## **DRIVE-BY BPO**

**26 CAHU DRIVE** 

55735 Loan Number **\$307,000**• As-Is Value

TAYLORS, SC 29687

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	26 Cahu Drive, Taylors, SC 29687 05/06/2024 55735 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9319895 05/08/2024 P016.02-01-1 Greenville	Property ID 05.00	35367098
Tracking IDs					
Order Tracking ID	5.3_Aged_BPOs	Tracking ID 1	5.3_Aged_l	BP0s	
Tracking ID 2	-	Tracking ID 3			

General Conditions		
Owner	Catamount Properties 2018 Llc	Condition Comments
R. E. Taxes	\$1,164	Home and landscaping seem to have been maintained well as
Assessed Value	\$4,270	noted from doing an exterior drive by inspection. Subject has
Zoning Classification	Residential	good functional utility and conforms well within the neighborhood.
Property Type	SFR	neighborhood.
Occupancy	Vacant	
Secure?	Yes (Unknown)	
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	па				
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: \$215,000 High: \$525,000	homeowners enjoy easy access to local conveniences, shopp 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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City, State         Taylors, SC         Greenville, SC         Greenville, SC           Zip Code         29687         29615         29615           Datasource         Tax Records         MLS         MLS           Miles to Subj.          0.79 ¹         0.31 ¹           Property Type         SFR         SFR         SFR           Original List Price \$         \$         \$345,000         \$327,00           List Price \$          \$325,000         \$327,00           Original List Date         10/05/2023         04/01/2           DOM · Cumulative DOM          182 · 216         36 · 37           Age (# of years)         57         54         54           Condition         Average         Average         Average	izabeth Dr 8 Sutton Dr ville, SC Taylors, SC	
City, State         Taylors, SC         Greenville, SC         Greenville           Zip Code         29687         29615         29615           Datasource         Tax Records         MLS         MLS           Miles to Subj.          0.79 ¹         0.31 ¹           Property Type         SFR         SFR         SFR           Original List Price \$         \$         \$345,000         \$327,000           List Price \$          \$325,000         \$327,000           Original List Date         10/05/2023         04/01/1           DOM · Cumulative DOM          182 · 216         36 · 37           Age (# of years)         57         54         54           Condition         Average         Average         Average	ville, SC Taylors, SC 29687 MLS 0.65 <sup>1</sup>	
Zip Code         29687         29615         29615           Datasource         Tax Records         MLS         MLS           Miles to Subj.          0.79 ¹         0.31 ¹           Property Type         SFR         SFR         SFR           Original List Price \$         \$         \$345,000         \$327,0           List Price \$          \$325,000         \$327,0           Original List Date         10/05/2023         04/01/2           DOM · Cumulative DOM         · · · -         182 · 216         36 · 37           Age (# of years)         57         54         54           Condition         Average         Average         Average	29687 MLS 0.65 <sup>1</sup>	
Datasource         Tax Records         MLS         MLS           Miles to Subj.          0.79 ¹         0.31 ¹           Property Type         SFR         SFR         SFR           Original List Price \$         \$         \$345,000         \$327,00           List Price \$          \$325,000         \$327,00           Original List Date         10/05/2023         04/01/2           DOM · Cumulative DOM          182 · 216         36 · 37           Age (# of years)         57         54         54           Condition         Average         Average         Average	MLS 0.65 <sup>1</sup>	
Miles to Subj.          0.79 ¹         0.31 ¹           Property Type         SFR         SFR         SFR           Original List Price \$         \$         \$345,000         \$327,00           List Price \$          \$325,000         \$327,00           Original List Date         10/05/2023         04/01/2023           DOM · Cumulative DOM          182 · 216         36 · 37           Age (# of years)         57         54         54           Condition         Average         Average         Average	0.65 1	
Property Type         SFR         SFR         SFR           Original List Price \$         \$         \$345,000         \$327,00           List Price \$          \$325,000         \$327,00           Original List Date         10/05/2023         04/01/2           DOM · Cumulative DOM          182 · 216         36 · 37           Age (# of years)         57         54         54           Condition         Average         Average         Average		
Original List Price \$         \$         \$345,000         \$327,0           List Price \$          \$325,000         \$327,0           Original List Date         10/05/2023         04/01/2023           DOM · Cumulative DOM          182 · 216         36 · 37           Age (# of years)         57         54         54           Condition         Average         Average         Average	SFR	
List Price \$        \$325,000       \$327,000         Original List Date       10/05/2023       04/01/2         DOM · Cumulative DOM       · · -       182 · 216       36 · 37         Age (# of years)       57       54       54         Condition       Average       Average       Average		
Original List Date         10/05/2023         04/01/2023           DOM · Cumulative DOM         · · · ·         182 · 216         36 · 37/2023           Age (# of years)         57         54         54           Condition         Average         Average         Average	\$349,000	
DOM · Cumulative DOM         · · - ·         182 · 216         36 · 37           Age (# of years)         57         54         54           Condition         Average         Average         Average	\$334,000	
Age (# of years)575454ConditionAverageAverageAverage	/2024 03/01/2024	
Condition Average Average Average	7 67 · 68	
	56	
Sales Type Fair Market Value Fair M	ge Average	
	arket Value Fair Market V	'alue
<b>Location</b> Neutral ; Residential Neutral ; Residential Neutral	al ; Residential Neutral ; Resi	idential
<b>View</b> Neutral ; Residential Neutral ; Residential Neutra	al ; Residential Neutral ; Resi	idential
Style/Design 1 Story Ranch 1 Story Ranch 1 Story	y Ranch 1 Story Ranch	h
<b># Units</b> 1 1 1	1	
<b>Living Sq. Feet</b> 1,810 1,695 2,024	2,002	
<b>Bdrm · Bths · ½ Bths</b> 3 · 2 8 · 3 · 1 3 · 3	4 · 2	
<b>Total Room #</b> 8 8 9	9	
Garage (Style/Stalls) None Attached 1 Car Carpor	rt 2 Car(s) Carport 1 Car	ſ
Basement (Yes/No) No No No	Yes	
<b>Basement</b> (% Fin) 0% 0%	75%	
Basement Sq. Ft	1,144	
Pool/Spa		
<b>Lot Size</b> 0.61 acres .47 acres 0.88 acres		
OtherNoneNoneNone		

