DRIVE-BY BPO

9 RED WINGS COURT

BLYTHEWOOD, SOUTHCAROLINA 29016

55120 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.

9 Red Wings Court, Blythewood, SOUTHCAROLINA 29016 **Property ID** 34561444 **Address** Order ID 8913697 Inspection Date 09/07/2023 **Date of Report** 09/08/2023 **APN Loan Number** 55120 152080210 **Borrower Name** Catamount Properties 2018 LLC County Richland

Tracking IDs

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

General Conditions		
Owner	TAVARES S JOSEPH	Condition Comments
R. E. Taxes	\$4,556	Subject appears well maintained, subject landscape clean and
Assessed Value	\$7,680	groomed. Subject requires no exterior repairs.
Zoning Classification	Residential RS-LD	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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 Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Subject neighborhood well maintained, subject neighborho		
Sales Prices in this Neighborhood	Low: \$160000 maintained in line with subject. Neighborho High: \$549900 proximity to schools and shopping.			
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<90			

BLYTHEWOOD, SOUTHCAROLINA 29016

55120 Loan Number

\$250,000• As-Is Value

by ClearCapital

Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	9 Red Wings Court	405 Running Bear Ct	529 Center Creek Ct	2060 Bankwell Rd
City, State	Blythewood, SOUTHCAROLINA	Blythewood, SC	Blythewood, SC	Blythewood, SC
Zip Code	29016	29016	29016	29016
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.		0.12 1	0.32 1	4.98 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$279,000	\$281,500
List Price \$		\$250,000	\$279,900	\$281,500
Original List Date		08/10/2023	08/23/2023	06/16/2023
DOM · Cumulative DOM	•	29 · 29	16 · 16	84 · 84
Age (# of years)	14	14	8	6
Condition	Good	Good	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	1 Story Conventional	1 Story CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	1,422	1,285	2,220	2,150
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	4 · 2 · 1
Total Room #	7	7	8	9
Garage (Style/Stalls)	Attached 1 Car	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	0.28 acres	0.39 acres	0.28 acres	0.11 acres
Other				

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

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

BLYTHEWOOD, SOUTHCAROLINA 29016

55120 Loan Number **\$250,000**As-Is Value

by ClearCapital

Current Listings - Cont.

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

- Listing 1 Wonderfully Updated Home With Picturesque Front Porch And Huge Deck! This 3 Bedroom, 2 Bathroom Home Has New Luxury Vinyl Plank Flooring And Paint Throughout. Cathedral Ceilings, Large Deck, Two Car Garage, And Backs Up To Private Wooded Area.
- Listing 2 Check Out This Spacious, 3 Bedroom, 2.5 Baths Home Located In The Highly Sought After Blythewood Area! This Home Has An Open Floor Plan And Formal Dining Room! Enjoy Relaxing In The Spacious Family Room In Front Of The Fireplace On Those Cold Winter Nights! Looking For A Spacious Kitchen? You'll Find That This Kitchen Has Many Options For Storage Such As Lots Of Cabinet Space, A Walk-in Pantry, & An Island With Additional Storage Space!!! Upstairs, You'll Find A Spacious Loft Area With A Closet. In The Vaulted Owner's Suite, The Bathroom Includes A Double Bowl Vanity, Garden Tub, Separate Shower, And A Huge Walk-in Closet! The Secondary Bedrooms Are Spacious With Their Own Walk-in Closets. There Is Also A Large Laundry Room Upstairs! In The Garage, You'll Find A Rainsoft Whole-house Carbon Filtration System.
- Listing 3 You Have To See This Jewel! 2060 Bankwell Rd Was Originally Built In 2017 To Be The Model Home Of Blythewood Crossing Subdivision. This House Features Granite Countertops And Backsplash In Kitchen, Hardwood Floors Throughout The Main Floor, A Balcony And A Big Walking Closet In Master Bedroom, And More! The Wonderful Patio Is Perfect To Gather With Friends Or Just To Have A Cup Of Coffee. Transferable Termite Bond. This Won't Last Long, Make This Beautiful Home Yours Today.

Client(s): Wedgewood Inc

Property ID: 34561444

Effective: 09/07/2023 Page: 3 of 15

55120 Loan Number

\$250,000• As-Is Value

by ClearCapital

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9 Red Wings Court	204 Camp Agape Rd	200 Blythe Creek Dr	20 Broken Arrow Ct
City, State	Blythewood, SOUTHCAROLINA	Blythewood, SC	Blythewood, SC	Blythewood, SC
Zip Code	29016	29016	29016	29016
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		1.43 1	0.11 1	0.18 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$229,000	\$259,000	\$299,000
List Price \$		\$229,000	\$259,000	\$299,000
Sale Price \$		\$225,000	\$259,000	\$295,000
Type of Financing		Conv	Conv	Conv
Date of Sale		06/14/2023	08/04/2023	07/11/2023
DOM · Cumulative DOM	•	1 · 0	77 · 77	72 · 72
Age (# of years)	14	26	11	10
Condition	Good	Average	Average	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	1 Story Conventional	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTION
# Units	1	1	1	1
Living Sq. Feet	1,422	1,258	1,994	2,165
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	9	9
Garage (Style/Stalls)	Attached 1 Car	None	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	0.28 acres	1.46 acres	0.56 acres	0.42 acres
Other				

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

Adjusted Price

\$235,000

\$244,000

Effective: 09/07/2023

\$250,000

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.

