COLUMBIA, SC 29229

51121 Loan Number **\$315,000**• 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	618 Mangrove Trail, Columbia, SC 29229 09/09/2022 51121 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8417098 09/10/2022 174130166 Richland	Property ID	33271479
Tracking IDs					
Order Tracking ID	090722_BPO	Tracking ID 1	090722_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Contrata Contantions		
Owner	MARQUIS D PEOPLES	Condition Comments
R. E. Taxes	\$7,372	Subject well maintained and clean, subject in line with
Assessed Value	\$12,720	community. No visible damage to the exetior of the property .
Zoning Classification	Residential PDD	
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 Da	ata	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Neighborhood well maintained and groomed such as the
Sales Prices in this Neighborhood	Low: \$168600 High: \$430000	subject. Community appears clean, well kept and quiet.
larket for this type of property Increased 8 % in the past 6 months.		
Normal Marketing Days	<30	

Client(s): Wedgewood Inc

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	618 Mangrove Trail	5 Cypress Cove Rd	487 Freshwater Dr	601 Cottontail Ct N
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.05 1	0.08 1	0.96 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$380,000	\$298,000	\$270,000
List Price \$		\$378,750	\$299,500	\$269,900
Original List Date		08/20/2022	08/15/2022	08/12/2022
DOM · Cumulative DOM		21 · 21	26 · 26	29 · 29
Age (# of years)	8	8	7	16
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	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	2,688	3,156	2,681	1,703
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	3 · 2 · 1	4 · 2
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	0.14 acres	0.14 acres	0.13 acres	0.20 acres
Other				

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

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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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Current Listings - Cont.

by ClearCapital

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

- Listing 1 Come See Your Future Home, Spacious For Large Families Or Growing Families. Large Master Suite With His And Her Closets, A Sitting Area And A Large On-suite Master Bath. This Home Has A Loft Area On Second Floor For Plenty Of Fun Time Or Reading In A Quiet Cozy Corner. Huge Kitchen With Tons Of Counter Space And A Huge Island With Power. A Cozy Sun Room Off Of The Kitchen Where You Can Enjoy Morning Coffee Or Great Family Dinners. A Fenced Backyard With Pergola And Room For Outdoor Entertaining. There Is Also A Security Camera System On Front And Back Door Areas. Privacy Bushes For Front Area. There Are Many More Features To See. P
- Listing 2 Welcome To Your Beautiful Home In The Villages At Lakeshore Subdivision That Is Conveniently Located Within .5-mile Drive To Restaurants, Grocery Stores, Killian Elementary School (.6 Miles), Lexington Medical Center Northeast Facility (.5), Longleaf Middle School (.9 Miles), I-77 (2.2 Miles), Westwood High School (3.3 Miles), Sandhills (5 Miles), Ft. Jackson (12 Miles), And Downtown (14 Miles). This Neighborhood Offers Sidewalks Providing A Safe Place To Enjoy An Active Lifestyle. You Have An Office, Dining Room, Living Room, Kitchen, Breakfast Area, And Half Bathroom On The First Level. The Second Level Has A Beautiful Owner's Sweet With Two Large Walk-in Closets, Two Large Bedrooms, A Full Bathroom, A Laundry Room, And A Large Open Area Currently Used As The Game/entrainment Room. This Lovely Home Is Located Near A Cul-de-sac Which Significantly Reduces Traffic Flow, Has A Beautiful Front Porch, A Nice Size Backyard With A Privacy Fence, And, Best Of All, Is Only A 5-minute Walk To The Neighborhood Community Pool And Park. P
- Listing 3 This Beautiful Home In The North East Is Stunning. This 4 Bedroom 2 Bath Home Comes Completely Upgraded And Move In Ready! Upon Entering The Front Door You're Greeted With A Nice Open Floorplan With Tray Ceilings And Tons Of Natural Light. Home Comes With A Huge Extended Patio And Fenced Backyard. Tons Of Atic Storage (Access In 4th Bedroom) Upgrades Include: 4th Bedroom!! New Hvac Exterior Unit. New Garage Door. New Water Heater. Full Interior Paint, Painted Kitchen And Bathroom Cabinets, New Granite Countertops In The Kitchen And Bathrooms, Tile Backsplash In The Kitchen, Stainless Steel Appliances, New Flooring Throughout, New Light Fixtures, New Finishes And Hardware. Call To Schedule A Showing Today!! This House Is Ready To Be Your Home! P

