## **DRIVE-BY BPO**

## 217 FOX RUN DRIVE

56248

\$275,000 As-Is Price

by ClearCapital

HOPKINS, SOUTHCAROLINA 29061 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.

35687323 217 Fox Run Drive, Hopkins, SOUTHCAROLINA 29061 **Property ID Address** Order ID 9482645 **Inspection Date** 07/20/2024 **Date of Report** 07/20/2024 APN **Loan Number** 56248 279820116 **Borrower Name** Catamount Properties 2018 LLC County Richland **Tracking IDs Order Tracking ID** 7.16\_CitiAgedbpo Tracking ID 1 7.16\_CitiAgedbpo Tracking ID 2 Tracking ID 3

Owner	KIMBERLY KILLIUS	Condition Comments				
R. E. Taxes	\$368	subject property in average condition and iin line with				
Assessed Value	\$188,000	neighboring homes.				
Zoning Classification	Residential RU					
Property Type	SFR					
Occupancy	Vacant					
Secure?	Yes (appears secured)					
Ownership Type	Fee Simple					
Property Condition	Average					
Estimated Exterior Repair Cost	\$0					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$0					
НОА	Oakridge hunt club (803) 251-9537					
Association Fees	\$600 / Year (Pool,Landscaping)					
Visible From Street	Partially Visible					
Road Type	Public					

Neighborhood & Market Da	ata	
Location Type	Rural	Neighborhood Comments
Local Economy	Stable	established neighborhood with homes on average sized lost fo
Sales Prices in this Neighborhood	Low: \$105900 High: \$444900	homes this age,.
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<90	

by ClearCapital

Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	217 Fox Run Drive	1140 Congaree	1134 Congaree	10 Salters
City, State	Hopkins, SOUTHCAROLINA	Hopkins, SC	Hopkins, SC	Hopkins, SC
Zip Code	29061	29061	29061	29061
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		1.43 1	1.44 1	1.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$370,000	\$345,000	\$225,000
List Price \$		\$359,000	\$334,000	\$225,000
Original List Date		06/13/2024	05/13/2024	01/02/2024
DOM · Cumulative DOM		37 · 37	68 · 68	13 · 200
Age (# of years)	43	25	26	18
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	1 Story ranch	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,392	1,836	2,181	1,512
Bdrm $\cdot$ Bths $\cdot$ ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	6	5	6	6
Garage (Style/Stalls)	None	Detached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	Pool - Yes			
Lot Size	1.50 acres	4 acres	2.63 acres	.76 acres
Other				

<sup>\*</sup> 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 superior to subject property in age, condition, acreage and garage spaces. inferior in sq footage a number of bathrooms
- Listing 2 bets comp for subject property. superior in condition, age and acreage. similar in all other ways
- Listing 3 inferior to subject property in sq footage and acreage. superior in age and condition.

<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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### 217 FOX RUN DRIVE

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Recent Sales					
	Subject	Sold 1 *	Sold 2	Sold 3	
Street Address	217 Fox Run Drive	221 Running Deer Dr	244 Fox Run Dr	224 Fox Run Dr	
City, State	Hopkins, SOUTHCAROLINA	Hopkins, SC	Hopkins, SC	Hopkins, SC	
Zip Code	29061	29061	29061	29061	
Datasource	MLS	Public Records	MLS	Public Records	
Miles to Subj.		0.18 1	0.35 1	0.16 1	
Property Type	SFR	SFR	SFR	SFR	
Original List Price \$		\$325,000	\$28,000	\$289,000	
List Price \$		\$320,000	\$280,000	\$289,000	
Sale Price \$		\$295,000	\$280,000	\$275,000	
Type of Financing		Conv	Va	Fha	
Date of Sale		02/29/2024	06/14/2024	09/19/2023	
DOM · Cumulative DOM	•	63 · 127	45 · 45	17 · 68	
Age (# of years)	43	37	46	46	
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	1 Story ranch	1 Story Ranch/Rambler	1 Story ranch	
# Units	1	1	1	1	
Living Sq. Feet	2,392	2,173	1,853	1,945	
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2	3 · 2	
Total Room #	6	6	5	5	
Garage (Style/Stalls)	None	Detached 3 Car(s)	Attached 2 Car(s)	Carport 2 Car(s)	
Basement (Yes/No)	No	No	No	No	
Basement (% Fin)	0%	0%	0%	0%	
Basement Sq. Ft.					
Pool/Spa	Pool - Yes				
Lot Size	1.50 acres	1.70 acres	1.80 acres	1.5 acres	
Other					
Net Adjustment		\$0	\$0	\$0	
Adjusted Price		\$295,000	\$280,000	\$275,000	

