DRIVE-BY BPO

158 CAPE JASMINE WAY

LEXINGTON, SOUTHCAROLINA 29073

51146 Loan Number

Date of Report 09/25/2022

\$245,000

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 158 Cape Jasmine Way, Lexington, SOUTHCAROLINA 29073 Order ID 8441330 Property ID 33339339

Inspection Date 09/25/2022 **Loan Number** 51146

Loan Number51146APN00764201062Borrower NameCatamount Properties 2018 LLCCountyLexington

Tracking IDs

 Order Tracking ID
 09.23.22 BPO
 Tracking ID 1
 09.23.22 BPO

Tracking ID 2 -- Tracking ID 3

General Conditions		
Owner	SEYMOUR EDWARD M	Condition Comments
R. E. Taxes	\$913	SUBJECT IN AVERAGE CONDITION, NO VISIBLE NECESSARY
Assessed Value	\$9,327	EXTERIOR REPAIRS
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	NEIGHBORHOOD WELL MAINTAINED AND FAMILY FRIENDLY,	
Sales Prices in this Neighborhood	Low: \$187800 High: \$351340	CLOSE TO SHOPPING AND AMENITIES.	
Market for this type of property	Increased 10 % in the past 6 months.		
Normal Marketing Days	<30		

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Current Listings Subject Listing 1 * Listing 2 Listing 3 Street Address 158 Cape Jasmine Way 507 Walking Ln 157 Double Eagle Cir 416 Walking Ln City, State Lexington, Lexington, SC Lexington, SC Lexington, SC SOUTHCAROLINA Zip Code 29073 29073 29073 29073 **Datasource** Public Records Tax Records Tax Records Tax Records 0.78 1 Miles to Subj. 0.74 1 0.94^{1} SFR SFR SFR **Property Type** SFR Original List Price \$ \$ \$285,000 \$234,000 \$282,000 List Price \$ \$284,000 \$235,000 \$279,900 **Original List Date** 05/27/2022 09/19/2022 08/19/2022 **DOM** · Cumulative DOM 121 · 121 6 · 6 37 · 37 5 9 7 Age (# of years) 17 Condition Excellent Average Average Average Sales Type Fair Market Value Fair Market Value Fair Market Value Location Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential View Neutral; Residential Neutral; Residential Neutral; Residential Style/Design 2 Stories Traditional 2 Stories Traditional 2 Stories Traditional 2 Stories Traditional 1 1 1 # Units 1 Living Sq. Feet 2,448 1,929 1,538 1,861 Bdrm · Bths · ½ Bths $3 \cdot 2 \cdot 1$ $4 \cdot 2 \cdot 1$ $3 \cdot 2 \cdot 1$ $4 \cdot 2 \cdot 1$ Total Room # 9 9 8 8 None Attached 2 Car(s) Attached 1 Car Attached 2 Car(s) Garage (Style/Stalls) No No Basement (Yes/No) No 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft. Pool/Spa **Lot Size** 0.17 acres 0.17 acres 0.30 acres 0.17 acres Other

^{*} Listing 1 is the most comparable listing 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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Current Listings - Cont.

