DRIVE-BY BPO

2 BLACKBERRY CT

TAYLORS, SOUTHCAROLINA 29687

55389 Loan Number

\$233,000• 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 Inspection Date Loan Number Borrower Name | 2 Blackberry Ct, Taylors, SOUTHCAROLINA 29687 04/03/2024 55389 Catamount Properties 2018 LLC | Order ID Date of Report APN County | 9251928 04/06/2024 0525.06-01-2 Greenville | Property ID | 35261676 |
|--|---|---|---|-------------|----------|
| Tracking IDs | | | | | |
| Order Tracking ID | 4.2_BPO_Citi/Atlas_update | Tracking ID 1 | 4.2_BPO_Citi/Atlas | s_update | |
| Tracking ID 2 | | Tracking ID 3 | | | |

| General Conditions | | |
|--------------------------------|-------------------------------|--|
| Owner | Catamount Properties 2018 Llc | Condition Comments |
| R. E. Taxes | \$3,593 | Home and landscaping seem to have been maintained well as |
| Assessed Value | \$10,330 | noted from doing an exterior drive by inspection. Subject has |
| Zoning Classification | Residential | good functional utility and conforms well within the neighborhood. |
| Property Type | Townhouse | neighborhood. |
| 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 | Home is within an area that is centrally located and where |
| Sales Prices in this Neighborhood | Low: \$192,000 High: \$277,000 | homeowners enjoy easy access to local conveniences, shopping schools, parks and other places of interest. |
| Market for this type of property | Increased 6 0 % in the past 6 months. | |
| Normal Marketing Days | <90 | |

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| Current Listings | | | | |
|------------------------|------------------------|-----------------------|-----------------------|-----------------------|
| | Subject | Listing 1 | Listing 2 | Listing 3 * |
| Street Address | 2 Blackberry Ct | 12 Amity Lane | 40 Wood Pointe Dr #49 | 40 Wood Pointe Dr #7 |
| City, State | Taylors, SOUTHCAROLINA | Greenville, SC | Greenville, SC | Greenville, SC |
| Zip Code | 29687 | 29609 | 29615 | 29615 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | | 3.30 1 | 4.66 ¹ | 4.62 1 |
| Property Type | Other | Other | Other | Other |
| Original List Price \$ | \$ | \$211,900 | \$235,000 | \$267,000 |
| List Price \$ | | \$211,900 | \$235,000 | \$267,000 |
| Original List Date | | 03/21/2024 | 02/08/2024 | 02/07/2024 |
| DOM · Cumulative DOM | | 16 · 16 | 58 · 58 | 59 · 59 |
| Age (# of years) | 43 | 18 | 38 | 39 |
| 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 | 2 Stories Traditional | 1 Story Ranch | 2 Stories Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,642 | 1,308 | 1,216 | 1,510 |
| Bdrm · Bths · ½ Bths | 3 · 3 | 2 · 2 · 1 | 2 · 2 | 3 · 3 |
| Total Room # | 7 | 5 | 5 | 6 |
| Garage (Style/Stalls) | None | None | None | None |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | | | | |
| Pool/Spa | | | | |
| Lot Size | 0.21 acres | 0.02 acres | 0.04 acres | 0.02 acres |
| Other | None | None | None | Fence |

^{*} Listing 3 is the most comparable listing to the subject.

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

- **Listing 1** Fair market property with laminate flooring and stainless appliances. Comp is inferior due to amount of GLA. Adj of +1500 room count, +380 lot size, +5010 GLA, -625 age.
- **Listing 2** Fair market property with fireplace, laminate flooring and sun room. Comp is inferior due to amount of GLA. Adj of +2000 room count, +340 lot size, +6390 GLA.
- **Listing 3** Fair market property with fenced back yard, LVP flooring and fireplace. Comp is most similar due to amount of GLA. Adj of +1980 GLA, -1200 fence, +380 lot size.

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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2 BLACKBERRY CT

TAYLORS, SOUTHCAROLINA 29687

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Recent Sales Subject Sold 1 Sold 2 Sold 3 * 211 Biddeford Pl 213 Biddeford Pl Street Address 2 Blackberry Ct 350 Mountain Creek Rd City, State Taylors, SOUTHCAROLINA Greenville, SC Greenville, SC Taylors, SC Zip Code 29687 29609 29609 **Datasource** Tax Records MLS MLS MLS Miles to Subj. 0.82 1 1.40 1 1.40 1 **Property Type** Other Other Other Other Original List Price \$ --\$214,900 \$239,900 \$239,000 List Price \$ \$214,900 \$239,900 \$239,000 Sale Price \$ --\$219,000 \$239,900 \$242,000 Type of Financing Conventional Conventional Conventional **Date of Sale** 12/18/2023 11/27/2023 08/17/2023 8 · 38 4 · 37 **DOM** · Cumulative DOM -- - -- $4 \cdot 46$ 43 44 18 18 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 2 Stories Traditional 2 Stories Traditional 2 Stories Traditional 2 Stories Traditional Style/Design 1 # Units 1 1 1 1,642 1,408 1,460 1,524 Living Sq. Feet Bdrm · Bths · ½ Bths 3 · 3 $3 \cdot 2 \cdot 1$ $3 \cdot 2 \cdot 1$ $3 \cdot 2 \cdot 1$ 7 Total Room # 6 None Attached 1 Car Attached 1 Car Garage (Style/Stalls) None No No No No Basement (Yes/No) 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft. Pool/Spa 0.22 acres Lot Size 0.21 acres 0.02 acres 0.02 acres Other None None None None

