## **DRIVE-BY BPO**

by ClearCapital

## 515 CAPE JASMINE WAY

LEXINGTON, SOUTHCAROLINA 29073

53884 Loan Number

**Date of Report** 06/07/2023

\$215,000

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 report.

Address 515 Cape Jasmine Way, Lexington, SOUTHCAROLINA 29073 Order ID 8771904 Property ID 34242362

Inspection Date 06/07/2023 Loan Number 53884

Loan Number53884APN007642-01-256Borrower NameCatamount Properties 2018 LLCCountyLexington

Donower Name Outamount Properties 2010 EEC

Tracking IDs

Order Tracking ID06.06.23 BPO RequestTracking ID 106.06.23 BPO Request

Tracking ID 2 -- Tracking ID 3

General Conditions		
Owner	Wooten II Clayton R	Condition Comments
R. E. Taxes	\$3,414	Subject appears to be in average condition with no signs of
Assessed Value	\$7,164	deferred maintenance visible from exterior inspection.
Zoning Classification	reisdential	
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	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subject is located in a suburban location that has close			
Sales Prices in this Neighborhood	Low: \$45,000 High: \$450,000	proximity to parks, shops and major highways. Market conditions are increasing and supply and demand are balance			
Market for this type of property	Remained Stable for the past 6 months.	REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days			
Normal Marketing Days	<180				

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	515 Cape Jasmine Way	260 Riglaw Circle	2328 Trakand Drive	261 Double Eagle Circle
City, State	Lexington, SOUTHCAROLINA	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29073	29073	29073	29073
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.28 1	0.43 1	0.16 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$205,000	\$239,000	\$210,000
List Price \$		\$205,000	\$239,000	\$210,000
Original List Date		03/29/2023	04/14/2023	05/12/2023
DOM · Cumulative DOM		69 · 70	53 · 54	25 · 26
Age (# of years)	12	16	3	19
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 colonial	1 Story ranch	2 Stories colonial	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,552	1,305	1,565	1,155
Bdrm $\cdot$ Bths $\cdot$ ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.33 acres	0.19 acres	0.11 acres	0.2 acres
Other	None	None	None	None

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

 $<sup>^{\</sup>rm 2}$  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.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$ 

- **Listing 1** This 3 bedroom, 2 bath The side 2 car garage Inside, you'll find high ceilings in the living area that create an open and inviting atmosphere,
- Listing 2 two story home with three bedrooms and two-and-one-half bathrooms the kitchen with stainless steel GE appliances and a roomy corner pantry. vinyl plank floors line the downstairs living areas. Upstairs is the primary bedroom which features a five-foot shower, dual vanities and large walk-in-closet! A large closet is also accessible through the bathroom. The two secondary bedrooms
- **Listing 3** . The spacious living room boasts a cathedral ceiling, allowing natural light to flood the space, creating an open and airy ambiance. The kitchen, also adorned with a cathedral ceiling is complete with stainless steel appliances he owner's suite features a full bathroom with a garden tub, offering a tranquil retreat after a long day. The one-car garage

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## 515 CAPE JASMINE WAY

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Recent Sales Subject Sold 1 Sold 2 \* Sold 3 Street Address 515 Cape Jasmine Way 126 Cape Jasmine Way 425 Cape Jasmine Way 465 Cape Jasmine Way City, State Lexington, Lexington, SC Lexington, SC Lexington, SC SOUTHCAROLINA Zip Code 29073 29073 29073 29073 **Datasource** Tax Records MLS MLS MLS Miles to Subj.  $0.68^{1}$ 0.19 1 0.11 1 SFR SFR SFR **Property Type** SFR Original List Price \$ \$192,000 \$215,000 \$225,000 List Price \$ \$192,000 \$215,000 \$225,000 Sale Price \$ \$192,000 \$215,000 \$225,000 Type of Financing Colonial Colonial Colonial **Date of Sale** --03/17/2023 02/07/2023 01/20/2023 **DOM** · Cumulative DOM 48 · 48 109 · 109 106 · 106 -- · --12 17 16 14 Age (# of years) 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 colonial 1 Story ranch 2 Stories colonial 2 Stories colonial 1 # Units 1 1 1 1,258 1,652 Living Sq. Feet 1,552 1,565 Bdrm · Bths · ½ Bths  $3 \cdot 2 \cdot 1$ 3 · 2  $4 \cdot 2 \cdot 1$  $3 \cdot 2 \cdot 1$ 7 7 7 Total Room # 8 Attached 1 Car Attached 1 Car Attached 2 Car(s) Attached 2 Car(s) Garage (Style/Stalls) No No No No Basement (Yes/No) 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft. Pool/Spa Lot Size 0.33 acres 0.17 acres 0.13 acres 0.19 acres Other None none none none **Net Adjustment** +\$5,490 -\$3,230 -\$2,600 **Adjusted Price** \$197,490 \$211,770 \$222,400

