DRIVE-BY BPO

by ClearCapital

8758 PITCHFORK LANE

SUMMERVILLE, SOUTHCAROLINA 29485

55750

\$272,000 As-Is Value

Loan Number

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.

8758 Pitchfork Lane, Summerville, SOUTHCAROLINA 29485 **Property ID** 34786985 **Address** Order ID 9016005 **Inspection Date** 11/09/2023 **Date of Report** 11/09/2023 **APN Loan Number** 55750 1720500050000 **Borrower Name** Catamount Properties 2018 LLC County Dorchester

Tracking IDs

Order Fracking iD 11.0_bi O 11.0_bi O
Order Tracking ID 11.8_BPO Tracking ID 1 11.8_BPO

General Conditions		
Owner	EDWARD M MOORE	Condition Comments
R. E. Taxes	\$1,809	Subject conforms to neighborhood in quality, age, style, and size.
Assessed Value	\$6,830	The subject is nearby to several potential external influences.
Zoning Classification	Residential	The external influences near the subject do not have an impact on the subject's marketability or value based on my Real Estate
Property Type	SFR	experience and knowledge of the local area.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Wescott Plantation HOA 8438712135	
Association Fees	\$395 / Year (Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Competitive properties for sale in the neighborhood, description
Sales Prices in this Neighborhood	Low: \$270400 High: \$678800	of the prevalence of sales, financing, seller concessions, supply and demand.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

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	- 11 :			
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	8758 Pitchfork Lane	1108 Margle Way	9111 Maple Grove Drive	9130 Maple Grove Drive
City, State	Summerville, SOUTHCAROLINA	North Charleston, SC	Summerville, SC	Summerville, SC
Zip Code	29485	29420	29485	29485
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		1.05 1	0.76 1	0.73 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$247,900	\$260,000	\$270,000
List Price \$		\$247,900	\$260,000	\$270,000
Original List Date		08/15/2023	10/22/2023	11/03/2023
DOM · Cumulative DOM		62 · 86	12 · 18	5 · 6
Age (# of years)	8	17	17	16
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Waterfront	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,452	1,452	1,388	1,368
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	2 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.06 acres	0.06 acres	0.05 acres	0.08 acres
Other	Park; Pool,Walk, Jog Trails	Park; Pool,Walk, Jog Trails	Park: Pool Walk . log Trails	Park: Pool Walk . log Tr

^{*} Listing 2 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 comp located in subject area near all amenities, schools, parks and shopping. Comparable in style, design and quality. Inferior in age. Superior to subject in sqft.
- **Listing 2** Fair market comp located in subject area near all amenities, schools, parks and shopping. Comparable in style, design and quality. Equal in f-baths/h-baths. Inferior to subject in sqft/bedrooms/age/garage stalls.
- **Listing 3** Fair market comp located in subject area near all amenities, schools, parks and shopping. Comparable in style, design and quality. Superior to subject in acreage. Inferior in age/sqft/garage stalls.

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	Sold 1	Sold 2 *	Sold 3
Street Address	8758 Pitchfork Lane	8619 Grassy Oak Trail	1104 Margle Way	4993 Hay Bale Court
City, State	Summerville,	Summerville, SC	Summerville, SC	Summerville, SC
City, State	SOUTHCAROLINA	Surfficientille, SC	Surfirierville, SC	Surfirmerville, SC
Zip Code	29485	29485	29485	29485
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.52 1	1.05 1	0.08 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$255,000	\$269,900	\$279,900
List Price \$		\$250,000	\$269,900	\$279,900
Sale Price \$		\$245,000	\$257,000	\$283,900
Type of Financing		Cash	Conv	Conv
Date of Sale		09/06/2023	10/12/2023	08/18/2023
DOM · Cumulative DOM	•	45 · 79	16 · 44	7 · 71
Age (# of years)	8	19	16	5
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Waterfront	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,452	1,231	1,450	1,536
Bdrm · Bths · ½ Bths	3 · 2 · 1	2 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.06 acres	0.04 acres	0.06 acres	0.04 acres
Other	Park; Pool,Walk, Jog Trails	Park; Pool,Walk, Jog Trails	Park; Pool,Walk, Jog Trails	Park; Pool,Walk, Jog Tra
Net Adjustment		+\$25,000	+\$15,000	+\$5,000