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Net Adjustment

Adjusted Price

+\$4,390

\$223,390

-\$895

\$239,005

Effective: 04/03/2024

-\$4,475

\$237,525

^{*} 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** Fair market property with fireplace, wood floors and newer HVAC. Comp is inferior due to amount of GLA. Adj of +500 room count, +3510 GLA, +380 lot size.
- **Sold 2** Fair market property on cul de sac lot with fireplace, wood floors and stainless appliances. Comp is inferior due to amount of GLA. Adj of +500 room count, -2500 garage, -625 age, +2730 GLA, -1000 seller concessions.
- **Sold 3** Fair market property on cul de sac lot with fireplace and laminate flooring. Comp is most similar due to amount of GLA. Adj of +500 room count, -2500 garage, -625 age, -4000 seller concessions, +1770 GLA, +380 lot size.

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| Command Linding C | Mad | Not Currently | Liatad | l intima Ilinta | Camananta | | |
|-----------------------------|--|--------------------|---|-----------------|-------------|--------------|-------------|
| Current Listing 8 | urrent Listing Status Not Currently Listed | | Listing History Comments | | | | |
| Listing Agency/Firm | | | Per tax records property sold 10/09/2023 for \$182,000. | | | | |
| Listing Agent Na | me | | | | | | |
| Listing Agent Ph | one | | | | | | |
| # of Removed Li Months | stings in Previous 12 | 0 | | | | | |
| # of Sales in Pre Months | evious 12 | 1 | | | | | |
| Original List Date | Original List Price | Final List Date | Final List Price | Result | Result Date | Result Price | Source |
| | | | | Sold | 10/09/2023 | \$182,000 | Tax Records |

| | As Is Price | Repaired Price | |
|------------------------------|-------------|----------------|--|
| Suggested List Price | \$239,000 | \$239,000 | |
| Sales Price | \$233,000 | \$233,000 | |
| 30 Day Price | \$227,000 | | |
| 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: 35261676

Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

Listing Photos



12 Amity Lane Greenville, SC 29609



Front



40 Wood Pointe Dr #49 Greenville, SC 29615



Front



40 Wood Pointe Dr #7 Greenville, SC 29615



Front

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Sales Photos





Front

\$2 211 Biddeford PI Greenville, SC 29609



Front

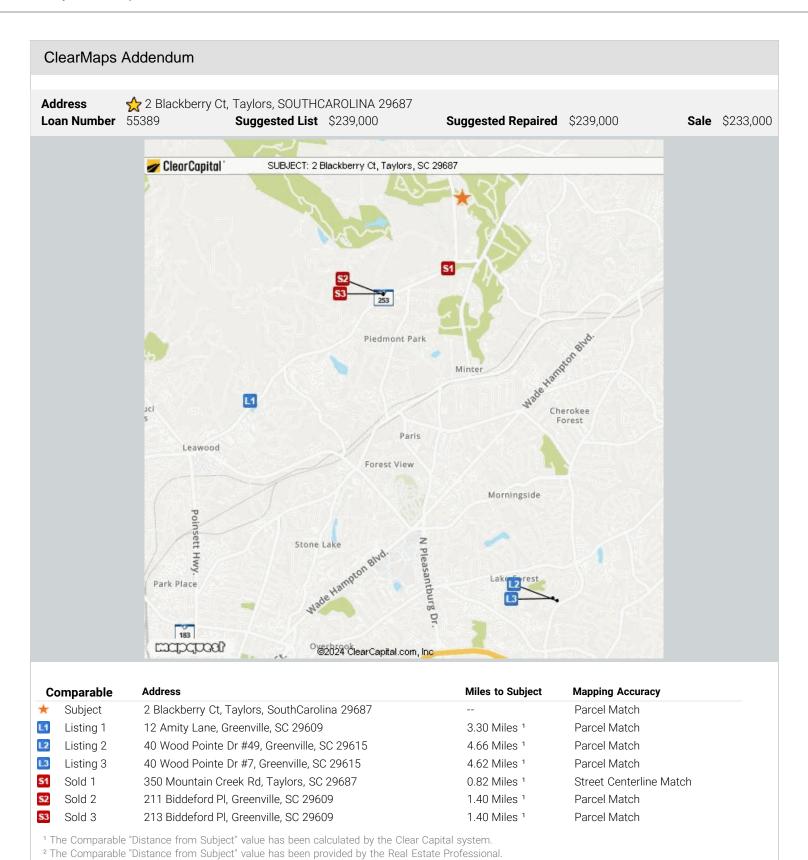
213 Biddeford PI Greenville, SC 29609



Front

TAYLORS, SOUTHCAROLINA 29687

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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.

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.

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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
- 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.

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Broker Information

Broker Name Regina Pearson **Company/Brokerage** Regina Salters Realty

License No 101486 **Address** 111 Maple Dr Greer SC 29651

License Expiration 06/30/2024 **License State** SC

Phone 7044902424 **Email** reginasalters@gmail.com

Broker Distance to Subject 8.05 miles Date Signed 04/06/2024

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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