<sup>\*</sup> 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** Fair market property with fireplace, some new flooring and paint. Comp is most similar due to amount of GLA. Adj of -500 room count, -2500 garage, +1725 GLA, +280 lot size.
- **Listing 2** Fair market property with fireplace, wood floors and newer HVAC. Comp is superior due to amount of GLA. Adj of -1000 room count, -3210 GLA, -1500 carport, -540 lot size.
- **Listing 3** Fair market property with fenced back yard, fireplace, wood floors, newer HVAC and roof. Comp is superior due to amount of GLA. Adj of -1000 room count, -2180 GLA, +540 lot size, -1200 fence, -1200 carport.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	26 Cahu Drive	11 Forestwood Dr	121 Forestdale Dr	8 Cunningham Cir
City, State	Taylors, SC	Taylors, SC	Taylors, SC	Taylors, SC
Zip Code	29687	29687	29687	29687
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.66 ¹	0.23 1	0.87 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$295,000	\$309,900	\$299,000
List Price \$		\$295,000	\$309,900	\$299,000
Sale Price \$		\$305,000	\$309,900	\$315,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		03/25/2024	06/20/2023	03/15/2024
DOM · Cumulative DOM		1 · 45	1 · 48	1 · 32
Age (# of years)	57	60	69	50
Condition	Average	Average	Average	Average
Sales Type	Average	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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Onts Living Sq. Feet	1,810	1,651	1,735	1,927
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	None	None	None	Attached 2 Car(s)
,	No	No	No	No
Basement (Yes/No)				
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.61 acres	0.27 acres	0.32 acres	0.5 acres
Other Net Adjustment	None	Fence	Fence	Fence
		+\$1,865	-\$320	-\$7,735

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

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

<sup>&</sup>lt;sup>3</sup> 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 fenced back yard, fireplace, wood floors and bonus room. Comp is inferior due to amount of GLA. Adj of +2385 GLA, +680 lot size, -1200 fence.
- **Sold 2** Fair market property with fenced back yard, fireplace, wood floors and granite counters. Comp is most similar due to amount of GLA. Adj of +300 age, +580 lot size, -1200 fence.
- **Sold 3** Fair market property with fenced back yard, fireplace, wood floors and storage room. Comp is superior due to amount of GLA. Adj of -1755 GLA, +220 lot size, -5000 garage, -1200 fence.