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

- Listing 1 Welcome To Your New Home In The Beautiful Autumn Woods West Subdivision! It's Yours For The Taking! Situated On A Spacious Corner Lot In The Lexington One School District, This Home Is Close To Shopping And Dining. It Is Usda Rural Financing Eligible! Neighborhood Amenities Include A Clubhouse And Community Pool. This Home Has A Well-designed Open Floor Plan That Is Simply Fit For Entertaining. Special Details Include Crown Molding, A Gas Fireplace, A Spacious Backyard For Social Gatherings, And Much More! On The Main Level, You Can Enjoy A Kitchen That Opens To The Living Room, A Half Bathroom, And The Laundry Room. For All The Gourmet Cooks, There Is Ample Storage Space In The Eat-in Kitchen. The Kitchen Offers Granite Counters, An Island, And A Tiled Backsplash. The Second Level Contains The Master Bedroom, Three Guest Bedrooms, And A Guest Bathroom. The Spacious Master Offers A Private Ensuite That Boasts Separate Vanities, A Separate Shower And Tub, And A Walk-in Closet. This Home Is A Must See! P
- Listing 2 Well Maintained 3 Bedroom 2.5 Bath Home In Lexington Hills On A Large Lot And In An Award Winning School District. This Property Has Updated Flooring And Fixtures Throughout The Home. The Kitchen Offers Granite Countertops And Stainless Steel Appliances. Head Upstairs To The Master Bedroom Which Offers Granite Double Vanities, A Garden Tub, And A Walk-in Closet. There Are Two Additional Bedrooms With Walk -in Closets And An Additional Bathroom. The Backyard Has Plenty Of Room For Outdoor Fun And Sprinklers Already Installed. This Home Will Not Last On The Market, Schedule Your Private Showing Today! P
- Listing 3 Back On The Market At No Fault Of Seller! You Don't Want To Miss Out On This Beautiful, 4 Bedroom, 2.5 Bath Home In Lexington. Nice Open Floor Plan On Main Level, With Gorgeous Hardwood Floors & Moldings. The Eat-in Kitchen Has Stainless Steel Appliances, Granite Counter Tops, Tile Backsplash, Pantry, Breakfast Bar, Dark Stained Cabinets. Sliding Glass Doors Lead To A Patio & Large Backyard With A Wood Privacy Fence The Large Master Bedroom On The Second Level Features A Large Walk-in Closet, Private Bath With Dual Vanity With Granite Counters, Garden Tub & Separate Shower. Bedrooms 2, 3, & 4 All Have Walk-in Closets.. Lovely Entrance With Arch In Foyer. 100% Usda Rural Housing Eligible. This Home Will Not Last Long; Call Or Text Today To Schedule A Showing! No Showings Until Monday, Sept. 12. P

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	Subject	Sold 1 *	Sold 2	Sold 3	
Street Address	158 Cape Jasmine Way	237 Tea Olive Ave	253 Cape Jasmine Way	159 Cape Jasmine Way	
City, State	Lexington, SOUTHCAROLINA	Lexington, SC	Lexington, SC	Lexington, SC	
Zip Code	29073	29073	29073	29073	
Datasource	Public Records	Tax Records	Tax Records	Tax Records	
Miles to Subj.		0.10 1	0.14 1	0.03 1	
Property Type	SFR	SFR	SFR	SFR	
Original List Price \$		\$257,000	\$202,000	\$197,750	
ist Price \$		\$257,000	\$202,000	\$197,750	
Sale Price \$		\$255,000	\$202,000	\$197,750	
Type of Financing		Conv	Conv	Conv	
Date of Sale		09/12/2022	09/24/2021	02/01/2022	
DOM · Cumulative DOM		39 · 39	56 · 56	34 · 34	
Age (# of years)	17	11	16	16	
Condition	Average	Average	Average	Average	
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value	
_ocation	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	
/iew	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	
Style/Design	2 Stories Traditional	2 Stories Colonial	2 Stories Traditional	1 Story Traditional	
# Units	1	1	1	1	
iving Sq. Feet	2,448	2,448	2,180	1,518	
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1	3 · 2	
Total Room #	8	8	8	7	
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 Car(s) Attached 2 Ca		
Basement (Yes/No)	No	No	No	No	
Basement (% Fin)	0%	0%	0%	0%	
Basement Sq. Ft.					
Pool/Spa					
ot Size	0.17 acres	0.24 acres	.20 acres	0.18 acres	
Other					

