DRIVE-BY BPO

4 OLD HASTINGS COURT

MAULDIN, SC 29662

42382

\$220,000 As-Is Value

by ClearCapital

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

Address Inspection Date Loan Number Borrower Name	4 Old Hastings Court, Mauldin, SC 29662 11/04/2020 42382 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	6918192 11/04/2020 M007.08-01- Greenville	Property ID 094.00	29051570
Tracking IDs					
Order Tracking ID	1102BPOsA	Tracking ID 1	1102BPOsA		
Tracking ID 2		Tracking ID 3			

General Conditions				
Owner	Jordan Jenks	Condition Comments		
R. E. Taxes	\$3,229	Home and landscaping seem to have been maintained well as		
Assessed Value	\$162,590	noted from doing an exterior drive by inspection. Subject has		
Zoning Classification	Residential	good functional utility and conforms well within the neighborhood.		
Property Type	SFR	neighborhood.		
Occupancy	Occupied			
Ownership Type	Fee Simple			
Property Condition	Average			
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	Home is within an area that is centrally located and where homeowners enjoy easy access to local conveniences, shopp schools, parks and other places of interest.		
Sales Prices in this Neighborhood	Low: \$188,000 High: \$238,500			
Market for this type of property	Increased 3 0 % in the past 6 months.			
Normal Marketing Days	<90			

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4 Old Hastings Court	3 Deer Cross Ct	209 Poplar Springs Dr	100 Laport Dr
City, State	Mauldin, SC	Greenville, SC	Mauldin, SC	Mauldin, SC
Zip Code	29662	29607	29662	29662
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.72 1	0.23 1	0.10 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$215,000	\$224,000	\$227,900
List Price \$		\$210,000	\$219,999	\$227,900
Original List Date		10/10/2020	09/21/2020	10/12/2020
DOM · Cumulative DOM		24 · 25	43 · 44	22 · 23
Age (# of years)	21	21	20	22
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 Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,646	1,680	1,689	1,923
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	9	9	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	0.24 acres	0.2 acres	0.4 acres	0.24 acres
Other	None	None	None	Fence

^{*} 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 Fair market property on cul de sac lot with bonus room. Comp is most similar due to amount of GLA. Adj of -1000 room count.
- **Listing 2** Fair market property with fireplace and wood floors. Comp is similar due to amount of GLA. Adj of -1000 room count, -320 lot size
- **Listing 3** Fair market property with fenced back yard, fireplace and wood floors. Comp is superior due to amount of GLA. Adj of -1200 fence, -1000 room count, -4155 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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Street Address City, State Zip Code	4 Old Hastings Court			
		8 Hyde Park Ln	8 Mcbee Chapel Rd	103 Keenan Orchard Dr
Zip Code	Mauldin, SC	Mauldin, SC	Mauldin, SC	Mauldin, SC
	29662	29662	29662	29662
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.33 1	0.31 1	0.33 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$212,000	\$229,000	\$229,900
List Price \$		\$212,000	\$229,000	\$229,900
Sale Price \$		\$204,000	\$229,000	\$229,000
Type of Financing		Va	Conventional	Conventional
Date of Sale		09/14/2020	10/21/2020	10/02/2020
DOM · Cumulative DOM		1 · 32	2 · 34	1 · 58
Age (# of years)	21	27	27	28
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	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,646	1,443	1,668	1,682
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2 · 1
Total Room #	8	8	8	8
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	0.24 acres	0.29 acres	0.29 acres	0.29 acres
Other	None	None	None	Fence
Net Adjustment		+\$3,545	-\$2,500	-\$1,200

^{*} 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 property on cul de sac lot with screened porch and fireplace. Comp is inferior due to amount of GLA. Adj of +500 room count, +3045 GLA.
- **Sold 2** Fair market property on corner lot with fireplace and updated kitchen. Comp is most similar due to amount of GLA. Adj of -3000 seller concessions, +500 room count.
- **Sold 3** Fair market property on cul de sac lot with fenced back yard, newer roof and HVAC. Comp is similar due to amount of GLA. Adj of -1200 fence.