BLYTHEWOOD, SOUTHCAROLINA 29016

55120 Loan Number

\$250,000As-Is Value

by ClearCapital

Recent Sales - Cont.

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

- **Sold 1** 204 Camp Agape Rd, Blythewood, SC 29016 is a single family home that contains 1,258 sq ft and was built in 1997. It contains 3 bedrooms and 2 bathrooms. This home last sold for \$225,000 in June 2023. NET ADJ 10000 CONDITION
- Sold 2 This Amazing Home Is Located In The Desirable Blythecreek Neighborhood. It's A Two-story House With 4 Bedrooms And 2.5 Baths, Offering A Fantastic Living Experience. When You Arrive, You'll Notice The Attractive Stone Accents On The Front Of The House, Making It Look Even More Appealing. The 2-car Garage Is Spacious, And The Yard Has An Irrigation System To Make Maintenance Easier. Inside, The Kitchen Is Delightful With Granite Countertops, Stainless Steel Appliances, And A Spacious Pantry. You Can Also Access A Peaceful Screened Porch From The Kitchen, Perfect For Enjoying Your Morning Coffee Or Finding A Quiet Place To Relax. Upstairs, There's A Versatile Area That Everyone Can Enjoy. The Master Bedroom Is A Peaceful Retreat With Its Own Private Bath, Including Double Vanities, And A Roomy Walk-in Closet For Your Things. The Home Is Located In A Calm Cul-de-sac, Which Means Less Traffic And A Tranquil Living Environment. With Its Generous Layout, There's Plenty Of Space For Entertaining Friends And Creating Lasting Memories. Don't Miss Out On This Opportunity—come See It Today!
- Sold 3 Welcome To Your Next Home! This Meticulously Maintained Beauty Is Located On Almost A Half Acre And Features 4 Bedrooms And 2 1/2 Baths And Tons Of Upgrades! Upon Entering You Are Greeted With Gleaming Hardwoods Leading You To An Amazing Open Concept Main Level That Boast A Formal Dining Room, Large Family Room, And A Beautiful Kitchen With An Island And Eat In Space! The Second Level Features 3 Secondary Bedrooms All With Large Walk-in Closets, A Laundry Room, And An Oversized Owners Suite With A Separate Garden Tub & Shower, Double Vanity, And Two Huge Walk In Closets! Granite Countertops, Stainless Steel Appliances, Gas Range, Full Gutters, Water Softener/filtration System, Spray Foam In The Crawl Space And Attic, And 12 X 12 Shed Are Just A Few Of The Upgrades! This Beauty Is Conveniently Located Close To Sandhills, Fort Jackson, Shaw Afb, Mcentire Ang Base, And The Dorn Va Hospital. This Home Is A Must See! ADJ -15000 GLA Welcome To Your Next Home! This Meticulously Maintained Beauty Is Located On Almost A Half Acre And Features 4 Bedrooms And 2 1/2 Baths And Tons Of Upgrades! Upon Entering You Are Greeted With Gleaming Hardwoods Leading You To An Amazing Open Concept Main Level That Boast A Formal Dining Room, Large Family Room, And A Beautiful Kitchen With An Island And Eat In Space! The Second Level Features 3 Secondary Bedrooms All With Large Walk-in Closets, A Laundry Room, And An Oversized Owners Suite With A Separate Garden Tub & Shower, Double Vanity, And Two Huge Walk In Closets! Granite Countertops, Stainless Steel Appliances, Gas Range, Full Gutters, Water Softener/filtration System, Spray Foam In The Crawl Space And Attic, And 12 X 12 Shed Are Just A Few Of The Upgrades! This Beauty Is Conveniently Located Close To Sandhills, Fort Jackson, Shaw Afb, Mcentire Ang Base, And The Dorn Va Hospital. This Home Is A Must See! ADJ -35000 CONDITION -10000 GLA

Client(s): Wedgewood Inc

Property ID: 34561444

Effective: 09/07/2023 Page: 5 of 15

BLYTHEWOOD, SOUTHCAROLINA 29016

55120 Loan Number

\$250,000• As-Is Value

by ClearCapital

Subject Sale	es & Listing His	tory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/F	irm			NO LISTING	HISTORY AVAILA	BLE	
Listing Agent Na	me						
Listing Agent Ph	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

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$250,000	\$250,000			
Sales Price	\$250,000	\$250,000			
30 Day Price	\$239,000				
Comments Regarding Pricing Strategy					

Subject price based on comps with closest gla and most similar characteristics. Subject price heavily weighed by sold comps. Subject price also heavily weighed by list comps. Due to the lack of similar comps in the immediate area some variances could not be avoided. Also due to the same search was expanded beyond one mile to find comps with similar GLA. New construction prevalent in the area.

