DRIVE-BY BPO

500 BENGAL COURT

GREER, SC 29651

50703 Loan Number

\$272,000• 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	500 Bengal Court, Greer, SC 29651 02/05/2023 50703 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8603490 02/06/2023 06180601034 Greenville	Property ID	33870432
Tracking IDs					
Order Tracking ID	02.01.23 BPO Citi-CS Update	Tracking ID 1	02.01.23 BP	O Citi-CS Update	
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	Catamount Properties 2018 Llc	Condition Comments			
R. E. Taxes	\$927	Home and landscaping seem to have been maintained well as			
Assessed Value	\$6,020	noted from doing an exterior drive by inspection. Subject has			
Zoning Classification	Residential	good functional utility and conforms well within the neighborhood.			
Property Type	SFR	neignbornood.			
Occupancy	Vacant				
Secure?	Yes (Lockbox)				
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	nta	
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: \$215,000 High: \$636,200	homeowners enjoy easy access to local conveniences, shopping schools, parks and other places of interest.
Market for this type of property	Increased 10 0 % in the past 6 months.	
Normal Marketing Days	<90	

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	Subject	Listing 1	Listing 2 *	Listing 3
O4 A J-J			-	
Street Address	500 Bengal Court	323 Hampton Ridge Dr	119 Big Dipper	8 Woodwind Way
City, State	Greer, SC	Greer, SC	Greer, SC	Greer, SC
Zip Code	29651	29651	29651	29651
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		2.33 ¹	2.46 1	1.66 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$30,000	\$297,500	\$299,900
List Price \$		\$284,900	\$297,500	\$299,900
Original List Date		01/10/2023	01/10/2023	12/28/2022
DOM · Cumulative DOM	•	27 · 27	27 · 27	1 · 40
Age (# of years)	23	23	29	27
Condition	Average	Good	Good	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	2 Stories Traditional	1 Story Ranch	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,710	1,911	1,828	1,964
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 2	3 · 2 · 1
Total Room #	8	9	9	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.5 acres	0.21 acres	0.3 acres	0.6 acres
Other	None	None	Fence	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** Fair market property with new flooring, updated baths and kitchen. Comp is superior due to amount of GLA. Adj of -1500 room count, -3015 GLA, +580 lot size, -20,000 condition.
- **Listing 2** Fair market property with fenced back yard, fireplace, updated kitchen, baths and fixtures. Comp is most similar due to amount of GLA. Adj of -1000 room count, -1770 GLA, -1200 fence, +400 lot size, -20,000 condition.
- Listing 3 Fair market property with fireplace and wood floors. Comp is superior due to amount of GLA. Adj of -500 room count, -3810 GLA.

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.

by ClearCapital

Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	500 Bengal Court	303 Packer Ct	7 Viking Dr	2 Viking Dr
City, State	Greer, SC	Greer, SC	Greer, SC	Greer, SC
Zip Code	29651	29651	29651	29651
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.10 1	0.08 1	0.14 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$285,000	\$285,000	\$298,000
List Price \$		\$279,900	\$285,000	\$298,000
Sale Price \$		\$270,000	\$280,000	\$298,000
Type of Financing		Fha	Cash	Cash
Date of Sale		05/25/2022	06/03/2022	11/16/2022
DOM · Cumulative DOM	·	12 · 55	29 · 53	8 · 43
Age (# of years)	23	22	23	22
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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,710	1,697	1,728	1,941
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.5 acres	0.54 acres	0.53 acres	0.54 acres
Other	None	Fence	Fence	Fence
Net Adjustment		-\$1,200	-\$1,200	-\$7,843
Adjusted Price		\$268,800	\$278,800	\$290,157

^{*} 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** Fair market property on cul de sac lot with fenced back yard, screened porch, new flooring, paint and HVAC. Comp is similar due to amount of GLA. Adj of -1200 fence.
- **Sold 2** Fair market property with fenced back yard, LVP flooring and granite counters. Comp is most similar due to amount of GLA. Adj of -1200 fence.
- **Sold 3** Fair market property with fenced back yard, stainless appliances and vaulted ceilings. Comp is superior due to amount of GLA. Adj of -1200 fence, -3178 seller concessions, -3465 GLA.

Client(s): Wedgewood Inc Property ID: 33870432 Effective: 02/05/2023 Page: 4 of 13

500 BENGAL COURT

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Current Listing S	urrent Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No listing or sales information is available in MLS.				
Listing Agent Na	ime						
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	08/17/2022	\$208,000	Tax Records

	As Is Price	Repaired Price	
Suggested List Price	\$278,000	\$278,000	
Sales Price	\$272,000	\$272,000	
30 Day Price	\$266,000		
Comments Regarding Pricing St	trategy		

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: 33870432

Subject Photos



Front



Address Verification



Side



Side



Street



Street

by ClearCapital

Listing Photos



323 Hampton Ridge Dr Greer, SC 29651

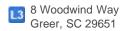


Front





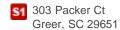
Front





Front

Sales Photos



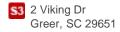


Front





Front





Front

GREER, SC 29651 Loan Number

50703

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ClearMaps Addendum ద 500 Bengal Court, Greer, SC 29651 **Address** Loan Number 50703 Suggested List \$278,000 Suggested Repaired \$278,000 **Sale** \$272,000 Clear Capital SUBJECT: 500 Bengal Ct, Greer, SC 29651 L3 O'Neal 14 Lyman Lake 101 ake Milford iingham Apalachee Lake Apalache mapqpeel? ©2023 Clear Capital Com, Inc. Blvd. E Wade Hampton Blvd. Address Miles to Subject **Mapping Accuracy** Comparable Subject 500 Bengal Court, Greer, SC 29651 Parcel Match L1 Listing 1 323 Hampton Ridge Dr, Greer, SC 29651 2.33 Miles ¹ Parcel Match Listing 2 119 Big Dipper, Greer, SC 29651 2.46 Miles ¹ Parcel Match Listing 3 8 Woodwind Way, Greer, SC 29651 1.66 Miles ¹ Parcel Match **S1** Sold 1 303 Packer Ct, Greer, SC 29651 0.10 Miles 1 Parcel Match S2 Sold 2 7 Viking Dr, Greer, SC 29651 0.08 Miles 1 Parcel Match **S**3 Sold 3 2 Viking Dr, Greer, SC 29651 0.14 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.

50703 Loan Number

\$272,000• As-Is Value

Addendum: Report Purpose

by ClearCapital

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: 33870432 Effective: 02/05/2023 Page: 10 of 13

50703

\$272,000As-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. 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.

Client(s): Wedgewood Inc

Property ID: 33870432

Page: 11 of 13

500 BENGAL COURT

GREER, SC 29651

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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.

Client(s): Wedgewood Inc Property ID: 33870432 Effective: 02/05/2023 Page: 12 of 13

50703 Loan Number

\$272,000As-Is Value

by ClearCapital

Broker Information

Broker Name Regina Pearson Company/Brokerage Regina Salters Realty

License No101486Address111 Maple Dr Greer SC 29651

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

Phone 7044902424 Email reginasalters@gmail.com

Broker Distance to Subject 5.53 miles **Date Signed** 02/06/2023

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: 33870432 Effective: 02/05/2023 Page: 13 of 13