DRIVE-BY BPO

by ClearCapital

5 W SABLE COURT

Date of Report

GREENVILLE, SOUTHCAROLINA 29617

55085 Loan Number

09/07/2023

\$183,000• 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 5 W Sable Court, Greenville, SOUTHCAROLINA 29617 Order ID 8913697 Property ID 34561040

Inspection Date 09/06/2023

Loan Number 55085 **APN** B008.02-01-044.00

Borrower Name Catamount Properties 2018 LLC **County** Greenville

Tracking IDs

 Order Tracking ID
 09.06.23 BPO Request
 Tracking ID 1
 09.06.23 BPO Request

 Tracking ID 2
 - Tracking ID 3
 -

General Conditions		
Owner	Whitlock Samuel D	Condition Comments
R. E. Taxes	\$83,396	Tax records give age as 1960. From exterior subject appears to
Assessed Value	\$73,170	be in average condition.
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	Suburban	Neighborhood Comments	
Local Economy	Stable	Subject is located in an older area where most of the	
Sales Prices in this Neighborhood	Low: \$173,000 High: \$185,000	surrounding properties are in the 30-50 plus year range. Subject conforms to area.	
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		
· •			

Client(s): Wedgewood Inc

Property ID: 34561040

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Effective: 09/06/2023

36 acres

\$183,000
• As-Is Value

Current Listings Subject Listing 1 Listing 2 * Listing 3 Street Address 5 W Sable Court 10 Rutledge Ave 26 Nancy Dr 10 Lily St Greenville, SC City, State Greenville, Greenville, SC Greenville, SC SOUTHCAROLINA Zip Code 29617 29617 29617 29617 **Datasource** MLS MLS MLS Tax Records Miles to Subj. 1.88 1 1.45 1 2.50 1 **Property Type** SFR SFR SFR SFR Original List Price \$ \$ \$189,900 \$190,000 \$199,900 List Price \$ \$189,900 \$190,000 \$199,900 08/02/2023 **Original List Date** 06/12/2023 08/29/2023 **DOM** · Cumulative DOM -- - --79 · 87 36 · 36 9.9 56 57 Age (# of years) 62 37 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 Traditional 1 Story Traditionall 1 Story Traditional 1 Story Traditional # Units 1 1 1 1 1,100 Living Sq. Feet 1,118 1,165 1,118 Bdrm · Bths · ½ Bths $3 \cdot 1 \cdot 1$ 2 · 1 3 · 1 $3 \cdot 1 \cdot 1$ Total Room # 8 8 8 9 Carport 1 Car Detached 2 Car(s) Carport 1 Car Garage (Style/Stalls) None No Nο Nο Nο Basement (Yes/No) 0% 0% 0% 0% Basement (% Fin)

Basement Sq. Ft.

Pool/Spa

Lot Size

Other

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

39 acres

Listing 1 List comp is similar in style and is exact in total room count and with minor adjustment for square footage is close in value.

--

25 acres

- **Listing 2** List comp is similar in style and is exact in total room count and with minor adjustment for the difference comp is close in value.
- Listing 3 List comp is exact in style and bed and bath count and is also exact in square footage. Comp is close in value.

8 acres

^{*} Listing 2 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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by ClearCapital

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5 W Sable Court	308 Rainbow Dr	10 Derwood Cir	6 Rhonda Ct
City, State	Greenville, SOUTHCAROLINA	Greenville, SC	Greenville, SC	Greenville, SC
Zip Code	29617	29617	29617	29617
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		2.15 1	0.24 1	1.43 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$185,000	\$175,000	\$173,000
List Price \$		\$185,000	\$179,900	\$173,000
Sale Price \$		\$185,000	\$188,000	\$173,000
Type of Financing		Cash	Conventional	Cash
Date of Sale		07/10/2023	08/01/2023	08/21/2023
DOM · Cumulative DOM		2 · 17	5 · 46	50 · 81
Age (# of years)	62	50	55	57
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,118	1,200	1,157	1,095
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1 · 1	3 · 1	2 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	None	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.39 acres	.4 acres	.38 acres	.34 acres
Other				
Net Adjustment		-\$2,460	-\$1,170	+\$690
Adjusted Price		\$182,540	\$186,830	\$173,690

^{*} Sold 1 is the most comparable sale to the subject.