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Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	618 Mangrove Trail	373 Sterling Cove Rd	300 Sterling Cove Rd	499 Freshwater Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.09 1	15.44 1	0.12 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$300,000	\$275,000	\$330,000
List Price \$		\$300,000	\$270,000	\$330,000
Sale Price \$		\$305,000	\$269,900	\$333,500
Type of Financing		Conv	Conv	Conv
Date of Sale		04/11/2022	03/25/2022	08/09/2022
DOM · Cumulative DOM		32 · 32	88 · 88	48 · 48
Age (# of years)	8	7	12	12
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	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	2,688	2,922	2,820	3,066
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	5 · 2 · 1	5 · 3 · 1
Total Room #	8	9	10	11
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	0.14 acres	.23 acres	0.16 acres	0.26 acres
Other				
Net Adjustment		+\$7,000	+\$9,000	-\$11,000
Adjusted Price		\$312,000	\$278,900	\$322,500

^{*} 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 Large Stately Stone Home Boasting Almost 3000 Sf!! Room For Everyone To Enjoy Inside And Out In A Lovely Neighborhood Community With Pool, Playground And Desirable Location. The Interior Amplifies Glowing Hardwood Floors On Main, The Gourmet Kitchen Features Granite Countertops With Sprawling Island, Pantry And Stainless Appliances. Kitchen Opens To Breakfast Area With French Doors To Refreshing Screened In Porch Overlooking Brick Patio And Fully Fenced Back Yard. The Main Floor Also Features Formal Dining And Living Rooms, A Private Office With Glass French Doors. The 2nd Level Large Owner's Suite Has Private Walk In Shower, Garden Tub, Large Walk In Closet, Private Water Closet And Dual Vanities. 3 Bedrooms, A Loft, Shared Bath And Convenient Upstair Full Laundry Room Is Perfect Space For Everyone. Enjoy A New Place To Call Home:-) P
- Sold 2 Beautiful (berkeley) Floor Plan, 5 Bedrooms (bonus Has Closet And Bath); Located In Cul-de-sac. This 3066 Square Foot Home Includes 3.5 Baths, Double Walk-in Closets And Separate Tub/shower In Owner's Suite. Huge Great Room, Large Kitchen With Lots Of Cabinets, Granite Counter Tops. Lovely Sunroom Off The Back Of Home With Fenced Back Yard For Privacy. This Home Is Located In Award Winning Richland 2 School District, 10 Mins From Fort Jackson, 45 Min From Shaw Afb, And 5 Mins From Major Interstates I-77 And I-20. Located 10 Mins From Sandhills Shopping Complex And Columbia Mall. PBeautiful (berkeley) Floor Plan, 5 Bedrooms (bonus Has Closet And Bath); Located In Cul-de-sac. This 3066 Square Foot Home Includes 3.5 Baths, Double Walk-in Closets And Separate Tub/shower In Owner's Suite. Huge Great Room, Large Kitchen With Lots Of Cabinets, Granite Counter Tops. Lovely Sunroom Off The Back Of Home With Fenced Back Yard For Privacy. This Home Is Located In Award Winning Richland 2 School District, 10 Mins From Fort Jackson, 45 Min From Shaw Afb, And 5 Mins From Major Interstates I-77 And I-20. Located 10 Mins From Sandhills Shopping Complex And Columbia Mall. P
- Sold 3 Move In Ready Lofty Home In Family Friendly Lakeshore Neighborhood; Featuring Gorgeous Community Pool, Playground And Sidewalks Perfectly Located Near Sandhills. The Interior Boast 4 Beds With Finished Frog Or 5 Bedrooms For Whatever Accommodates Your Family. The Kitchen Has Updated Granite Countertops With Bar Sitting Area, Eat In Kitchen, Walk In Pantry And Open To Large Family Room. A Formal Dining Room And Powder Room On Main Level. The Upstairs Has A Whopping 5 Potential Bedrooms With Plenty Of Room For Everyone. The Owner's Suite Features Trey Ceiling, Walk In Closets, Separate Shower And Dual Vanities. Enjoy The Fenced In Backyard And Front Porch For More Family Fun! P

