DRIVE-BY BPO

5129 FOXMEADE COURT

LANCASTER, SOUTHCAROLINA 29720

54209 Loan Number

Date of Report 07/28/2023

\$200,000

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 5129 Foxmeade Court, Lancaster, SOUTHCAROLINA 29720 Order ID 8848503 Property ID 34428725

 Inspection Date
 07/26/2023

 Loan Number
 54209

Loan Number54209APN0080L0A02700Borrower NameCatamount Properties 2018 LLCCountyLancaster

Tracking IDs

 Order Tracking ID
 20230726_BPO
 Tracking ID 1
 20230726_BPO

 Tracking ID 2
 - Tracking ID 3
 -

General Conditions		
Owner	JONATHAN PARKER PRICE	Condition Comments
R. E. Taxes	\$850	Property appears to be in Average condition. No deferred
Assessed Value	\$139,500	maintenance observed
Zoning Classification	Residential MDR	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	Whitehall	
Association Fees	\$150 / Year (Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ita					
Location Type	Suburban	Neighborhood Comments				
Local Economy	Stable	Subdivision is Whitehall. Homes built from 2000 thru 2006.				
Sales Prices in this Neighborhood	Low: \$151400 High: \$407000	Square feet range from 1000 to 2300 with average square feet of 1600				
Market for this type of property	Remained Stable for the past 6 months.					
Normal Marketing Days	<30					

Client(s): Wedgewood Inc

Property ID: 34428725

54209

by ClearCapital

Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5129 Foxmeade Court	856 Wisteria Way	3215 Flat Creek Rd	711 Starcliff Cir
City, State	Lancaster, SOUTHCAROLINA	Lancaster, SC	Lancaster, SC	Lancaster, SC
Zip Code	29720	29720	29720	29720
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.81 1	0.85 1	0.93 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$214,900	\$154,000	\$225,000
List Price \$		\$214,900	\$149,900	\$225,000
Original List Date		06/17/2023	04/29/2023	05/26/2023
DOM · Cumulative DOM		41 · 41	90 · 90	63 · 63
Age (# of years)	21	52	66	44
Condition	Average	Good	Fair	Excellent
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 Traditional	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,275	1,025	780	1,814
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 1	2 · 1	3 · 2
Total Room #	5	5	5	6
Garage (Style/Stalls)	Attached 1 Car	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.24 acres	0.46 acres	0.48 acres	1.90 acres
Other				

^{*} 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 three-bedroom, one bath charming all brick home. Sitting on almost half an acre it is a must see! Plenty of upgrades throughout the home with a beautiful, upgraded kitchen with granite countertops opening to a spacious living area. Storage building out back for extra storage. Private fenced in back yard
- Listing 2 Great starter home on 1/2 acre lot in the country. 2 Bedroom, 1 Bath with gas heat.
- **Listing 3** This home is looking for someone to come in and finish the renovation. A lot of the heavy lifting has been completed already. The property features 3 bedrooms, 2 bathrooms, and a large 1.9 Acre fenced yard. It presents a great opportunity for someone to come in and make the finishing touches your own. All remaining construction materials inside the home will be included in the sale.

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.

LANCASTER, SOUTHCAROLINA 29720

54209 Loan Number

\$200,000• As-Is Value

by ClearCapital

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	5129 Foxmeade Court	5128 Foxmeade Ct	3449 E Fairmeadow Dr	5138 Foxmeade Ct
City, State	Lancaster, SOUTHCAROLINA	Lancaster, SC	Lancaster, SC	Lancaster, SC
Zip Code	29720	29720	29720	29720
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.04 1	0.12 1	0.04 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$225,000	\$279,900	\$220,000
List Price \$		\$225,000	\$259,900	\$220,000
Sale Price \$		\$225,000	\$245,000	\$215,000
Type of Financing		Conventional	Fha	Conv
Date of Sale		08/05/2022	09/02/2022	05/11/2023
DOM · Cumulative DOM		51 · 51	141 · 141	45 · 45
Age (# of years)	21	21	18	18
Condition	Average	Average	Good	Good
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 Traditional	1 Story Ranch/Rambler	1 Story A-Frame	1 Story Ranch/Ramble
# Units	1	1	1	1
Living Sq. Feet	1,275	1,306	1,666	1,300
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 2	3 · 2
Total Room #	5	5	6	5
Garage (Style/Stalls)	Attached 1 Car	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	0.24 acres	0.26 acres	0.22 acres	0.28 acres
Other				
Net Adjustment		-\$16,500	-\$24,000	-\$25,000
Adjusted Price		\$208,500	\$221,000	\$190,000

^{*} 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.

LANCASTER, SOUTHCAROLINA 29720

54209 Loan Number \$200,000
• As-Is Value

by ClearCapital

Recent Sales - Cont.

