

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.

<b>Address</b>	210 Saints Creek Lane, Irmo, SC 29063	<b>Order ID</b>	6929096	<b>Property ID</b>	29086495
<b>Inspection Date</b>	11/13/2020	<b>Date of Report</b>	11/13/2020		
<b>Loan Number</b>	42438	<b>APN</b>	03515-01-13		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Richland		

Tracking IDs					
<b>Order Tracking ID</b>	1109BPOs	<b>Tracking ID 1</b>	1109BPOs		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	Thomas Fields	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,628	Subject is a 15 year old vinyl 2 story with attached 2 car garage and deck, occupied in average condition on a large cul-de-sac lot Address # was not visible from the road for the subject - st sign photo	
<b>Assessed Value</b>	\$179,600		
<b>Zoning Classification</b>	sfr		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>			
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>			
<b>HOA</b>	St Johns Place HOA 803-234-4444		
<b>Association Fees</b>	\$440 / Year (Pool,Other: clubhouse and green areas)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Small development in a distant suburban neighborhood with varied sizes, ages and styles with ongoing new construction and builder incentives, uncommon to the surrounding neighborhood with is sparsely populated. Stable values and within minutes of all amenities	
<b>Sales Prices in this Neighborhood</b>	Low: \$175,000 High: \$277,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	210 Saints Creek Lane	405 Staffwood Dr	111 High Bluff Ln	109 Black Creek Ln
City, State	Irmo, SC	Irmo, SC	Irmo, SC	Irmo, SC
Zip Code	29063	29063	29063	29063
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.94 <sup>1</sup>	0.26 <sup>1</sup>	0.14 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$227,000	\$205,000	\$241,000
List Price \$	--	\$227,000	\$205,000	\$241,000
Original List Date		10/15/2020	10/05/2020	08/18/2020
DOM · Cumulative DOM	-- · --	1 · 29	1 · 39	79 · 87
Age (# of years)	15	18	21	1
Condition	Average	Average	Average	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	2 Stories 2 sty	2 Stories 2 sty	2 Stories 2 sty	2 Stories 2 sty
# Units	1	1	1	1
Living Sq. Feet	2,096	2,040	2,032	2,335
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	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	.86 acres	.22 acres	.4 acres	.3 acres
Other	porch and deck	porch fence deck	porch patio fence	porch deck patio

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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

**Listing 1** Similar size, age and style, brick and vinyl 2 story with 2 car garage in similar condition in a competing development

**Listing 2** Smaller, similar in age, style and condition, vinyl two story with 2 car garage in average condition, located in same development

**Listing 3** Larger, new vinyl 2 story with 2 car garage in new condition in same development on a smaller lot

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	210 Saints Creek Lane	101 Johns Hill Ln	300 High Bluff Ln	302 High Bluff Ln
<b>City, State</b>	Irmo, SC	Irmo, SC	Irmo, SC	Irmo, SC
<b>Zip Code</b>	29063	29063	29063	29063
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.18 <sup>1</sup>	0.13 <sup>1</sup>	0.12 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$215,000	\$185,000	\$222,500
<b>List Price \$</b>	--	\$215,000	\$189,000	\$222,500
<b>Sale Price \$</b>	--	\$218,000	\$198,500	\$218,000
<b>Type of Financing</b>	--	Fha	Fha	Conv
<b>Date of Sale</b>	--	09/25/2020	06/15/2020	08/19/2020
<b>DOM · Cumulative DOM</b>	-- · --	11 · 51	7 · 43	28 · 88
<b>Age (# of years)</b>	15	18	19	20
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories 2 sty	2 Stories 2 sty	2 Stories 2 sty	2 Stories 2 sty
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,096	2,134	1,950	2,108
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	4 · 2	4 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	7	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.86 acres	.29 acres	.7 acres	.38 acres
<b>Other</b>	porch and deck	porch fence deck patio	porch deck fence	porch deck patio fence
<b>Net Adjustment</b>	--	+\$480	+\$7,840	+\$3,220
<b>Adjusted Price</b>	--	\$218,480	\$206,340	\$221,220

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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

**Sold 1** Similar size, style, age and condition, brick 2 story with 2 car garage, located in same development on a smaller lot Adjusted - \$4000 for seller pd bcc

**Sold 2** Smaller, similar in age, style and condition, vinyl 2 story with 2 car garage, located in the same development as subject

**Sold 3** Larger, similar in age, style and condition, vinyl and brick 2 story with 2 car garage in the same development.

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			sold for \$175000 on 11/06/2020 per mls				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
09/05/2020	\$190,000	--	--	Sold	11/06/2020	\$175,000	MLS

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$220,000	\$220,000
<b>Sales Price</b>	\$219,000	\$219,000
<b>30 Day Price</b>	\$217,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Comps used are closest within one mile and are most similar to the subject, however mls sales search had to be expanded back 5 months in order to locate similar market activity that best supports subject values in this market area that appeals to similarly qualified buyers and could be bracketed. It was also necessary to use some ages that are outside of guidelines as ages vary greatly in the subject's market and ages could not be bracketed. The differences in age do not affect the comparability to the subject; adjustments were made to account for age variances when determining the subject's value at \$100 per year. Subject is on a larger lot than all comps due to the lot size being uncommon for the neighborhood, lot sizes are beyond guidelines, this could not be avoided, adjustments were made for the differences at \$1. One condition varies, however adjustments were made for the differences in order to establish final values. The price range and adjustments are wide; all comps are not within guidelines from the subject's value due to a lack of similar comps. This variance could not be avoided, the comps were chosen for their similarities to the subject. Final price was based upon a visual inspection of the exterior of the subject, the best available active and closed comparable sales and listings, appropriate adjustments for stated features and amenities, and this agent's personal knowledge of the neighborhood and current market conditions.</p>		