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Current Listing Status Not Currently Listed		Listing History Comments Subject currently pending sale, subject listed July 18th for asking of \$299,700 and is currently pending sale for \$308,000					
Listing Agency/Firm							
Listing Agent Name							
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	\$319,000	\$319,000			
Sales Price	\$315,000	\$315,000			
30 Day Price	\$306,000				
Comments Regarding Pricing S	trategy				
Subject price based on com	ps with similar characteristics within	reasonable range.			
	•	-			

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



Side



Side

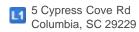


Street



Street

Listing Photos





Front

487 Freshwater Dr Columbia, SC 29229



Front

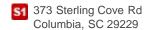
601 Cottontail Ct N Columbia, SC 29229



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Sales Photos





Front

300 Sterling Cove Rd Columbia, SC 29229



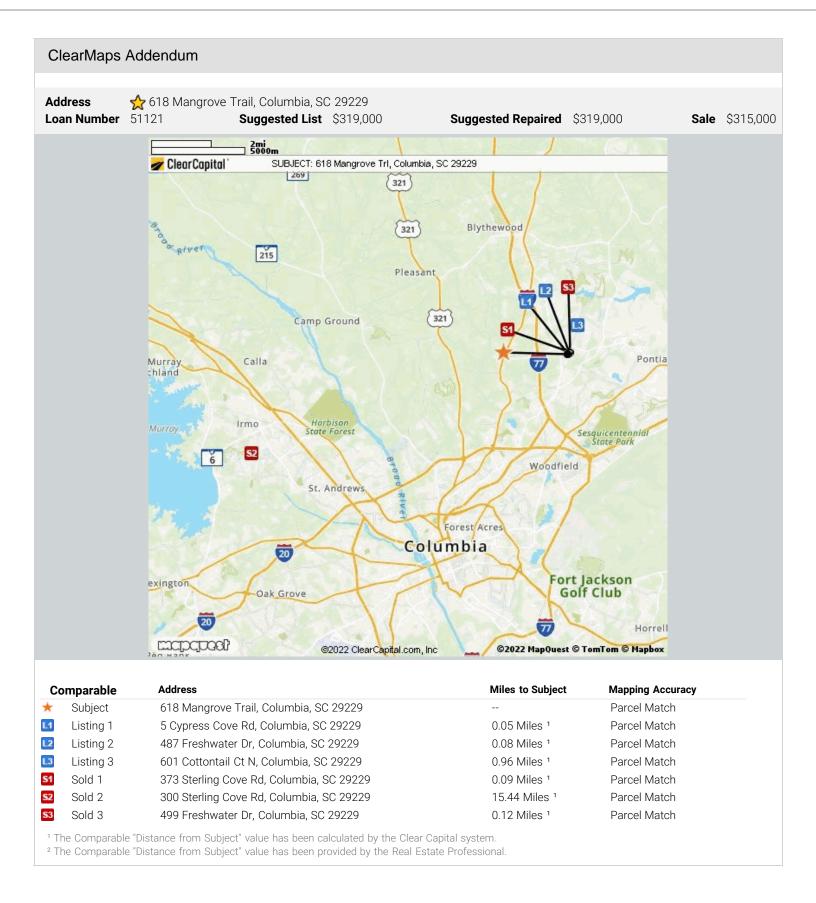
Front

499 Freshwater Dr Columbia, SC 29229



Front

by ClearCapital



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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

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.

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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

by ClearCapital

Broker Name Khalil McClellan Company/Brokerage TAW REALTY

License No 63926 Address 4216 Donavan Dr Columbia SC

29210 License Expiration 06/30/2024 License State SC

Phone 8036730023 Email theamericanwayrealty@gmail.com

Broker Distance to Subject 11.51 miles **Date Signed** 09/10/2022

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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