superior condition -\$10,000. MLS Comments: Beautiful one story corner lot home located in Persimmon Grove. Offering a large master with a garden tub/shower, dual vanity, and a walk in closet. The family room has vaulted ceilings, completely opens into the kitchen with dark granite, stainless steel appliances, eat in and a spacious walk in pantry. Structured wiring for cable, data and surround sound. There are two other bedrooms as well as a flex space that could be used as an office or dining room! Large backyard with privacy fence.

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Subject Sale	es & Listing Hist	ory					
Current Listing Status Not Currently Listed			Listed	Listing Histor	y Comments		
Listing Agency/Firm		9/1/2009 Sold \$137,760					
Listing Agent Na	me						
Listing Agent Pho	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	\$199,500	\$199,500
Sales Price	\$195,000	\$195,000
30 Day Price	\$190,000	
Comments Regarding Pricing S	Strategy	

Focused search on closest, same complex comps. Unfortunately, there aren't any average listing comps within the marketable area of the Subject. With adjustments, utilizing S1 for final value and L1 for bracketed listing price. An interior should be done.

#### 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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# **Subject Photos**



Front

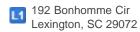


Address Verification



Street

# **Listing Photos**





Front

116 Sandbrier Ct Lexington, SC 29073



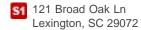
Front

306 Quiet Grove Dr Lexington, SC 29072



**Front** 

### **Sales Photos**





Front

\$2 373 Drooping Leaf Rd Lexington, SC 29072



Front

203 Bonnie View Ct Lexington, SC 29072



Front

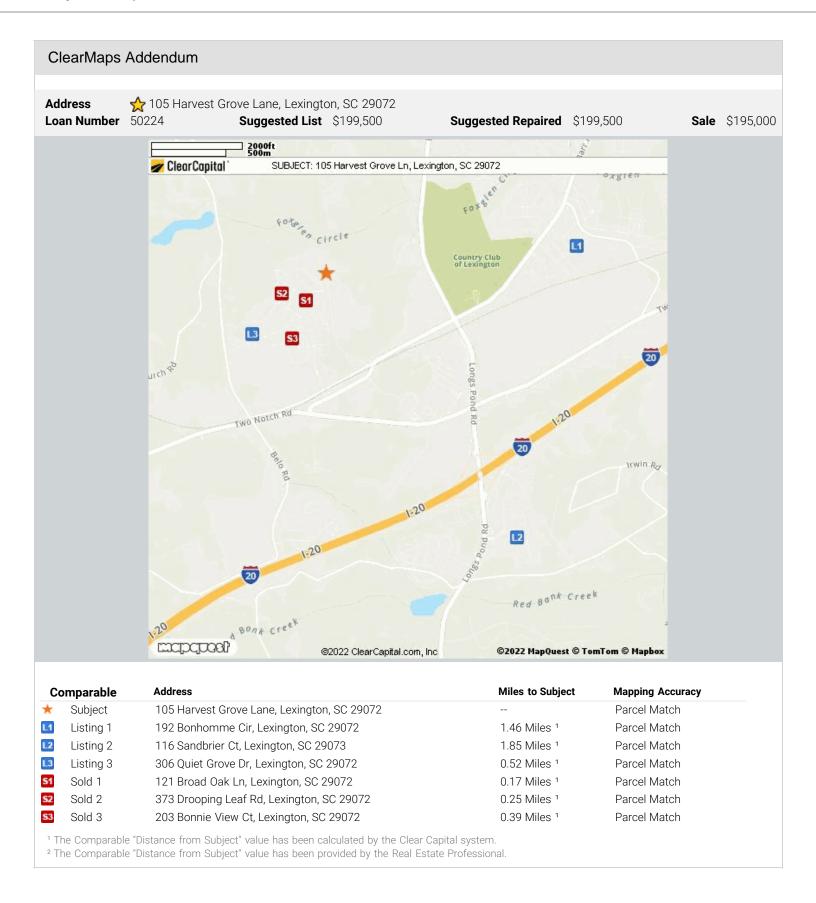
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#### Addendum: Report Purpose

#### 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

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.

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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** James Otis Asset Realty Inc Company/Brokerage

412 Oak Brook Drive Columbia SC License No 114034 Address

29223

**License State License Expiration** 06/30/2023

Phone 3233605374 Email jamesbobbyotis@icloud.com

**Broker Distance to Subject** 27.23 miles **Date Signed** 06/08/2022

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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