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

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

- Sold 1 best comp for subject property. inferior in sq footage and superior. in number of garage spaces.
- **Sold 2** inferior to subject property in sq footage and number fo bathrooms. superior in condition and number of garage spaces.
- Sold 3 inferior to subject property in sq footage and number of bathrooms. superior in number of garage spaces.

<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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<b>Current Listing S</b>	tatus	Currently Listed		Listing History Comments			
Listing Agency/F	irm	Yip Premier Real Estate LLC		listed on 7/	1/2024		
Listing Agent Na	me	Karen Yip					
Listing Agent Phone		803- 38-8798					
# of Removed Li 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
07/01/2024	\$269,900						MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$275,000	\$275,000			
Sales Price	\$275,000	\$275,000			
30 Day Price	\$270,000				
Comments Regarding Pricing S	trategy				
sell as is. homes in the area sell at our near list price.					

#### 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: 35687323

# **Subject Photos**

by ClearCapital



Front



Address Verification



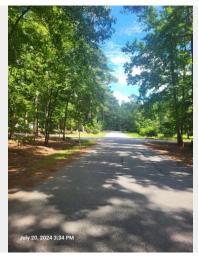
Side



Side



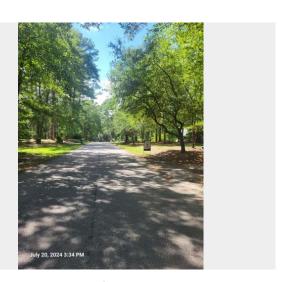
Street



Street

## **Subject Photos**

by ClearCapital





Street Other

## **Listing Photos**



1140 congaree Hopkins, SC 29061



Front



1134 congaree Hopkins, SC 29061



Front



10 salters Hopkins, SC 29061



Front

## **Sales Photos**





Front

\$2 244 Fox Run Dr Hopkins, SC 29061



Front

224 Fox Run Dr Hopkins, SC 29061



Front

by ClearCapital

#### ClearMaps Addendum 217 Fox Run Drive, Hopkins, SOUTHCAROLINA 29061 **Address** Loan Number 56248 Suggested List \$275,000 Suggested Repaired \$275,000 **Sale** \$275,000 Clear Capital SUBJECT: 217 Fox Run Dr, Hopkins, SC 29061 86 Garners Ferry Rd Garners Ferry Rd. mapapagg? @2024 ClearCapital.com, Inc Address Miles to Subject **Mapping Accuracy** Comparable Subject 217 Fox Run Drive, Hopkins, SouthCarolina 29061 Parcel Match Listing 1 1140 Congaree, Hopkins, SC 29061 1.43 Miles <sup>1</sup> Parcel Match Listing 2 1134 Congaree, Hopkins, SC 29061 1.44 Miles 1 Parcel Match Listing 3 10 Salters, Hopkins, SC 29061 1.18 Miles <sup>1</sup> Parcel Match **S1** Sold 1 221 Running Deer Dr, Hopkins, SC 29061 0.18 Miles 1 Parcel Match S2 Sold 2 244 Fox Run Dr, Hopkins, SC 29061 0.35 Miles <sup>1</sup> Parcel Match **S**3 Sold 3 224 Fox Run Dr, Hopkins, SC 29061 0.16 Miles 1 Parcel Match

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

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.

Client(s): Wedgewood Inc Property ID: 35687323 Effective: 07/20/2024 Page: 12 of 13



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#### **Broker Information**

**License Expiration** 

Broker Name KIRA PERSON Company/Brokerage COLDWELL BANKER REALTY

License No 88162 Address 1711 GERVAIS STREET COLUMBIA

**License State** 

SC 29201

Phone 8036072400 Email KPSHOWINGS@GMAIL.COM

**Broker Distance to Subject** 12.53 miles **Date Signed** 07/20/2024

06/30/2026

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.

Client(s): Wedgewood Inc Property ID: 35687323 Effective: 07/20/2024