

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>	132 Hunters Run Drive, Blythewood, SC 29016	<b>Order ID</b>	7024603	<b>Property ID</b>	29293792
<b>Inspection Date</b>	01/06/2021	<b>Date of Report</b>	01/06/2021		
<b>Loan Number</b>	42951	<b>APN</b>	23410-03-09		
<b>Borrower Name</b>	Hollyvale Rental Holdings LLC	<b>County</b>	Richland		

Tracking IDs					
<b>Order Tracking ID</b>	0104BPOsA	<b>Tracking ID 1</b>	0104BPOsA		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	Charity Chilufya	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$7,833	Subject is an 8 year old brick and vinyl 2 story with 2 car garage on a fenced lot, occupied and appears to be in average condition	
<b>Assessed Value</b>	\$225,000		
<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>	Hunters Run 803-743-0600		
<b>Association Fees</b>	\$575 / Year (Pool,Greenbelt)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Small rural newer development with varied sizes and styles. Stable values and convenient to all amenities	
<b>Sales Prices in this Neighborhood</b>	Low: \$240,000 High: \$375,000		
<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	132 Hunters Run Drive	6 Darlington Oak Ct	346 Baymont Dr	631 Angel Oak Ln
City, State	Blythewood, SC	Columbia, SC	Blythewood, SC	Columbia, SC
Zip Code	29016	29229	29016	29229
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.50 <sup>1</sup>	1.00 <sup>2</sup>	1.68 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$256,640	\$289,000
List Price \$	--	\$250,000	\$256,640	\$289,000
Original List Date		09/25/2020	10/30/2020	11/04/2020
DOM · Cumulative DOM	-- · --	7 · 103	68 · 68	39 · 63
Age (# of years)	8	19	1	5
Condition	Average	Average	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	2 Stories 2 sty	2 Stories 2 sty	2 Stories 2 sty	2 Stories 2 sty
# Units	1	1	1	1
Living Sq. Feet	2,767	2,762	2,595	2,877
Bdrm · Bths · ½ Bths	4 · 3	5 · 2 · 1	4 · 2 · 1	4 · 3 · 1
Total Room #	8	9	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	.29 acres	.28 acres	.3 acres	.18 acres
Other	porch fence	porch	porch patio	porch fence

\* Listing 1 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, style and condition, vinyl two story with 2 car garage in a competing development with lower median prices per mls on same size lot

**Listing 2** Smaller, new stone and vinyl two story with two car garage in new condition, located in a new development

**Listing 3** Larger, similar in age and style, stone and vinyl two story with 2 car garage in superior condition in a competing development on a smaller lot

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	132 Hunters Run Drive	435 Bowhunter Dr	410 Bowhunter Dr	455 Bowhunter Dr
<b>City, State</b>	Blythewood, SC	Blythewood, SC	Blythewood, SC	Blythewood, SC
<b>Zip Code</b>	29016	29016	29016	29016
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.13 <sup>1</sup>	0.29 <sup>1</sup>	0.41 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$270,000	\$259,900	\$290,000
<b>List Price \$</b>	--	\$270,000	\$256,900	\$290,000
<b>Sale Price \$</b>	--	\$268,500	\$256,900	\$290,000
<b>Type of Financing</b>	--	Fha	V A	Fha
<b>Date of Sale</b>	--	11/06/2020	10/14/2020	12/11/2020
<b>DOM · Cumulative DOM</b>	-- · --	6 · 120	32 · 75	4 · 46
<b>Age (# of years)</b>	8	4	6	4
<b>Condition</b>	Average	Average	Average	Good
<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>	2,767	2,700	2,700	3,019
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	8	8	8	9
<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>	.29 acres	.28 acres	.29 acres	.28 acres
<b>Other</b>	porch fence	porch fence	porch	porch fence patio
<b>Net Adjustment</b>	--	-\$1,620	+\$2,480	-\$22,860
<b>Adjusted Price</b>	--	\$266,880	\$259,380	\$267,140

\* 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.

### Recent Sales - Cont.

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

- Sold 1** Similar size, age, style and condition, brick 2 story with 2 car garage, located in same development Seller pd \$4000 in bcc Adjusted -\$4000
- Sold 2** Similar size, age, style and condition, brick 2 story with 2 car garage, located in same development
- Sold 3** Larger, similar in age and style, brick and frame 2 story with 2 car garage in superior condition in same development Seller pd \$5000 in bcc Adjusted -\$5000

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				sold for \$225000 on 06/09/2017 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>	0						
<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>

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$266,000	\$266,000
<b>Sales Price</b>	\$264,000	\$264,000
<b>30 Day Price</b>	\$258,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject is located in a newer development with few listings and most homes larger in gla. All sales are from the subject's development and are closest within one mile and sales are within past 90 days. Ages vary greatly in the subject's market. 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. Some conditions vary, however adjustments were made for the differences in order to establish final values at \$10000. 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** 6 Darlington Oak Ct  
Columbia, SC 29229