^{*} Sold 1 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 Don't Miss This Great Opportunity For A Spacious 3 Bedroom 2 & ½ Bath Home With A Large Fully Fenced Backyard. There Is Also A Small Fenced Side Yard For A Pet Or A Garden. The Master Bedroom Has A Very Large Walk-in Closet. The Kitchen Has Lots Of Cabinets, Dish Washer, Microwave, Stove, Refrigerator And A Center Island. It Is Great For Cooking And Entertaining. Come See This Great Opportunity Today! P
- Sold 2 Nice 2180 Sf 4 Bedroom/2.5 Bath Open Floorplan Traditional Home Conveniently Located Minutes From New Development At Hwy 6 And Platt Springs. (no Need To Go To Lexington!) Home Features Cozy Wood Burning Fireplace, New Roof, New Ac, And New Dishwasher. The Master Features His And Hers Walk In Closets, Water Closet With Window And Second Vanity, And Garden Tub With Separate Shower. The 2nd Bath Has An Entrance From The 2nd Bedroom With A Private Vanity, Great For Teen Or Guest. All Appliances Including Washer/dryer To Convey. Great Home! Great Schools! Great Location! Make It Yours Today!! P
- **Sold 3** Great 1518sf 3br/2ba Open Floorplan Traditional Home With High Ceilings Close To Schools And Shopping. Home Features New Pergo Flooring And A New Garage Door Opener. The Master Features A Trey Ceiling And A Nice Walk In Closet. The Fridge, Washer And Dryer To Remain. Home Is Being Sold As/is. P

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Subject Sale	es & Listing His	tory					
Current Listing S	rent Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/F	cy/Firm			NO LISTING HISTORY			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed List 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	\$249,000	\$249,000			
Sales Price	\$245,000	\$245,000			
30 Day Price	\$238,900				
Comments Regarding Pricing Strategy					
SUBJECT PRICE BASED ON COMPS WITH CLOSEST PROXIMITY AND MOST SIMILAR CHARACTERISTICS. DUE TO LACK OF SIMILAR					

LISTNGS, SQ COULD NOT BE BRACKETED.

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

by ClearCapital



Front



Address Verification



Side



Side



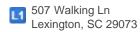
Street



Street

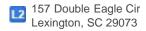
by ClearCapital

Listing Photos



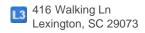


Front





Front



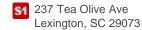


Front

As-Is Value

by ClearCapital

Sales Photos





Front

253 Cape Jasmine Way Lexington, SC 29073



Front

159 Cape Jasmine Way Lexington, SC 29073



Front

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ClearMaps Addendum **Address** ☆ 158 Cape Jasmine Way, Lexington, SOUTHCAROLINA 29073 Loan Number 51146 Suggested List \$249,000 Sale \$245,000 Suggested Repaired \$249,000 Clear Capital SUBJECT: 158 Cape Jasmine Way, Lexington, SC 29073 Platt Springs no Platt Springs Rd Prington Hills PKMY Oouble Eal 2 Cir Durham Pond L1 Meadow Saffron Of Greenbank DC mapapasi @2022 ClearCapital.com, Inc. ©2022 MapQuest © TomTom © Mapbox Address Miles to Subject Comparable **Mapping Accuracy** Subject 158 Cape Jasmine Way, Lexington, SouthCarolina 29073 Parcel Match 507 Walking Ln, Lexington, SC 29073 Listing 1 0.78 Miles ¹ Parcel Match Listing 2 157 Double Eagle Cir, Lexington, SC 29073 0.74 Miles 1 Parcel Match Listing 3 416 Walking Ln, Lexington, SC 29073 0.94 Miles 1 Parcel Match **S1** Sold 1 237 Tea Olive Ave, Lexington, SC 29073 0.10 Miles 1 Parcel Match S2 Sold 2 253 Cape Jasmine Way, Lexington, SC 29073 0.14 Miles 1 Parcel Match **S**3 Sold 3 159 Cape Jasmine Way, Lexington, SC 29073 0.03 Miles 1 Parcel Match

The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
 The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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

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 12.99 miles **Date Signed** 09/25/2022

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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