by ClearCapital

report.

## **105 LABONTE DRIVE**

PIEDMONT, SC 29673

57101

\$220,000

Loan Number • As-Is Value

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

Address Inspection Date Loan Number Borrower Name	105 Labonte Drive, Piedmont, SC 29673 04/02/2024 57101 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9250356 04/03/2024 06101001007 Greenville	Property ID	35260546
Tracking IDs					
Order Tracking ID	4.2_BPO	Tracking ID 1	4.2_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	ROBERT TAYLOR	Condition Comments
R. E. Taxes	\$428	The home appeared to be in average to good condition for the
Assessed Value	\$4,070	age of the home at the time of the inspection with no notable
Zoning Classification	Residential UNZONED	repairs from the street view. Due to not inspecting home other than from the street view the condition is an estimate.
Property Type	SFR	than norm the street view the condition is an estimate.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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	The homes in the neighborhood appeared to be in average			
Sales Prices in this Neighborhood	Low: \$76120 High: \$410570	good condition for their age from the street view at the time of inspection. Due to not personally inspecting each of the			
Market for this type of property	Remained Stable for the past 6 months.	properties up close this is only an estimation.			
Normal Marketing Days	<90				

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	105 Labonte Drive	34 Main Street	307 Daytona Lane	614 Saluda Drive
City, State	Piedmont, SC	Piedmont, SC	Piedmont, SC	Piedmont, SC
Zip Code	29673	29673	29673	29673
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.94 1	0.88 1	1.45 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$200,000	\$199,000	\$240,000
List Price \$		\$168,000	\$199,000	\$240,000
Original List Date		12/12/2023	03/14/2024	03/04/2024
DOM · Cumulative DOM	•	113 · 113	5 · 20	30 · 30
Age (# of years)	18	69	19	20
Condition	Good	Good	Good	Good
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	1 Story Ranch	1 Story Ranch	1 Story Traditional	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,560	1,886	1,560	1,434
Bdrm · Bths · ½ Bths	4 · 2	3 · 3	4 · 2	3 · 2
Total Room #	7	9	7	7
Garage (Style/Stalls)	None	None	None	Carport 2 Car(s)
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.		893		
Pool/Spa				
Lot Size	0.30 acres	0.33 acres	0.57 acres	0.27 acres
Other				

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

<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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## Current Listings - Cont.

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

- Listing 1 Welcome to a unique opportunity to restore this historic gem into the home of your dreams. This 3 bed, 3 bath home is a blend of history and potential, including exquisite time period trim work, doors, and fireplaces as well as an expansive front porch, ideal for relaxing evenings, a fullbasement perfect for storage or a workshop. Nestled on a corner lot of Main St., this home awaits your personal touch. Sold As Is, this property offers immense potential for investors, DIY enthusiasts, or those looking to create a customized living space. While the property issold As Is, the back deck and roof are both new. This home presents an excellent opportunity to reimagine and update according to your taste. Some potential areas for improvement include: Kitchen upgrades Bathroom renovations Flooring and paint enhancements Landscaping andoutdoor space improvements General cosmetic updates Property is sold As Is; no repairs or warranties will be provided Buyer responsible forall inspections.
- Listing 2 Welcome to your new home sweet home! Nestled on half an acre of land, this cozy 4-bedroom, 2-bathroom home offers a nice retreat from thehustle and bustle of everyday life. Step inside to discover a spacious and inviting living area with its open floor plan. It makes entertaining andcooking in the kitchen very convenient and practical. The master bedroom, complete with an ensuite bathroom on the main level addsconvenience and privacy. Three additional bedrooms offer plenty of space for family members or guests. Outside, you'll find ample room toroam on the expansive half-acre lot. Noteworthy is the newly replaced HVAC system, ensuring comfort and peace of mind throughout theseasons. This home is being sold AS IS, allowing you the opportunity to customize and make it your own.
- Listing 3 This house is spacious. The living room with cathedral ceiling has new laminate flooring a ceiling fan and two large windows withtwo inch blinds that let the light flow into the room. The kitchen has a good countertop for meal preparation with a backsplash, plenty of cabinets, a large pantry, a deep single basin stainless steel sink, a built in microwave and the stove. The breakfast andkitche3n have new Luxury Vinyl Plank flooring. Entertaining in this house will be a treat. ----- Enjoy a cookout in the backyardor just relax on the large 24 x 12 deck area. ----- The master bedroom features a full bath with plenty of cabinetry door anddrawer space, a ceiling fan and a large closet. Additional features of the house include Luxury Vinyl Plank flooring in all bedrooms, ceiling fans in all bedrooms, Two inch blinds in all rooms, a fenced back yard and plenty of storage with the two utility buildings. The two-car carport also stays with the house.