Client(s): Wedgewood Inc

Property ID: 34561444

BLYTHEWOOD, SOUTHCAROLINA 29016

55120 Loan Number

\$250,000• As-Is Value

by ClearCapital

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: 34561444 Effective: 09/07/2023 Page: 7 of 15

BLYTHEWOOD, SOUTHCAROLINA 29016

Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

Loan Number

Listing Photos

by ClearCapital





Front

529 Center Creek Ct Blythewood, SC 29016



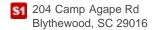
Front

2060 Bankwell Rd Blythewood, SC 29016



Front

Sales Photos





Front

200 Blythe Creek Dr Blythewood, SC 29016



Front

20 Broken Arrow Ct Blythewood, SC 29016

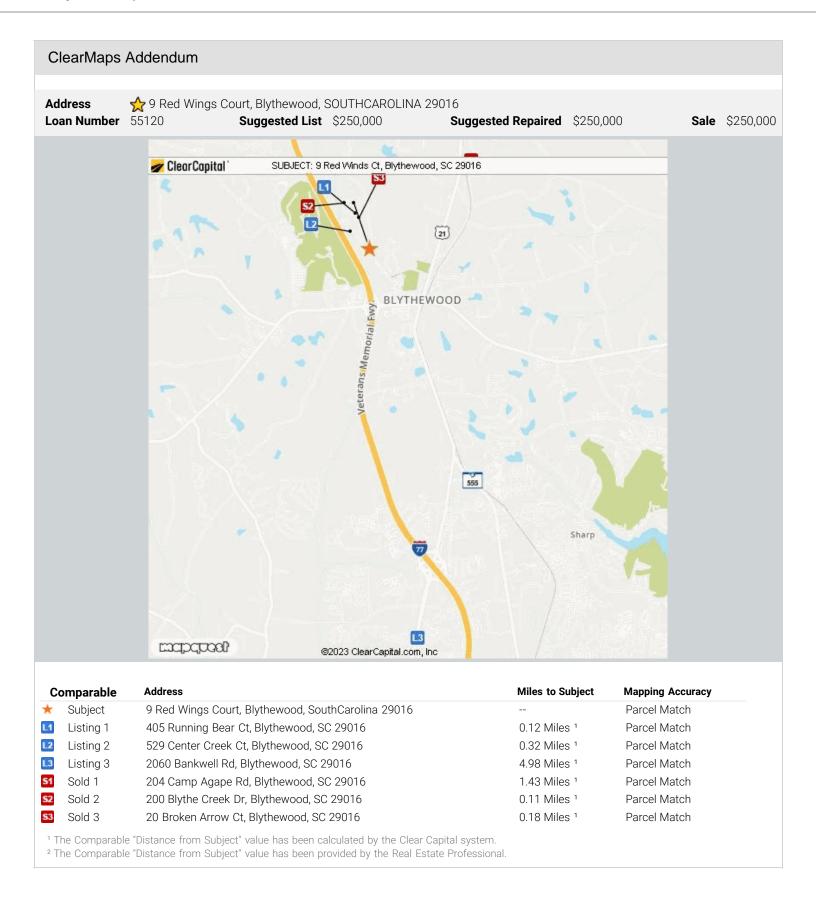


BLYTHEWOOD, SOUTHCAROLINA 29016

55120 Loan Number

\$250,000• As-Is Value

by ClearCapital



BLYTHEWOOD, SOUTHCAROLINA 29016

55120 Loan Number

\$250,000

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.

The amount of time the property is exposed to a pool of prospective buyers before going into contract. Marketing Time

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: 34561444

Page: 12 of 15

BLYTHEWOOD, SOUTHCAROLINA 29016

55120

\$250,000As-Is Value

Loan Number

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.

Client(s): Wedgewood Inc

Property ID: 34561444

Page: 13 of 15

BLYTHEWOOD, SOUTHCAROLINA 29016

55120 Loan Number

\$250,000• 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: 34561444 Effective: 09/07/2023 Page: 14 of 15



BLYTHEWOOD, SOUTHCAROLINA 29016

55120 Loan Number \$250,000

As-Is Value

Broker Information

by ClearCapital

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 14.00 miles **Date Signed** 09/08/2023

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: 34561444

Page: 15 of 15