<sup>\*</sup> Sold 2 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** 3 bedroom 2 bath , wooden flooring in dining, living area and hallways. All appliances as well as the washer, dryer and ring doorbell 0/Bed, 1250/bath, 2940/gla, 800/lot, 500/age,0/garage0/Basement
- **Sold 2** 4 bedroom 2.5 bath home with a fully fenced rear yard. The first floor has a nice sized family and dining area with plank flooring, kitchen, laundry and the Primary Bedroom. Upstairs has 3 additional bedrooms, a bonus loft/office area and a full bath. Garage refrigerator can convey with the property. Kitchen refrigerator -2000/Bed, 0/bath, -130/gla, 1000/lot, 400/age, -2500/garage0/Basement
- **Sold 3** This 3 bedroom/ 2.5 bath home is full of amazing features. Natural light spills through the flowing layout he large living room offers ample space and open access to the kitchen! The spacious and bright eat-in kitchen boasts stainless steel appliances and tons of cabinet space making cooking 0/Bed, 0/bath, -1000/gla, 700/lot, 200/age, -2500/garage0/Basement

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Current Listing S	Status	Not Currently L	_isted	Listing Histor	v Comments		
Listing Agency/F		,		there is no sale and listing history for the subject in past		in past 12	
Listing Agent Name		months.					
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	\$226,000	\$226,000			
Sales Price	\$215,000	\$215,000			
30 Day Price	\$204,000				
Comments Regarding Pricing Strategy					

The subject should be sold in as-is condition. The market conditions are currently stable. subject is located near a busy road and commercial. This factor does not affect the subject's marketability Value best supported by sold comp 2 and list comp 2, being the most comparable to the subject. Due to the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, guidelines for gla, lot size, and some recommended guidelines when choosing comparable properties.

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## 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.

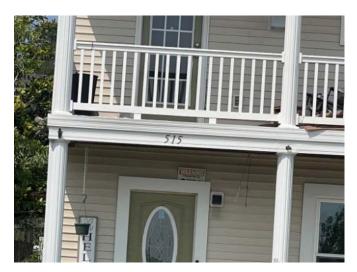
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# **Subject Photos**

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Front



Address Verification



Side



Side



Street



Street

# **Subject Photos**

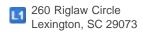
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Other Other

# **Listing Photos**





Front

2328 Trakand Drive Lexington, SC 29073



Front

261 Double Eagle Circle Lexington, SC 29073



**Front** 

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## **Sales Photos**

126 Cape Jasmine Way Lexington, SC 29073



Front

425 Cape Jasmine Way Lexington, SC 29073



Front

465 Cape Jasmine Way Lexington, SC 29073



**Front** 

by ClearCapital

53884 LEXINGTON, SOUTHCAROLINA 29073 Loan Number

#### ClearMaps Addendum **Address** 🗙 515 Cape Jasmine Way, Lexington, SOUTHCAROLINA 29073 Loan Number 53884 Suggested List \$226,000 Sale \$215,000 **Suggested Repaired** \$226,000 Clear Capital SUBJECT: 515 Cape Jasmine Way, Lexington, SC 29073 ard Pkwy **S1** L1 TravelerTri Riglaw Cir S2 Jamie Lee Ln. S Double Eagle Cir Youpon Pholia Tree Ry Walking Ln. Meadow Saffron Do k Ln. Savannah Hills Dr. Harmon Pond Winterfield Dr mapapagg; @2023 ClearCapital.com, Inc Address Miles to Subject **Mapping Accuracy** Comparable Subject Parcel Match 515 Cape Jasmine Way, Lexington, SouthCarolina 29073 Listing 1 260 Riglaw Circle, Lexington, SC 29073 0.28 Miles 1 Parcel Match Listing 2 2328 Trakand Drive, Lexington, SC 29073 0.43 Miles 1 Parcel Match Listing 3 261 Double Eagle Circle, Lexington, SC 29073 0.16 Miles 1 Parcel Match **S1** Sold 1 126 Cape Jasmine Way, Lexington, SC 29073 0.68 Miles 1 Parcel Match S2 Sold 2 425 Cape Jasmine Way, Lexington, SC 29073 0.19 Miles 1 Parcel Match **S**3 Sold 3 465 Cape Jasmine Way, Lexington, SC 29073 0.11 Miles <sup>1</sup> Parcel Match <sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system. <sup>2</sup> 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

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.
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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### Report Instructions - cont.

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

by ClearCapital

**Broker Name** Tony Lyn Ivey Company/Brokerage Brennan Group, LLC

14980 1320 Main St Columbia SC 29201 License No Address

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

Phone 5012551695 Email tliveybpo@gmail.com

13.50 miles **Date Signed Broker Distance to Subject** 06/07/2023

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.

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