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

- Sold 1 3BR/2BA home with 2 car garage. Open floor plan. Garage -5k, bath 2k, Sq ft -1k Condition -10k, bcc -2500Net -16,500k
- **Sold 2** Public Remarks 4 bedroom 2 bath home with low HOA fees, located in an established community in the County of Lancaster; 1-car garage; Washer & dryer to convey. Fresh paint & carpet. Adjustments: Sq ft -12k, Condition -12k, Net -24k
- **Sold 3** This 1 story ranch features a primary bedroom with ensuite and 2 additional bedrooms and full bath. Vaulted ceilings throughout the main living spaces. Property is on a .28 acre lot with a fully fenced in, flat backyard. Adjustments: Condition -12k, BCC -5k, Fence -3k Garage -5k Net -25k

Client(s): Wedgewood Inc Property ID: 34428725 Effective: 07/26/2023 Page: 4 of 14

LANCASTER, SOUTHCAROLINA 29720

54209 Loan Number **\$200,000**As-Is Value

by ClearCapital

Subject Sal	es & Listing Hist	ory					
Current Listing S	tatus	Not Currently I	_isted	Listing History Comments			
Listing Agency/F	irm			Property Sold on 7-24-23 Sales Price 4173,500 Cash			ash
Listing Agent Na	me						
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	\$205,000	\$205,000			
Sales Price	\$200,000	\$200,000			
30 Day Price	\$200,000				
Comments Regarding Pricing Strategy					
Popular price range for Buyers					

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.

Client(s): Wedgewood Inc

Property ID: 34428725

Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Side



Street

54209 Loan Number

\$200,000• As-Is Value

Subject Photos



Street

Client(s): Wedgewood Inc

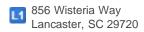
Property ID: 34428725

Effective: 07/26/2023

Page: 7 of 14

by ClearCapital

Listing Photos





Front

3215 Flat Creek Rd Lancaster, SC 29720

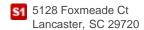


Front

711 Starcliff Cir Lancaster, SC 29720



Sales Photos





Front

3449 E Fairmeadow Dr Lancaster, SC 29720



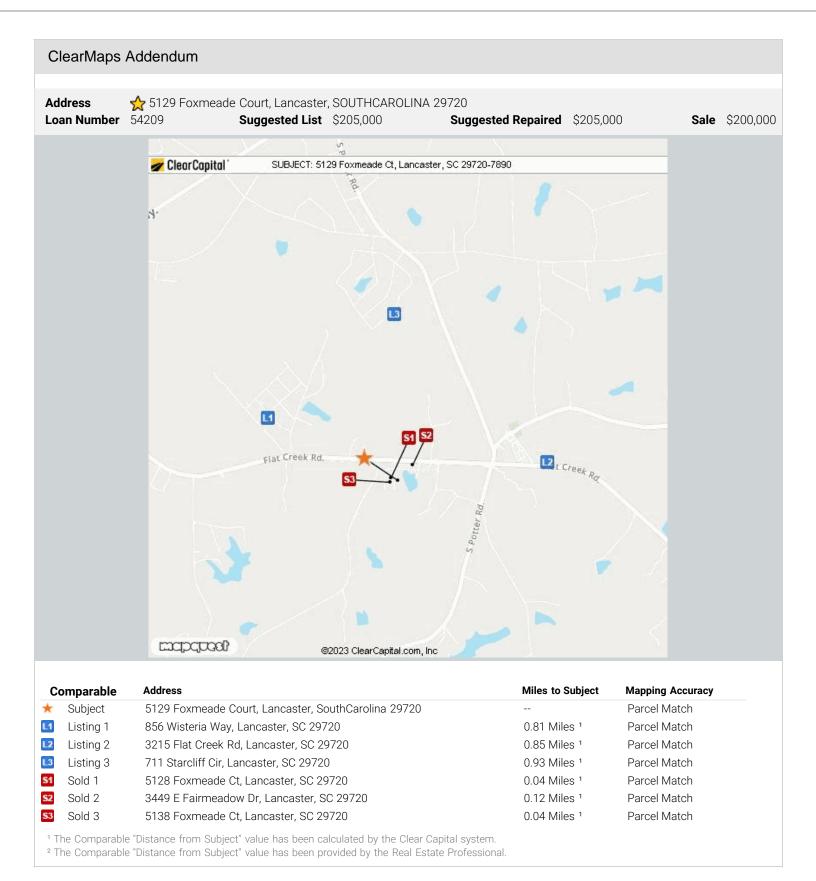
Front

5138 Foxmeade Ct Lancaster, SC 29720



Front

by ClearCapital



LANCASTER, SOUTHCAROLINA 29720

54209 Loan Number **\$200,000**• As-Is Value

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:

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 34428725

Page: 11 of 14

LANCASTER, SOUTHCAROLINA 29720

54209 Loan Number

\$200,000

As-Is Value

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
- 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.

Client(s): Wedgewood Inc

Property ID: 34428725

Page: 12 of 14

LANCASTER, SOUTHCAROLINA 29720

54209 Loan Number **\$200,000**• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 34428725 Effective: 07/26/2023 Page: 13 of 14



LANCASTER, SOUTHCAROLINA 29720

54209

\$200,000• As-Is Value

by ClearCapital

Loan Number

Broker Information

Broker Name Cye Parker Company/Brokerage Gibbs Realty and Auction Company

License No 45186 Address 1135 Dunlap Roddey Rd Rock Hill SC 29730

License Expiration 06/30/2024 License State SC

Phone 8032300692 Email cyeparker3@gmail.com

Broker Distance to Subject 23.76 miles **Date Signed** 07/28/2023

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.

Client(s): Wedgewood Inc Property ID: 34428725 Effective: 07/26/2023 Page: 14 of 14