



A COASTAL SOUTH CAROLINA COUNTY · PREPARED OCTOBER 4, 2026

Single-family home

1,025 sq ft · 3 bd / 2 ba · built 1980 · about a third of an acre

PATINA VALUE

\$272,000

LIKELY \$241,000 – \$307,000 ±12%
WIDE \$216,000 – \$343,000

70 /100 score



Ledgestone field photo 1 · Sep 26, 2026



Ledgestone field photo 2 · Sep 26, 2026



Ledgestone field photo 3 · Sep 26, 2026



Ledgestone field photo 4 · Sep 26, 2026

ON THE GROUND

DRIVE-BY

Sep 26, 2026

Photographed from the street by our field team

STREET & AREA

2.39 / 5

Marginal, some deferred upkeep nearby

OBSERVED

Single family · red brick · architectural shingle in good shape · unmaintained yard · car in drive · residential subdivision

LOCATION

Verified: field photo GPS within 9 m of the parcel · 4 clear of 6 photos taken

BUILDING

2.5 / 5

Decently kept, middle-of-the-road home

CONDITION FLAGS

None

Occupied · not boarded · no fire damage

AGAINST THE COUNTY VALUE

+\$102,000

Our value is **\$102,000 (60%) above** the county's \$170,000. The county value sits below our likely range.



COUNTY VALUE

\$170,000

LIKELY RANGE

\$241,000 – \$307,000

COMPS, SAME AREA

8 of 8

WHY WE LAND HERE

From the county value to the Patina Value, in dollars

County value (public record, rounded in this sample)		\$170,000
Market: homes in this county are selling at 1.15× their county values right now	+\$24,000	\$194,000
Price tier: homes at this county value sell at 1.09× the county - wide ratio	+\$19,000	\$213,000
Location: recent sales right around this house, compared with the county norm	+\$21,000	\$234,000
This house: compared with recent nearby sales of similar homes (1,025 sq ft, built 1980)	+\$38,000	\$272,000
Our drive-by: building rated 2.5 of 5, typical for its comparable sales, so no change	\$0	\$272,000
Patina Value	+\$102,000	\$272,000

WHAT WE CONSIDERED

Four independent reads, one value

COUNTY VALUE

\$170,000

The public record value that every buyer and lender can see.

COMPARABLE SALES

\$292,000

8 recent sales of similar homes within 0.3 mi, compared with this house.

MASS-APPRAISAL MODEL

\$283,000

A market-wide model built from valid sales within 5 miles.

COUNTY VALUE, CORRECTED

\$234,000

The county value moved by how nearby homes are actually selling against their own county values.

PATINA VALUE

\$272,000

Our value, checked against what our driver saw at the curb.

WHAT THE CHECKS FOUND

- Three similar homes within 0.2 miles sold for \$270,000 to \$320,000 between Jun 2025 and Apr 2026.
- Eight similar homes within 0.3 miles that sold after the county set its values have county values typically 72% of their sale prices, so county values in this area run low across the board.
- Our drive-by on Sep 26, 2026 rated the building 2.5 on our 0 to 5 scale, consistent with a value above the county's (6 photos on file).

WHAT SETS THE WIDTH OF THE RANGE

- Our independent reads land in different places: comparable sales \$292,000, the market-wide model \$283,000, the corrected county value \$234,000. The range covers that spread.
- Only 2 of the comparable sales are from the last 12 months.

The score turns the likely range into a number from 0 to 100: the tighter the range, the higher the score.

The property

Type	Single family · 1 story
Living area	1,025 sq ft
Beds / baths	3 / 2
Year built	1980
Exterior	Brick Veneer
Lot	about ½ ac
County value	about \$170,000

The neighborhood

Median home value	\$356,300
Median income	\$66,515
Owner households	40%
Vacant homes	9%
Median year built	2003
Median rent	\$1,444 / mo

Census five-year estimates.

Flood & market

Flood zone	Zone X · minimal hazard
Special flood area	No
County market	1.15× county values
Sales as of	Sep 30, 2026
Search radius	0.33 mi
Sales in radius	20
Comps used	8

COMPARABLE SALES

The nearby sales behind the value

#	SALE	SOLD	PRICE	SQ FT	BUILT	DISTANCE	SAME AREA
1	Comparable 1	Dec 2023	\$320,000	1,257	1975	0.05 mi	Yes
2	Comparable 2	Aug 2025	\$290,000	1,125	1979	0.06 mi	Yes
3	Comparable 3	Dec 2024	\$300,000	1,185	1980	0.10 mi	Yes
4	Comparable 4	Jun 2025	\$320,000	1,085	1979	0.12 mi	Yes
5	Comparable 5	Apr 2026	\$270,000	1,025	1980	0.16 mi	Yes
6	Comparable 6	Oct 2023	\$300,000	1,025	1980	0.16 mi	Yes
7	Comparable 7	Oct 2025	\$220,000	1,066	1980	0.21 mi	Yes
8	Comparable 8	May 2025	\$280,000	1,204	1980	0.28 mi	Yes

Comparables are sales of the same property type in the three years before the valuation, for \$10,000 or more, within 0.33 mi. The Patina Value draws on county records, recorded sales, census data, FEMA flood maps and our own drive-by photos and condition ratings, and is rounded to the nearest \$1,000.

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Ledgerstone Patina Value is Ledgerstone's estimate of market value from everything we know about the property: nearby sales, the county value corrected to the market, and our own field visit. It is not an appraisal, and not for lending, purchase or bidding decisions where an appraisal is required. Sample report: identifying details are withheld.