DRIVE-BY BPO

209 GLEN ROSE COURT

COLUMBIA, SC 29212

56007 Loan Number **\$489,900**• 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	209 Glen Rose Court, Columbia, SC 29212 06/07/2024 56007 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9385249 06/08/2024 00263601021 Lexington	Property ID	35498957
Tracking IDs					
Order Tracking ID	Citi_Atlas_Aged_bpo	Tracking ID 1	Citi_Atlas_Aged_	bpo	
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments				
R. E. Taxes	\$8,187	Subject maintained in line with neighborhood. Subject requires no major exterior repairs and presents no dissimilarities to				
Assessed Value	\$18,936	neighborhood. Subject is maintained and groomed.				
oning Classification Residential R3						
Property Type SFR						
Occupancy Vacant						
Secure? Yes						
(Subject property windows and do	or appears to be secured from road.)					
Ownership Type	Fee Simple					
Property Condition Average						
Estimated Exterior Repair Cost	\$0					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$0					
HOA	BRITTANY PLACE HOA					
Association Fees	\$21 / Month (Other: Common Area Maintenance)					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Data					
Suburban	Neighborhood Comments				
Stable	Neighborhood maintained in line with subject. Neighborhood is				
Low: \$150000 High: \$788150	in close proximity to shopping and schools. Neighborhood within driving distance to Lake Murray Blvd. Normal marketing periods				
Decreased 40 % in the past 6 months.	are less than 90 days.				
<90					
	Suburban Stable Low: \$150000 High: \$788150 Decreased 40 % in the past 6 months.				

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	209 Glen Rose Court	1 Brittany Way	307 Devonshire Ln	260 Wood Moor Pl
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29212	29212	29212	29212
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.		0.39 1	1.77 1	1.76 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$512,500	\$499,900	\$585,000
List Price \$		\$512,500	\$499,900	\$585,000
Original List Date		04/15/2024	05/31/2024	03/28/2024
DOM · Cumulative DOM		54 · 54	8 · 8	72 · 72
Age (# of years)	29	38	29	23
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 Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,216	3,000	2,930	3,864
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	5 · 3 · 1
Total Room #	9	9	9	11
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa		Pool - Yes	Pool - Yes	
Lot Size	0.69 acres	0.47 acres	0.20 acres	0.59 acres
Other				

^{*} 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** LC1 most comparable comp due to GLA similarities. LC1 has 3000 GLA in comparison to the subject property which has 3216 GLA.
- **Listing 2** LC2 is inferior to the subject property due to GLA. LC2 has 2930 GLA in comparison to the subject property which has 3216 GLA.
- **Listing 3** LC3 is superior to the subject property due to GLA and age. LC3 has 3864 GLA in comparison to the subject property which has 3216 GLA.

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	209 Glen Rose Court	208 Langsdale Rd	111 Laurel Branch Way	132 Laurel Branch Way	
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC	
Zip Code	29212	29212	29212	29212	
Datasource	Public Records	Public Records	Public Records	Builder Sales File	
Miles to Subj.		0.34 1	0.05 1	0.10 1	
Property Type	SFR	SFR	SFR	SFR	
Original List Price \$		\$519,000	\$475,000	\$429,900	
List Price \$		\$519,000	\$459,900	\$429,900	
Sale Price \$		\$502,000	\$440,000	\$429,900	
Type of Financing		Conv	Conv	Cash	
Date of Sale		09/29/2023	08/01/2023	09/25/2023	
DOM · Cumulative DOM		41 · 41	96 · 96	138 · 138	
Age (# of years)	29	34	29	26	
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	2 Stories Other	1 Story Ranch/Tradition	
# Units	1	1	1	1	
Living Sq. Feet	3,216	3,676	3,427	2,800	
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 3	5 · 3 · 1	4 · 3	
Total Room #	9	11	11	9	
Garage (Style/Stalls)	Attached 2 Car(s)	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	0.69 acres	0.46 acres	0.38 acres	0.97 acres	
Other					
Net Adjustment		-\$8,000	-\$4,000	\$0	
Adjusted Price		\$494,000	\$436,000	\$429,900	

^{*} 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** SC1 is superior to the subject property due to GLA. SC1 has 3676 GLA in comparison to the subject property which has 3216 GLA. SC1 is inferior to the subject property due to age. ADJ -8,000 BATH RC
- **Sold 2** SC2 weighed the heaviest in price decision due to proximity, age, and GLA similarities. SC2 has 3427 GLA in comparison to the subject property which has 3216 GLA. SC2 was built in the same year as the subject property, 1995. ADJ -4,000 BATH RC
- Sold 3 SC3 is inferior to the subject property due to GLA. SC3 has 2800 GLA in comparison to the subject property which has 3216 GLA. SC3 is superior to the subject property due to age.

