DRIVE-BY BPO

144 WHITEHURST WAY

COLUMBIA, SOUTHCAROLINA 29229

53889 Loan Number \$220,000

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.

144 Whitehurst Way, Columbia, SOUTHCAROLINA 29229 **Property ID Address Order ID** 8771904 34242365 **Inspection Date** 06/07/2023 **Date of Report** 06/07/2023 **APN Loan Number** 53889 20203-01-43 **Borrower Name** Catamount Properties 2018 LLC County Richland

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	Butler Tyrissa Y	Condition Comments	
R. E. Taxes	\$5,253	Subject appears to be in average condition with no signs of	
Assessed Value	\$8,900	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		
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: \$101,000 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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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	144 Whitehurst Way	3 Tambridge Court	10 Killian Green Court	232 Hardwood Drive
City, State	Columbia, SOUTHCAROI		Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.91 1	0.60 1	0.68 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$270,000	\$223,000	\$264,499
List Price \$		\$270,000	\$223,000	\$264,499
Original List Date		12/20/2022	04/18/2023	04/28/2023
DOM · Cumulative DOM		168 · 169	49 · 50	39 · 40
Age (# of years)	34	28	20	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	1 Story ranch	1.5 Stories capecode1	2 Stories colonial	2 Stories colonial
# Units	1	1	1	1
Living Sq. Feet	2,092	1,935	1,702	2,311
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	4 · 2
Total Room #	7	8	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.34 acres	0.25 acres	0.2 acres	0.22 acres
Other	none	none	none	none

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

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

- **Listing 1** All brick home Home has frog with closet we listed as 4th bedroom, double deck in back of home, The secondary bedrooms also have newer flooring and share a hall bath that features a soaking tub.
- **Listing 2** This home has flooring throughout the home. Windows create a light filled interior with well placed neutral accents. The kitchen is ready for cooking with ample pace and cabinets for storage
- **Listing 3** features 4 bedrooms, 2 1/2 baths, and a bonus/media room! stainless steel appliances, vanities and mirrors in both upstairs bathrooms, hard surface flooring, and light fixtures throughout. The smart home features include cameras, garage door opener

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.

144 WHITEHURST WAY

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Recent Sales Subject Sold 1 * Sold 2 Sold 3 Street Address 144 Whitehurst Way 38 Hardwood Court 158 Hardwood Drive 14 Tambridge Court City, State Columbia, SOUTHCAROLINA Columbia, SC Columbia, SC Columbia, SC Zip Code 29229 29229 29229 **Datasource** Tax Records MLS MLS MLS Miles to Subj. 0.60 1 0.62 1 0.97 1 **Property Type** SFR SFR SFR SFR Original List Price \$ --\$215,000 \$240,000 \$259,500 List Price \$ \$215,000 \$240,000 \$259,500 Sale Price \$ --\$215,000 \$240,000 \$259,500 Type of Financing Conventional Conventional Conventional **Date of Sale** --01/24/2023 02/15/2023 05/16/2023 **DOM** · Cumulative DOM -- - -- $85 \cdot 85$ $60 \cdot 60$ 39 · 39 19 20 28 34 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 1 Story ranch 1 Story ranch 1 Story ranch 1 Story ranch 1 # Units 1 1 1 2,092 2,074 Living Sq. Feet 2,480 1,812 Bdrm · Bths · ½ Bths $3 \cdot 2 \cdot 1$ 5 · 3 $5 \cdot 3 \cdot 1$ $4 \cdot 2 \cdot 1$ 7 Total Room # 10 Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Garage (Style/Stalls) None No No No No Basement (Yes/No) 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft. Pool/Spa 0.25 acres Lot Size 0.34 acres 0.12 acres 0.3 acres Other none none none none

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Net Adjustment

Adjusted Price

-\$1,120

\$213,880

-\$10,680

\$229,320

Effective: 06/07/2023

+\$400

\$259,900

^{*} 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.