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	105 Labonte Drive	103 Labonte Drive	304 Furr Road	100 Lakanwood Lane
City, State	Piedmont, SC	Piedmont, SC	Piedmont, SC	Piedmont, SC
Zip Code	29673	29673	29673	29673
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.02 1	1.30 1	0.96 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$239,900	\$219,500	\$297,000
List Price \$		\$224,900	\$219,500	\$245,000
Sale Price \$		\$220,000	\$225,500	\$232,500
Type of Financing		Fha	Conventional	Cash
Date of Sale		02/07/2024	12/08/2023	02/08/2024
DOM · Cumulative DOM	•	52 · 82	5 · 42	67 · 85
Age (# of years)	18	18	32	17
Condition	Good	Good	Good	Good
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,560	1,597	1,082	1,587
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	3 · 2
Total Room #	7	8	6	7
Garage (Style/Stalls)	None	None	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.30 acres	0.30 acres	0.35 acres	0.23 acres
Other				
Net Adjustment		-\$1,850	+\$22,800	-\$6,450
Adjusted Price		\$218,150	\$248,300	\$226,050

<sup>\*</sup> Sold 1 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>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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### Recent Sales - Cont.

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

- Sold 1 Looking for the perfect home to call your own? Your search stops here! This lovely ranch home has so many desirable features! Situated on aspacious lot, this home is nestled in a subdivision with NO HOA. As soon as you step inside you are greeted by a wonderfully appointed OPENFLOOR PLAN with HIGH vaulted ceilings! This home is MOVE-IN ready with BRAND NEW CARPET and FRESH PAINT! This spacious ranchhome features rooms galore. It is very had to find a ranch home with 4 BEDROOMS but this one delivers! No need to climb stairs as allbedrooms are found on the main level. There is plenty of space room to store your things in the laundry room/rear entry hallway. Grill outsideon the back Covered Patio. Let the pets run around out back in the spacious backyard! New roof installed within the last 2 years! Own withconfident as this home has so much to offer! What are you waiting for?
- Sold 2 Discover the perfect blend of comfort and convenient location at 304 Furr Rd, a welcoming residence nestled in Piedmont, SC. This three-bedroom, two-bathroom home offers a thoughtful layout designed for both practicality and style. As you enter, the spacious living area greetsyou with a gently vaulted ceiling and warm brick fireplace, creating a cozy and inviting atmosphere. The open-concept design seamlesslyconnects the living space to the dining area and an inviting kitchen nook. The master suite provides a private retreat with a generous layoutand an ensuite bathroom that has been updated with great finishes and fixtures. Two additional bedrooms add versatility to the home,accommodating the needs of a growing family, guests, or a dedicated workspace. Step outside to a large backyard that invites relaxation andoutdoor enjoyment. The backyard is an ideal spot for entertaining friends or simply unwinding after a long day with plenty of green space tocurate your own landscape. Conveniently located in Piedmont, this home offers the best of both worlds—peaceful suburban living and easyaccess to local amenities, schools, and major highways. 304 Furr Rd is more than an address; it's an opportunity to embrace a lifestyle thatprioritizes both functionality and aesthetics. This residence is ready to become the backdrop for your everyday moments and special occasions. Make it yours and experience the comfort and charm that await within its walls. Welcome home to 304 Furr Rd.
- Sold 3 PRICE IMPROVED Yeah, this home! Very Clean and well-maintained home with open living areas and a split bedroom floorplan. From thecovered front porch enter into the large living room with vaulted ceiling, large front double windows, and ceiling fan. Large Kitchen with vaultedceiling and ample cabinet and countertop space, features dishwasher, disposal, microwave above smooth top range. Dining room featuresvaulted ceiling as well with chandelier and sliding glass door leading out to the grilling patio. Spacious master with ceiling fan, walk-in closet andmaster bath. Laundry/mud room between living room and 2 car garage. On other side of home are two ample sized bedrooms, each with largewindows. The 2nd full bath is located between the two bedrooms for convenience. New HVAC, New water heater, freshly painted throughoutand new vinyl flooring throughout.