Front

**L2** 346 Baymont Dr  
Blythewood, SC 29016



Front

**L3** 631 Angel Oak Ln  
Columbia, SC 29229



Front



## Sales Photos

**S1** 435 Bowhunter Dr  
Blythewood, SC 29016



Front

**S2** 410 Bowhunter Dr  
Blythewood, SC 29016



Front

**S3** 455 Bowhunter Dr  
Blythewood, SC 29016



Front

### ClearMaps Addendum

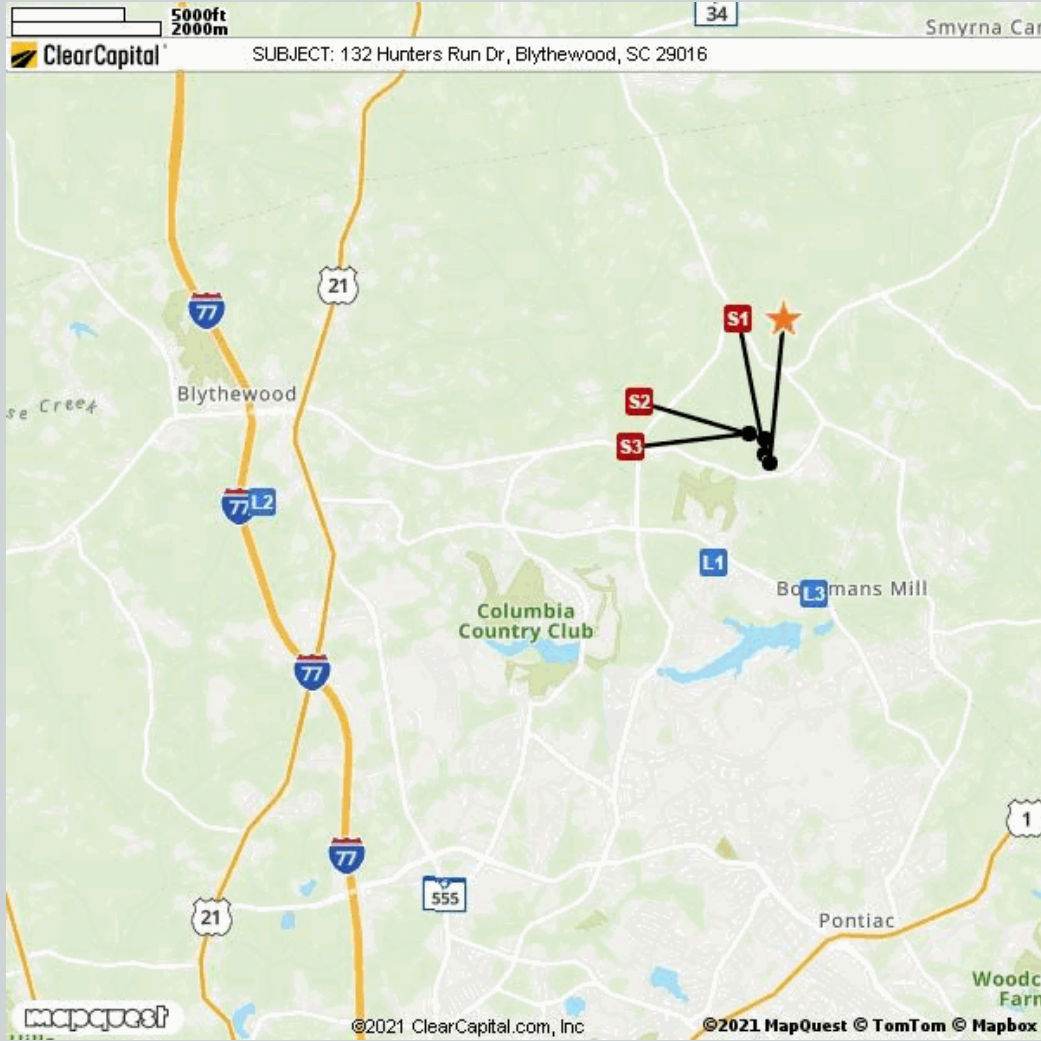
**Address** ★ 132 Hunters Run Drive, Blythewood, SC 29016

**Loan Number** 42951

**Suggested List** \$266,000

**Suggested Repaired** \$266,000

**Sale** \$264,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	132 Hunters Run Drive, Blythewood, SC 29016	--	Parcel Match
L1 Listing 1	6 Darlington Oak Ct, Columbia, SC 29229	1.50 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	346 Baymont Dr, Blythewood, SC 29016	1.00 Miles <sup>2</sup>	Unknown Street Address
L3 Listing 3	631 Angel Oak Ln, Columbia, SC 29229	1.68 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	435 Bowhunter Dr, Blythewood, SC 29016	0.13 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	410 Bowhunter Dr, Blythewood, SC 29016	0.29 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	455 Bowhunter Dr, Blythewood, SC 29016	0.41 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>	Gweninasc@aol.com
<b>Broker Distance to Subject</b>	2.82 miles	<b>Date Signed</b>	01/06/2021

*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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