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

- **Sold 1** Sold comp is exact in style and is exact in bed and bath count and with minor adjustment for square footage comp is close in value.
- Sold 2 Sold comp is exact in total room count and similar in style and with small adjustment for square footage comp is close in vale
- Sold 3 Sold comp is exact in style and total room count and with minor adjustment for square footage comp is close in value.

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 Sale	es & Listing His	tory					
Current Listing Status Not Currently Listed		Listing Histor	y Comments				
Listing Agency/F	irm			No Listing F	listory.		
Listing Agent Na	me						
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

	As Is Price	Repaired Price	
Suggested List Price	\$183,500	\$183,500	
Sales Price	\$183,000	\$183,000	
0 Day Price	\$175,000		
comments Regarding Pricing S	trategy		

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: 34561040

Subject Photos

by ClearCapital



Front

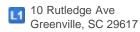


Address Verification



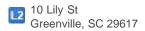
Street

Listing Photos



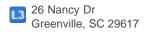


Front





Front





Front

Sales Photos





Front

10 Derwood cir Greenville, SC 29617



Front

6 Rhonda Ct Greenville, SC 29617



Front

55085 As-Is Value Loan Number

ClearMaps Addendum

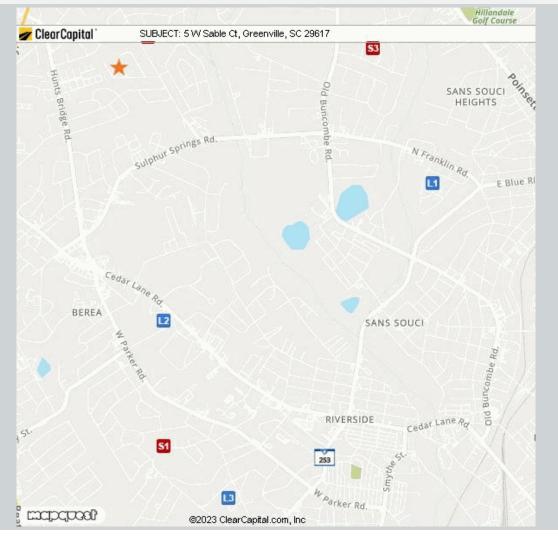
by ClearCapital

🗙 5 W Sable Court, Greenville, SOUTHCAROLINA 29617 **Address**

Loan Number 55085 Suggested List \$183,500

Suggested Repaired \$183,500

Sale \$183,000



Comparable	Address	Miles to Subject	Mapping Accuracy
* Subject	5 W Sable Court, Greenville, SouthCarolina 29617		Parcel Match
Listing 1	10 Rutledge Ave, Greenville, SC 29617	1.88 Miles ¹	Parcel Match
Listing 2	10 Lily St, Greenville, SC 29617	1.45 Miles ¹	Parcel Match
Listing 3	26 Nancy Dr, Greenville, SC 29617	2.50 Miles ¹	Parcel Match
Sold 1	308 Rainbow Dr, Greenville, SC 29617	2.15 Miles ¹	Parcel Match
Sold 2	10 Derwood Cir, Greenville, SC 29617	0.24 Miles ¹	Parcel Match
Sold 3	6 Rhonda Ct, Greenville, SC 29617	1.43 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

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

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Addendum: Report Purpose

by ClearCapital

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. 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 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.

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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: 34561040 Effective: 09/06/2023 Page: 11 of 12

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Broker Information

by ClearCapital

Broker Name Charles Black Company/Brokerage Century 21 Blackwell & CO

License No 52658 **Address** 1113 Shiloh Circle Easley SC 29642

License Expiration 06/30/2025 **License State** SC

Phone 8643869323 Email ceblack64@gmail.com

Broker Distance to Subject 13.44 miles **Date Signed** 09/07/2023

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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