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•	es & Listing Hist	•					
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			The home was last listed in the mls on 12/05/2008 for \$79,900 and sold on 02/28/2009 \$49,500.				
Listing Agent Name							
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	\$225,000	\$225,000		
Sales Price	\$220,000	\$220,000		
30 Day Price	\$180,000			
0				

#### **Comments Regarding Pricing Strategy**

The home was priced based on the comps, condition, exterior viewing, and the local area. THIS IS NOT AN APPRAISAL. All information was pulled or obtained by using the tax records, mls, a supplied appraisal by the lender or by estimation. All information is considered accurate by extraordinary assumptions. This report is a Broker Price Opinion and in no way is to be used as a replacement of an appraisal or deemed to be an appraisal. This is only an opinion as I am only a Real Estate agent and not acting as an appraiser. This market analysis may not be used for the purposes of obtaining financing in a federally related transaction and I have presented the dollars for this property as PRICE, not VALUE. I am a licensed real estate Broker exempt from SC appraisal license law per SC Code 40-60-30. Rent values are only an estimate.

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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**

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Front



Address Verification



Side



Side



Street



Street

# **Subject Photos**

by ClearCapital



Other

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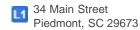
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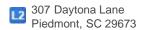
# **Listing Photos**

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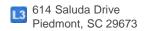


Front





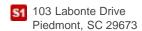
Front





by ClearCapital

## **Sales Photos**





Front

304 Furr Road Piedmont, SC 29673



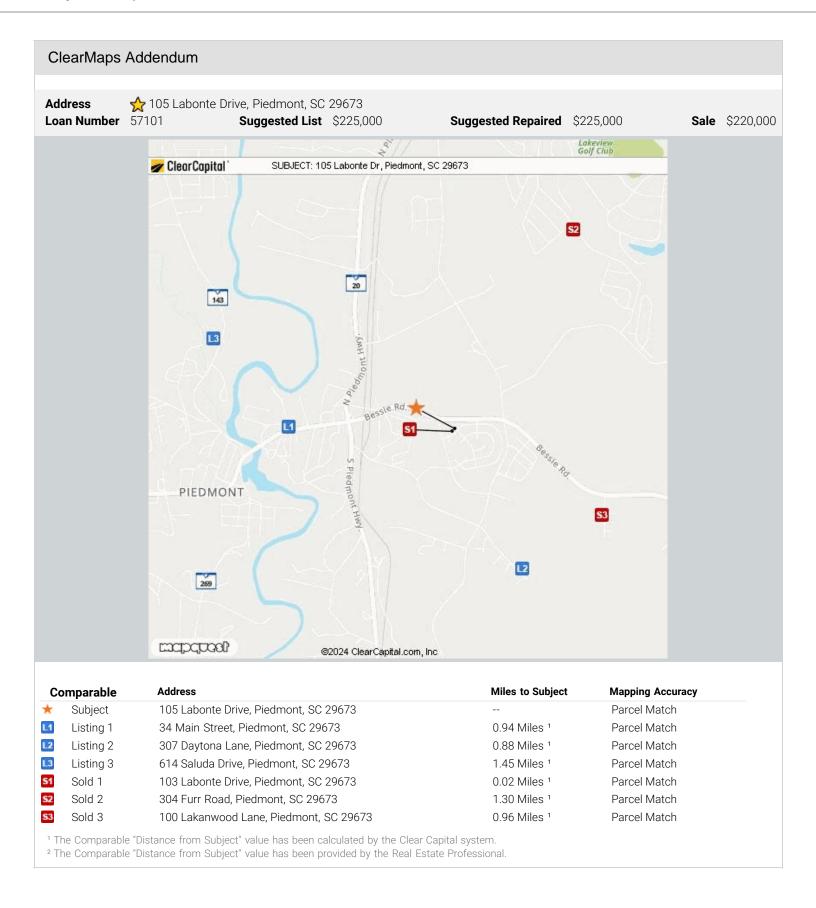
Front

100 Lakanwood Lane Piedmont, SC 29673



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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.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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

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## Report Instructions - cont.

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.

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** Upstate Realty & Associates Jeffrey Thompson Company/Brokerage

201 Misty Meadow Dr Greenville SC License No 79692 Address

29615

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

**Phone** 8646313099 Email jthompson8405@gmail.com

**Broker Distance to Subject** 12.94 miles **Date Signed** 04/03/2024

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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