Client(s): Wedgewood Inc

Property ID: 35367098

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<b>Current Listing S</b>	rent Listing Status Not Currently Listed		Listing Histor	y Comments			
Listing Agency/F	irm			Listed 02/1	9/2024. Expired 04	4/13/2024. DOM 54	1
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	! 1					
# 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
02/19/2024	\$259,900			Expired	04/13/2024	\$259,900	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$312,000	\$312,000			
Sales Price	\$307,000	\$307,000			
30 Day Price	\$301,000				
Comments Regarding Pricing S	trategy				
Value is based on adjusted :	sales comp data. Most weight was giv	en to sale comp 2 due to amount of GLA.			
,					

### 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

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## **Subject Photos**

by ClearCapital



**Front** 



Address Verification



Side



Side

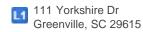


Street



Street

# **Listing Photos**





Front

323 Elizabeth Dr Greenville, SC 29615



Front

8 Sutton Dr Taylors, SC 29687



Front

### **Sales Photos**



11 Forestwood Dr Taylors, SC 29687



Front



121 Forestdale Dr Taylors, SC 29687



Front



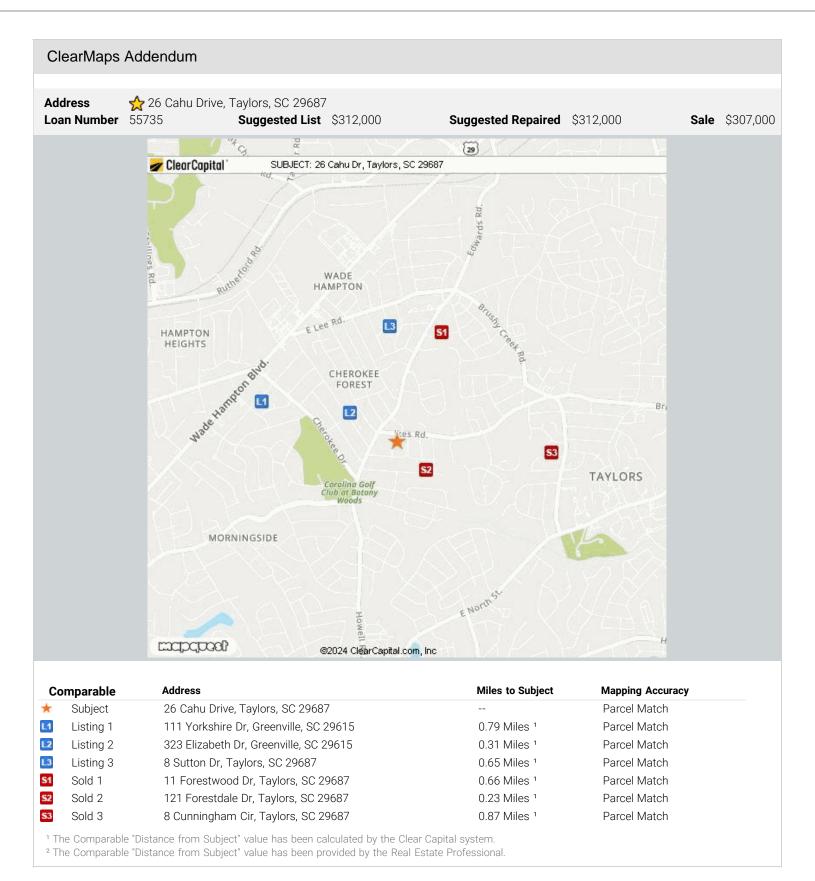
8 Cunningham Cir Taylors, SC 29687



Front

by ClearCapital

**DRIVE-BY BPO** 



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TAYLORS, SC 29687

### 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.

Client(s): Wedgewood Inc

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26 CAHU DRIVE

7 Loan Number

55735

**\$307,000**• As-Is Value

by ClearCapital TAYLORS, SC 29687

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. 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

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**26 CAHU DRIVE** 

TAYLORS, SC 29687

55735 Loan Number **\$307,000**• As-Is Value

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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: 35367098 Effective: 05/06/2024 Page: 12 of 13

**26 CAHU DRIVE** 

TAYLORS, SC 29687

\$307,000 As-Is Value

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55735 Loan Number

### Broker Information

by ClearCapital

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

101486 License No Address 111 Maple Dr Greer SC 29651

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

Phone 7044902424 Email reginasalters@gmail.com

**Date Signed Broker Distance to Subject** 6.83 miles 05/07/2024

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.

> Client(s): Wedgewood Inc Property ID: 35367098 Effective: 05/06/2024