by ClearCapital

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1 -4000/Bed, -1250/bath, 180/gla, 450/lot, -1500/age,5000/garage0/Basement 5-Bedroom 3-Full Bathroom split-level basement style home. Main floor to include Master bedroom with full bathroom, eat-in kitchen, dinning room and living room. Lower level to include large family room or entertainment area with 2 other bedrooms and a full bath this home has 3 full bathrooms. Large laundry room with a lot of extra space for storage
- Sold 2 -4000/Bed, -2500/bath, -3880/gla, 1100/lot, -1400/age,0/garage0/Basement Formal living room, formal dining room and great room with Large kitchen with eat in area and island. All bedrooms are located on the 2nd level. 2 full hall bathrooms master bedroom with vaulted ceiling, walk in closet, bathroom has dual vanities, garden tub and separate shower.
- Sold 3 -2000/Bed, 0/bath, 2800/gla, 200/lot, -600/age,0/garage0/Basement home that features the primary bedroom and 2 other bedrooms on the main floor. Large kitchen with eat-in area with an abundance of counter space, and hardwood floors. The mudroom has a private half bath and plenty of room for storage. Large primary bedroom has newer flooring, a walk-in closet and large private bath with a spacious walk-in shower.

Client(s): Wedgewood Inc

Property ID: 34242365

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Subject Sale	es & Listing His	tory					
Current Listing Status		Not Currently Listed		Listing History Comments there is no sale and listing history for the subject in past 12			
Listing Agency/Firm			in past 12				
Listing Agent Name				months.			
Listing Agent Ph	one						
# of Removed List 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	\$231,000	\$231,000		
Sales Price	\$220,000	\$220,000		
30 Day Price	\$209,000			
Comments Regarding Pricing S	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 1 and list comp 1, being the most comparable to the subject. Lack of comps available, the comps chosen were the best available and closest to the same age, lot size 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



Street

Subject Photos

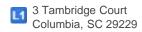




Other Other

Listing Photos

by ClearCapital





Front

10 Killian Green Court Columbia, SC 29229



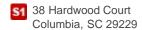
Front

232 Hardwood Drive Columbia, SC 29229



Front

Sales Photos





Front

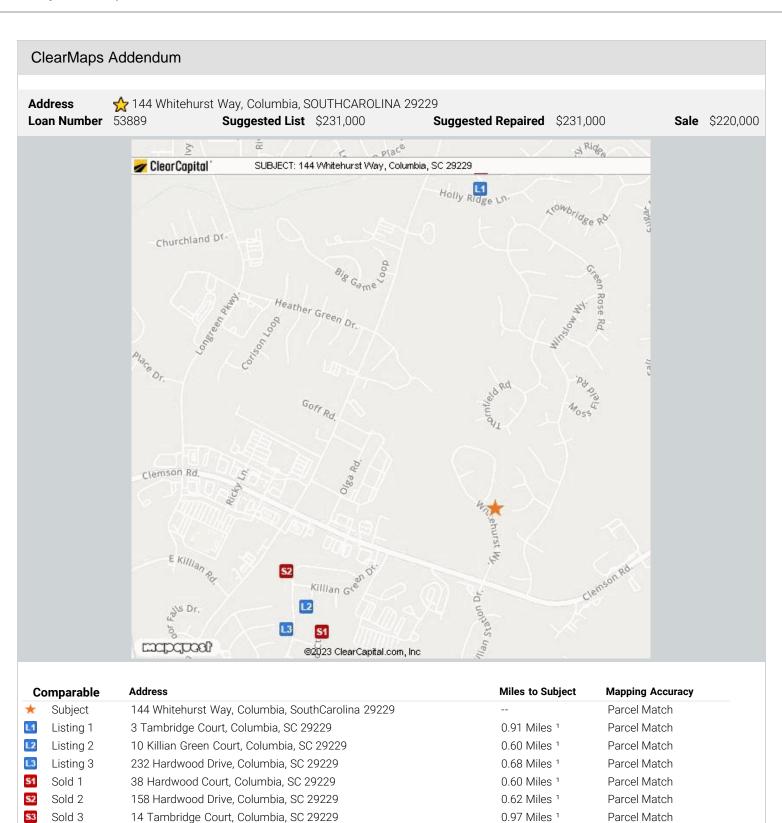
158 Hardwood Drive Columbia, SC 29229



Front

14 Tambridge Court Columbia, SC 29229





² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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Addendum: Report Purpose

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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

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

Phone 5012551695 Email tliveybpo@gmail.com

Date Signed Broker Distance to Subject 11.33 miles 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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