DRIVE-BY BPO

193 GRACELAND COURT

SWANSEA, SOUTHCAROLINA 29160

53888 Loan Number \$250,000

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 193 Graceland Court, Swansea, SOUTHCAROLINA 29160 Order ID 8771904 Property ID 34242501

Inspection Date06/09/2023Date of Report06/09/2023Loan Number53888APN013016-01-022Borrower NameCatamount Properties 2018 LLCCountyLexington

Tracking IDs

Order Tracking ID
06.06.23 BPO Request
Tracking ID 1
06.06.23 BPO Request

Tracking ID 2
- Tracking ID 3
-

General Conditions		
Owner	Slaton Charles T	Condition Comments
R. E. Taxes	\$634	Subject appears to be in average condition with no signs of
Assessed Value	\$6,515	deferred maintenance visible from exterior inspection.
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 Da	nta	
Location Type	Rural	Neighborhood Comments
Local Economy	Stable	The subject is located in a RURAL location. Market conditions
Sales Prices in this Neighborhood	Low: \$101,000 High: \$450,000	are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of
Market for this type of property	Remained Stable for the past 6 months.	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	193 Graceland Court	534 Lawndale Drive	163 Ridge Pointe Drive Drive	323 Lawndale Drive
City, State	Swansea, SOUTHCAROLINA	Gaston, SC	Gaston, SC	Gaston, SC
Zip Code	29160	29053	29053	29053
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		7.53 1	8.21 ¹	7.87 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$275,000	\$230,000	\$255,000
List Price \$		\$275,000	\$230,000	\$255,000
Original List Date		03/07/2023	05/05/2023	05/13/2023
DOM · Cumulative DOM	·	91 · 94	32 · 35	24 · 27
Age (# of years)	7	4	16	3
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	2 Stories colonial	2 Stories colonial	2 Stories colonial
# Units	1	1	1	1
Living Sq. Feet	2,264	2,264	1,668	1,748
Bdrm · Bths · ½ Bths	5 · 3	5 · 3	4 · 2	4 · 2 · 1
Total Room #	10	10	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	0.40 acres	0.5 acres	0.58 acres	0.41 acres
Other	none	none	none	none

^{*} Listing 3 is the most comparable listing to the subject.

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

- Listing 1 This Spacious 5 bedroom Home has everything you need. Enjoy an Open Floor Plan with a Large Kitchen and Great Room The Master Suite includes French Doors, Two Closets, Garden Tub, Separate Shower and Double Vanity. This Home has Screened Sunroom, Oak Stairs,
- Listing 2 3 bedroom cabinets in kitchen, split floor plan, large back yard . Storage Space Throughout Home.
- Listing 3 Cabinetry And A Walk-In Pantry. Spacious Master Bedroom And Laundry Rooms On Main Floor. Master Bedroom Offers H/H Walk-In Closets And Double Vanity With Shower/Tub. Two Large Bedrooms With A Full Bathroom Is Situated On Second Floor. Both Bedrooms Have Huge Walk-In Closets.

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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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	193 Graceland Court	189 Graceland Court	101 Graceland Court	190 E. Craft Street E
City, State	Swansea, SOUTHCAROLINA	Swansea, SC	Swansea, SC	Swansea, SC
Zip Code	29160	29160	29160	29160
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.02 1	0.36 1	0.86 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$220,000	\$249,900	\$260,000
List Price \$		\$220,000	\$249,900	\$260,000
Sale Price \$		\$220,000	\$249,900	\$260,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		04/20/2023	05/31/2023	04/25/2023
DOM · Cumulative DOM		24 · 24	58 · 58	137 · 137
Age (# of years)	7	7	7	32
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	2 Stories colonial	2 Stories colonial	2 Stories colonial
# Units	1	1	1	1
Living Sq. Feet	2,264	2,185	2,264	2,412
Bdrm · Bths · ½ Bths	5 · 3	4 · 2 · 1	5 · 3	4 · 3
Total Room #	10	8	10	10
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	0.40 acres	0.34 acres	0.46 acres	1.12 acres
Other	none	none	none	none
Net Adjustment		+\$4,340	-\$300	-\$580
Adjusted Price		\$224,340	\$249,600	\$259,420

^{*} 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** 2000/Bed, 1250/bath, 790/gla, 300/lot, 0/age,0/garage0/Basement 4 bedrooms, and 2.5 baths. Formal dining, kitchen w/island and pantry. Large family room off kitchen, laundry room upstairs, and 2-car garage.
- **Sold 2** 0/Bed, 0/bath, 0/gla, -300/lot, 0/age,0/garage0/Basement the open floor plan. There is a bedroom located on the first floor and has access to a full bathroom. Walk upstairs to a large common area . Laundry room is located upstairs along with the master, and 3 other bedroom
- **Sold 3** 2000/Bed, 0/bath, -1480/gla, -3600/lot, 2500/age,0/garage0/Basement that has 4 bedrooms and 3 full bathrooms LVP flooring through out the home, all brand appliances in the kitchen , , smooth ceilings in the main level.