^{*} Sold 2 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 comp located in subject area near all amenities, schools, parks and shopping. Comparable in style, design and quality. Inferior to subject in sqft/bedrooms/age/acreage/garage stalls. +25k adjustments made. +5k sqft/+5k bedrooms/+5k age/+5k acreage/+5k garage stalls.
- **Sold 2** Fair market comp located in subject area near all amenities, schools, parks and shopping. Comparable in style, design and quality. Equal to subject in bedrooms/f-bath/h-baths. Inferior in sqft/age/garage stalls. +15k adjustments made. +5k sqft/+5k age/+5k garage stalls
- **Sold 3** Fair market comp located in subject area near all amenities, schools, parks and shopping. Comparable in style, design and quality. Superior to subject in sqft. Inferior in acreage/garage stalls. +5k adjustments made. -5k sqft/+5k acreage/+5k garage stalls.

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Subject Sal	es & Listing Hist	ory					
Current Listing S	Status	Not Currently I	isted	Listing Histor	y Comments		
Listing Agency/F	Firm			Subject has	not been listed an	d removed from th	ne market in the
Listing Agent Na	ime			last 12 mor	iths.		
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# 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

	As Is Price	Repaired Price
Suggested List Price	\$282,000	\$282,000
Sales Price	\$272,000	\$272,000
30 Day Price	\$262,000	
Comments Regarding Pricing S	Strategy	

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.

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Subject Photos

by ClearCapital





Front

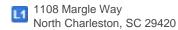
Address Verification



Street

by ClearCapital

Listing Photos





Front

9111 Maple Grove Drive Summerville, SC 29485



Front

9130 Maple Grove Drive Summerville, SC 29485



Front

Sales Photos





Front

\$2 1104 Margle Way Summerville, SC 29485



Front

4993 Hay Bale Court Summerville, SC 29485

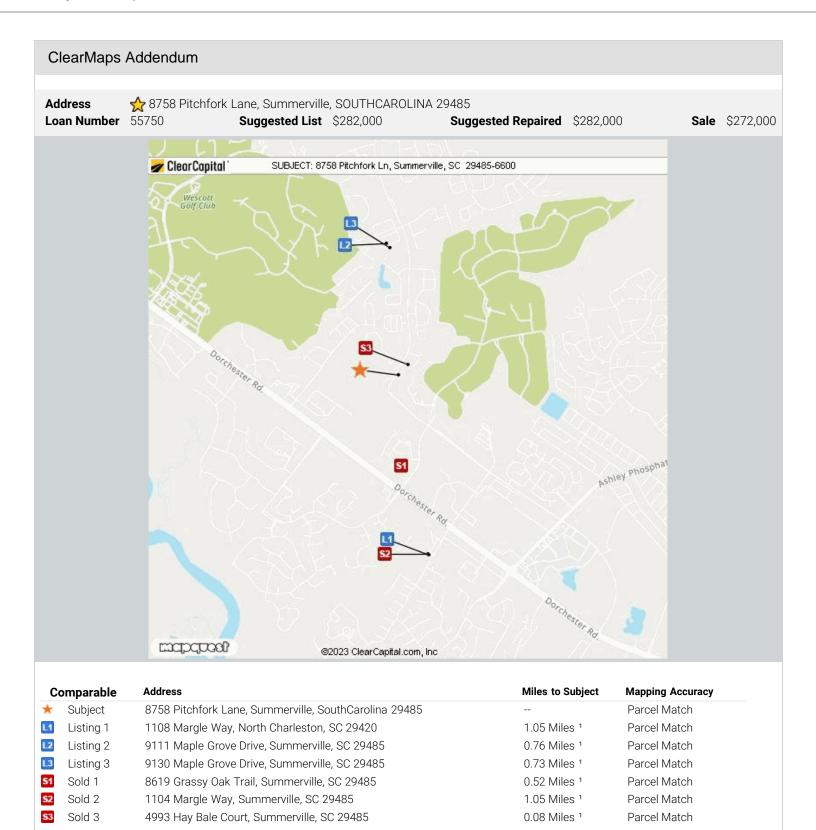


Front

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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

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
- 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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NA 29485 Loan Number

Broker Information

Broker NameBarbara KnowellCompany/BrokerageB K Realty & Associates IncLicense No16644Address6650 Rivers Avenue North Charleston SC 29406

License Expiration 06/30/2025 License State SG

Phone8435090466Emailbkrealty7@att.netBroker Distance to Subject5.31 milesDate Signed11/09/2023

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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