DRIVE-BY BPO

139 WAR ADMIRAL DRIVE

WEST COLUMBIA, SC 29170

54268 Loan Number

\$249,900• 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 Inspection Date Loan Number Borrower Name	139 War Admiral Drive, West Columbia, SC 29170 01/18/2024 54268 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9114473 01/18/2024 00451501058 Lexington	Property ID	34989256
Tracking IDs					
Order Tracking ID	1.17_Citi_BPO_Update	Tracking ID 1	1.17_Citi_BPO_Upd	ate	
Tracking ID 2		Tracking ID 3			

•	OATANAOLINIT DDODEDTIES 0010					
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments				
R. E. Taxes	\$3,105	Subject maintained, subject maintained in line with neighborhood. Routine landscape overdue for maintenance.				
Assessed Value	\$9,671	Subject appears to show renovation in progress, subject has				
Zoning Classification	Residential RD	large dumpster in driveway. Recommend repairing garage door				
Property Type	SFR					
Occupancy	Vacant					
Secure?	Yes					
(Subject door and windows appea trespass to confirm.)	red to be secured from road. Did not					
Ownership Type	Fee Simple					
Property Condition	Average					
Estimated Exterior Repair Cost						
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$0					
HOA	No					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Neighborhood maintained in line with subject, neighborhoo			
Sales Prices in this Neighborhood	Low: \$115700 High: \$278150	close proximity to amenities, shopping and interstate access.			
Market for this type of property Decreased 10 % in the past 6 months.					
Normal Marketing Days	<30				

Client(s): Wedgewood Inc

Property ID: 34989256

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	139 War Admiral Drive	152 War Admiral Dr	316 Autumn Mist Dr	125 Brewers Oak Ln
City, State	West Columbia, SC	West Columbia, SC	West Columbia, SC	West Columbia, SC
Zip Code	29170	29170	29169	29169
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.		0.05 1	0.51 1	0.60 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$239,900	\$242,500	\$267,500
List Price \$		\$239,900	\$242,500	\$267,500
Original List Date		01/08/2024	01/04/2024	01/03/2024
DOM · Cumulative DOM		9 · 10	13 · 14	14 · 15
Age (# of years)	18	18	7	7
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 TRADITIONAL	1 Story Traditional	1 Story TRADITIONAL	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,689	1,458	1,306	1,817
Bdrm \cdot Bths \cdot ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.12 acres	0.12 acres	0.07 acres	0.12 acres
Other				

^{*} Listing 3 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 Primary Suite Features Privacy With A Large Walk-in Closet, An Ensuite Bathroom With Separate Tub And Shower, Water Closet And Plenty Of Space To Relax After A Long Day. The Other 2 Bedrooms Are On The Other Side Of The House With Another Full Bathroom.
- Listing 2 Three-bedroom, Two-bathroom Home Has Beautiful Granite Countertops, An Open Floor Plan, A Screened-in Patio, And A Lot More! It's Only Six Years Old. This Cute Starter Home Is Just A Few Minutes From Lexington Medical Center, As Well As A Lot Of Restaurants And Stores.
- Listing 3 In The Kitchen You'll Find Ample Cabinet And Counter Space, Granite Countertops, Stainless Steel Appliances, Bar Top, And Bluetooth In-ceiling Speakers That Are Perfect For Entertaining Friends And Family! Past The Kitchen You'll Be Greeted By All Of The Natural Light Coming From The Sunroom