Client(s): Wedgewood Inc

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Current Listing S	tatus	Not Currently Listed		Listing History Comments			
Listing Agency/Firm			No sales information is available in MLS or tax records.				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	1					
# 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
10/16/2019	\$185,000			Withdrawn	02/18/2020	\$185,000	MLS

Marketing Strategy			
	As Is Price	Repaired Price	
Suggested List Price	\$227,000	\$227,000	
Sales Price	\$220,000	\$220,000	
30 Day Price	\$214,000		
Comments Regarding Pricing St	rategy		
Value is based on adjusted s	ales comp data. Most weight was give	n to sale comp 2 due to amount of GLA.	

Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in average condition. Comps are similar in characteristics, located within 0.72 miles and the sold comps **Notes** closed within the last 2 months. The market is reported as having increased 30% in the last 6 months. The price conclusion is deemed supported.

Client(s): Wedgewood Inc

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Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



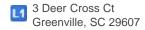
Street



Street

As-Is Value

Listing Photos





Front

209 Poplar Springs Dr Mauldin, SC 29662



Front

100 Laport Dr Mauldin, SC 29662

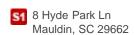


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Sales Photos





Front

8 Mcbee Chapel Rd Mauldin, SC 29662



Front

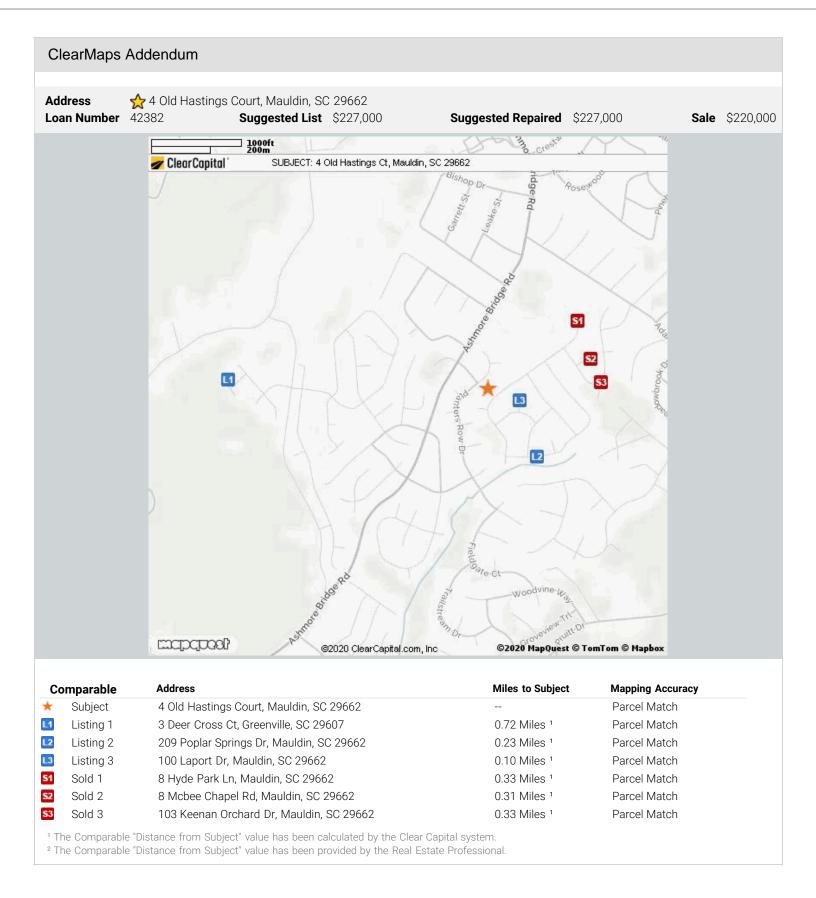
103 Keenan Orchard Dr Mauldin, SC 29662



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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.

by ClearCapital

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

by ClearCapital

Broker Name Regina Pearson **Company/Brokerage** Regina Salters Realty

License No 101486 **Address** 111 Maple Dr Greer SC 29651

License Expiration 06/30/2022 **License State** SC

Phone 7044902424 Email reginasalters@gmail.com

Broker Distance to Subject 12.42 miles **Date Signed** 11/04/2020

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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