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Current Listing Status Not Currently Listed			Listed	Listing History Comments			
Listing Agency/Firm			No listing history available for the subject property.				
Listing Agent Na	me						
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

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$489,900	\$489,900			
Sales Price	\$489,900	\$489,900			
30 Day Price	\$479,900				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

Subject price based on comps with close proximity, similar characteristics, and GLA similarities. SC2 weighed the heaviest in price decision due to proximity, age, and GLA similarities. LC1 most comparable comp due to GLA similarities. Due to the lack of list comps in the immediate area with similar GLA, expanded distance over 1 mile.

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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



Front



Address Verification



Side



Side

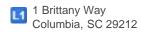


Street



Street

Listing Photos





Front

307 Devonshire Ln Columbia, SC 29212



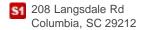
Front

260 Wood Moor PI Columbia, SC 29212



Front

Sales Photos





Front

111 Laurel Branch Way Columbia, SC 29212



Front

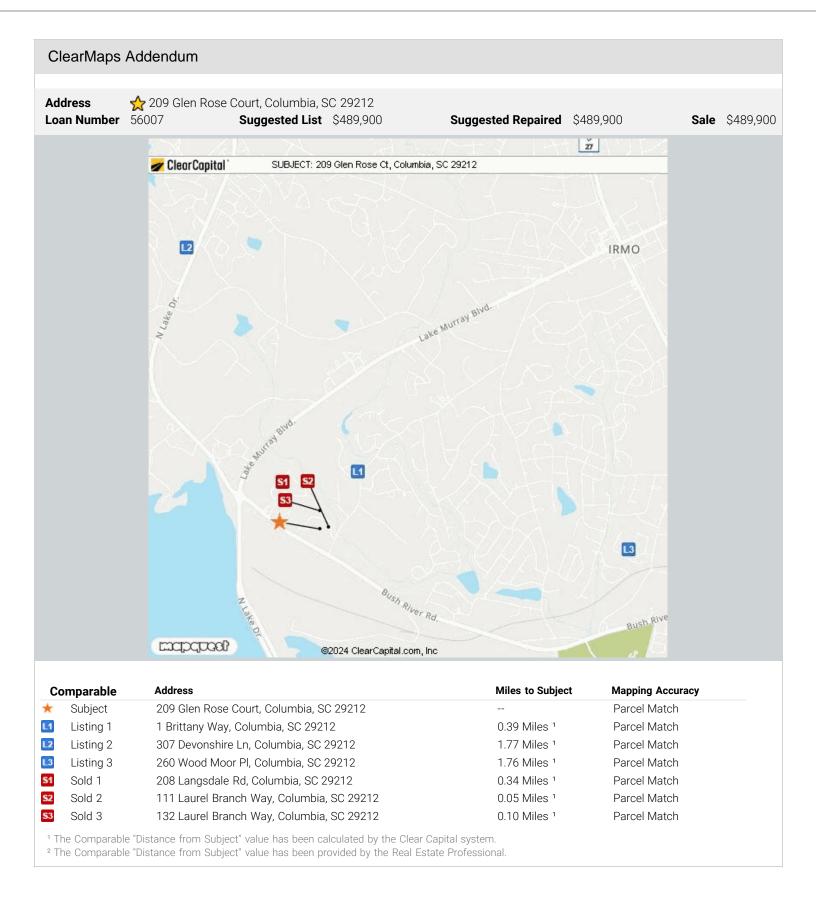
132 Laurel Branch Way Columbia, SC 29212



Front

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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

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.

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Loan Number by ClearCapital

Broker Information

Broker Name Khalil McClellan TAW REALTY Company/Brokerage

4216 Donavan Dr Columbia SC License No 63926 Address

29210 **License Expiration** 06/30/2024 **License State** SC

Phone 8036730023 **Email** theamericanwayrealty@gmail.com

Broker Distance to Subject 5.38 miles **Date Signed** 06/08/2024

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 opinion may not be used for the purposes of obtaining financing in a federally related transaction.

This valuation service 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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