Client(s): Wedgewood Inc

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WEST COLUMBIA, SC 29170

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West Columbia, SC 29170	Sold 3 *	*
Zip Code 29170 29170 29170 Datasource Public Records Tax Records Tax Records Miles to Subj. 0.03 ¹ 0.08 ¹ Property Type SFR SFR SFR Original List Price \$ \$250,000 \$255,000 Sale Price \$ \$250,000 \$255,000 Sale Price \$ \$250,000 \$253,000 Type of Financing Conv Conv Date of Sale \$250,000 \$253,000 Type of Financing Conv Conv Conv Conv Conv Conv Conv Conv Conv Conv Date of Sale \$250,000 \$253,000 \$253,000 \$253,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$250,000 \$	ar Admiral Dr 7 Derby	· Ct
Datasource Public Records Tax Records Tax Rec Miles to Subj. 0.03 ¹ 0.08 ¹ Property Type SFR SFR SFR Original List Price \$ \$250,000 \$255,000 Sale Price \$ \$250,000 \$253,000 Sale Price \$ \$250,000 \$253,000 Type of Financing Conv Conv Conv Conv Conv Conv Date of Sale \$12/07/2023 \$12/15/2 DOM · Cumulative DOM 62 · 62 77 · 77 Age (# of years) 18 18 18 Condition Average Average Average Sales Type Fair Market Value Fair Mar Location Neutral ; Residential	Columbia, SC West Co	olumbia, SC
Datasource Public Records Tax Records Tax Rec Miles to Subj. 0.03 ¹ 0.08 ¹ Property Type SFR SFR SFR Original List Price \$ \$250,000 \$255,000 Sale Price \$ \$250,000 \$253,000 Sale Price \$ \$250,000 \$253,000 Type of Financing Conv Conv Date of Sale 12/07/2023 12/15/2 DOM · Cumulative DOM 62 · 62 77 · 77 Age (# of years) 18 18 18 Condition Average Average Average Sales Type Fair Market Value Fair Market Value Location Neutral ; Residential Neutral ; Residential Neutral ; Residential Neutral style/Design 2 Stories TRADITIONAL 1 Story Traditional 1 Story # Units 1 1 1 1 1 1 1 1 1 1 1 1	29170	
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Section	SFR	
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Sales Type Fair Market Value Fair Market Value Location Neutral; Residential Neutral; Residential Neutral View Neutral; Residential Neutral; Residential Neutral Style/Design 2 Stories TRADITIONAL 1 Story Traditional 1 Story # Units 1 1 1 Living Sq. Feet 1,689 1,864 1,956 Bdrm · Bths · ½ Bths 3 · 2 4 · 2 3 · 2 · 1 Total Room # 7 8 8 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Basement (Yes/No) No No No Basement Sq. Ft. Pool/Spa Lot Size 0.12 acres 0.13 acres	19	
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Basement (% Fin) 0% 0% 0% Basement Sq. Ft. Pool/Spa Lot Size 0.12 acres 0.12 acres 0.12 acres 0.13 acres	ed 2 Car(s) Attache	ed 2 Car(s)
Basement Sq. Ft. Pool/Spa Lot Size 0.12 acres 0.12 acres 0.13 acres	No	
Pool/Spa Lot Size 0.12 acres 0.12 acres 0.13 acr	0%	
Lot Size 0.12 acres 0.12 acres 0.13 acr		
Other	cres 0.26 acr	res
Net Adjustment\$3,000	-\$3,000	-\$15,000

^{*} 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.

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Recent Sales - Cont.

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

- **Sold 1** 4 Bedrooms And 2 Baths. The Primary Suite Includes Two Closets And A Private Bathroom Complete With Separate Shower And Tub. Each Of The Additional Bedrooms Boasts Plenty Of Space. The Kitchen Includes Upgraded Granite Counter Tops, An Eat-in Area And A Built-in Trash Compactor. ADJ -1500 GLA -1500 RC BED
- **Sold 2** New Flooring And Fresh Paint Throughout. The Well Manicured Yard Gives You Ample Privacy In The Backyard. The Master Bedroom Is Huge And Located On The Main Floor While The Other Two Bedrooms Are Located Upstairs Along With A Full Bath. ADJ -1500 GLA -1500 RC BATH
- **Sold 3** Brick Home Situated On A Peaceful Cul-de-sac, Perfect For Those Seeking A Tranquil Lifestyle. This Delightful Property Boasts A Spacious 2-car Garage, Providing Ample Storage Space And Covered Parking For Your Vehicles. Upon Entering The Home, You Will Be Greeted By A Well-designed Split Bedroom Floor Plan. ADJ -15000 CONDITION