### 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.

### Subject Photos



Front



Address Verification



Street

## Listing Photos

**L1** 405 Staffwood Dr  
Irmo, SC 29063



Front

**L2** 111 High Bluff Ln  
Irmo, SC 29063



Front

**L3** 109 Black Creek Ln  
Irmo, SC 29063



Front

### Sales Photos

**S1** 101 Johns Hill Ln  
Irmo, SC 29063



Front



Front

**S3** 302 High Bluff Ln  
Irmo, SC 29063



Front



### ClearMaps Addendum

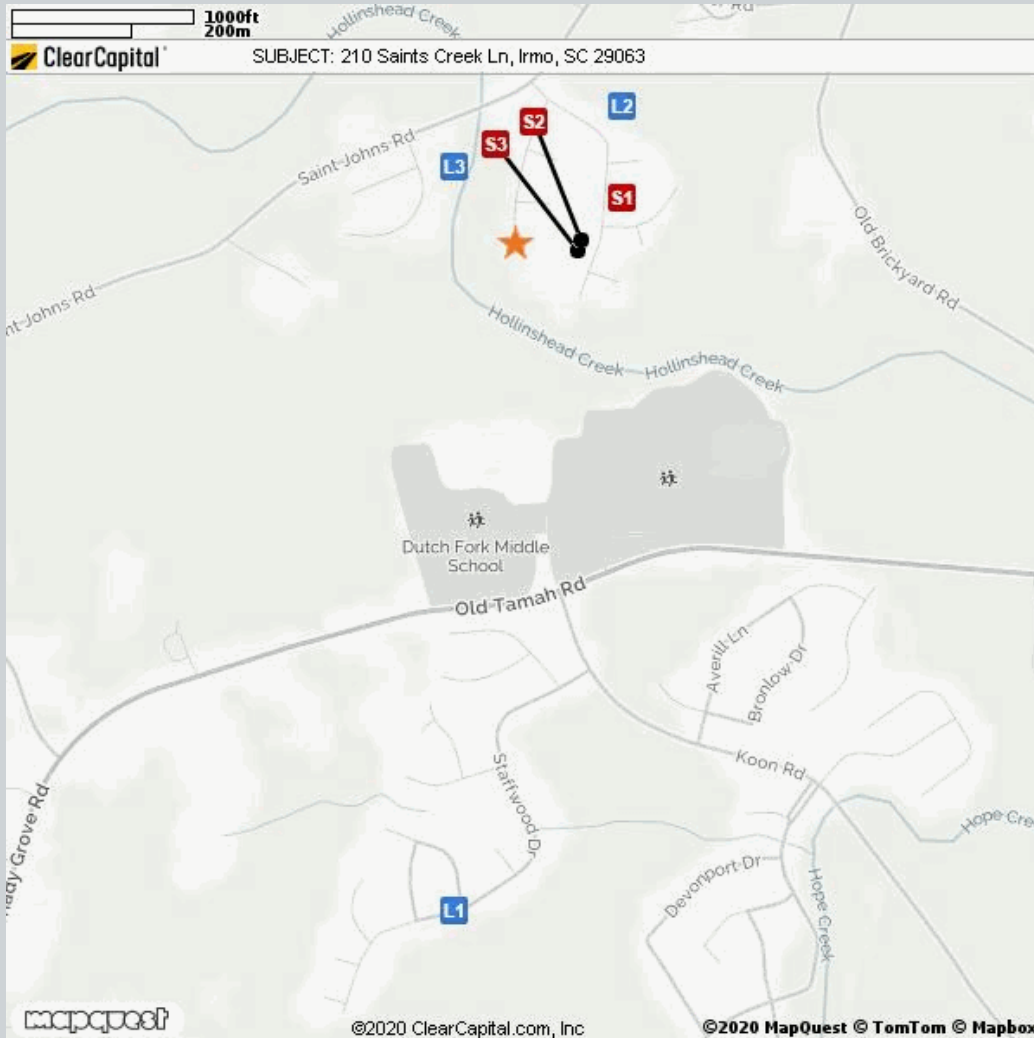
**Address** ★ 210 Saints Creek Lane, Irmo, SC 29063

**Loan Number** 42438

**Suggested List** \$220,000

**Suggested Repaired** \$220,000

**Sale** \$219,000



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	210 Saints Creek Lane, Irmo, SC 29063	--	Parcel Match
L1 Listing 1	405 Staffwood Dr, Irmo, SC 29063	0.94 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	111 High Bluff Ln, Irmo, SC 29063	0.26 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	109 Black Creek Ln, Irmo, SC 29063	0.14 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	101 Johns Hill Ln, Irmo, SC 29063	0.18 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	300 High Bluff Ln, Irmo, SC 29063	0.13 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	302 High Bluff Ln, Irmo, SC 29063	0.12 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

### 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.

## 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.

### 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.

### Broker Information

<b>Broker Name</b>	Gwendolyn Rogers	<b>Company/Brokerage</b>	Acclaim Real Estate Services
<b>License No</b>	31527	<b>Address</b>	200 Carolina Ridge Dr Columbia SC 29229
<b>License Expiration</b>	06/30/2022	<b>License State</b>	SC
<b>Phone</b>	8036224558	<b>Email</b>	Gweninisc@aol.com
<b>Broker Distance to Subject</b>	17.59 miles	<b>Date Signed</b>	11/13/2020

*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:**

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