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Current Listing S	Status	Not Currently L	_isted	Listing Histor	v Comments		
Listing Agency/Firm		there is no sale and listing history for the subject in past 12 months.			in past 12		
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	\$263,000	\$263,000		
Sales Price	\$250,000	\$250,000		
30 Day Price	\$238,000			
Comments Regarding Pricing Strategy				

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 3, being the most comparable to the subject. Subject lot size not available in tax verified through online source. Subject is in rural area Due to rural density of the subject's location, the house is very low in the area. To find the similar comps to the subject, it was necessary to expand the search over 5miles. Lack of comps available, the comps chosen were the best available and closest to the same Lot size, gla as the subject.

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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

by ClearCapital



Front



Address Verification



Side



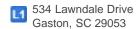
Side



Street

Listing Photos

by ClearCapital





Front

163 Ridge Pointe Drive Drive Gaston, SC 29053



Front

323 LAWNDALE Drive Gaston, SC 29053



Front

Sales Photos



189 Graceland Court Swansea, SC 29160



Front



101 Graceland Court Swansea, SC 29160



Front



190 E. Craft Street E Swansea, SC 29160

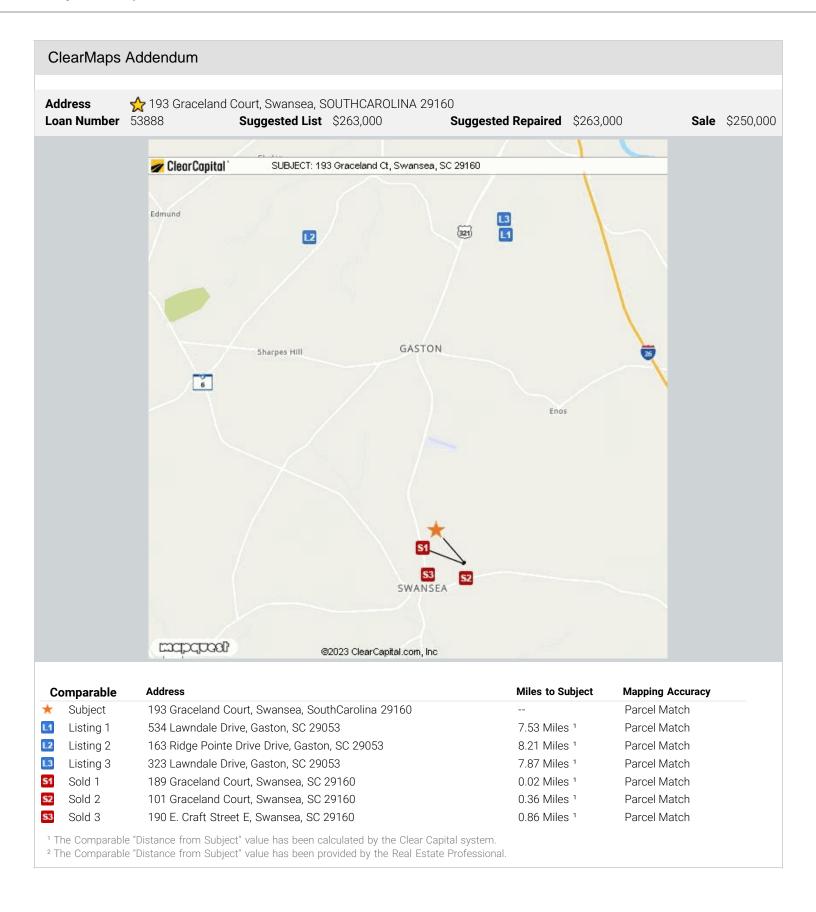


Front

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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:

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.
- 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

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

License No 14980 **Address** 1320 Main St Columbia SC 29201

License Expiration 06/30/2023 License State SC

Phone 5012551695 Email tliveybpo@gmail.com

Broker Distance to Subject 17.95 miles **Date Signed** 06/09/2023

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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