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Subject Sales &	_isting Hist	ory					
Current Listing Status		Not Currently Li	sted	Listing History	y Comments		
Listing Agency/Firm				NO LISTING	HISTORY AVAILA	BLE	
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Months	n Previous 12	0					
# of Sales in Previous 1 Months	2	0					
•	inal List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$250,000	\$250,000			
Sales Price	\$249,900	\$249,900			
30 Day Price \$240,000					
Comments Regarding Pricing Strategy					

Subject price based on comps with close proximity and similar characteristics. Comps chosen to bracket subject, sold comps held the most weight in price decision. SC3 held the most weight of all list comps due to similarities. LC3 most comparable due to having most similar GLA of available list comps.

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: 34989256



DRIVE-BY BPO

Subject Photos



Front



Address Verification



Side



Side



Street



Street

by ClearCapital

Listing Photos



152 War Admiral Dr West Columbia, SC 29170



Front



316 Autumn Mist Dr West Columbia, SC 29169



Front



125 Brewers Oak Ln West Columbia, SC 29169



Front

Sales Photos

by ClearCapital



140 War Admiral Dr West Columbia, SC 29170



Front



164 War Admiral Dr West Columbia, SC 29170



Front



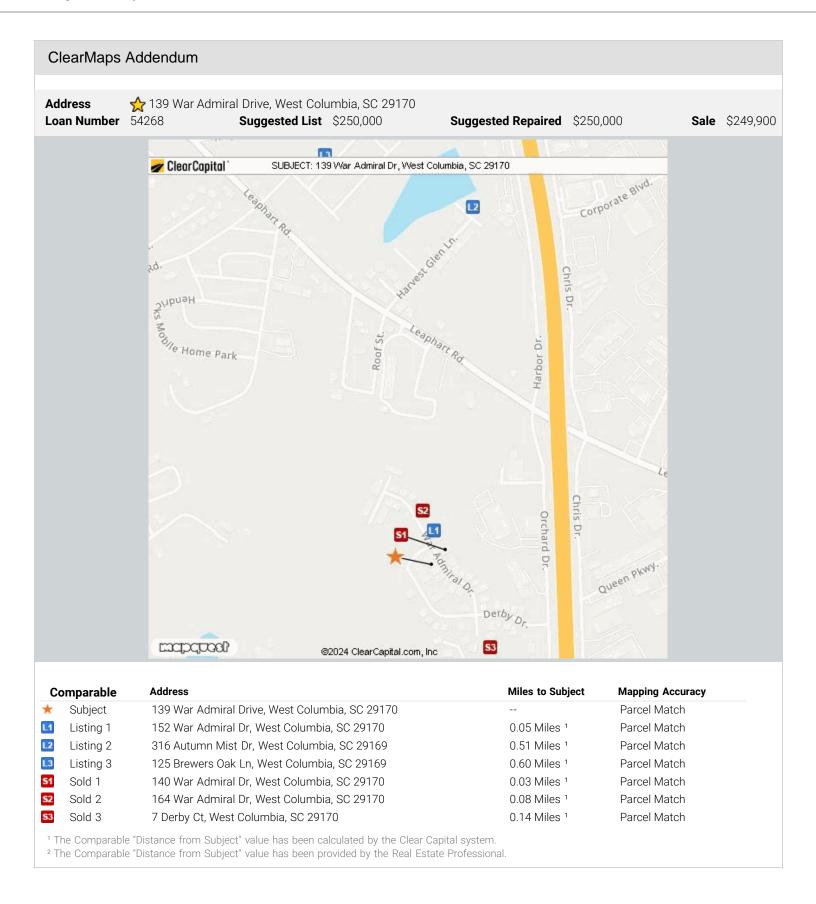
7 Derby Ct West Columbia, SC 29170



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

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.

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Report Instructions - cont.

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.

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 5.16 miles Date Signed 01/18/2024

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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