

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.

Address	21 Eason Court, Columbia, SC 29209	Order ID	7031385	Property ID	29311847
Inspection Date	01/08/2021	Date of Report	01/09/2021		
Loan Number	43004	APN	191041206		
Borrower Name	Hollyvale Rental Holdings LLC	County	Richland		

Tracking IDs

Order Tracking ID	0107BPOs	Tracking ID 1	43004
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Coffey Justin L	Condition Comments	
R. E. Taxes	\$986	From drive by, the Subject appears to be in average condition and maintained.	
Assessed Value	\$124,100		
Zoning Classification	RM-HD		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Small subdivision of single family homes, consistent in home style which conform with each other, mostly built in the 2000's.	
Sales Prices in this Neighborhood	Low: \$100,000 High: \$200,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	21 Eason Court	1559 Elmtree Rd	219 Ashewood Lake Dr	212 Noah Ct
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29209	29209	29209	29209
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.77 ¹	0.37 ¹	0.22 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$134,900	\$169,000	\$169,900
List Price \$	--	\$134,900	\$169,000	\$169,900
Original List Date		11/21/2020	12/12/2020	11/25/2020
DOM · Cumulative DOM	-- · --	47 · 49	27 · 28	44 · 45
Age (# of years)	9	73	18	14
Condition	Average	Good	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 Traditional	1 Story Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,476	1,400	1,716	1,800
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	6	9	9
Garage (Style/Stalls)	Attached 1 Car	None	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	--	--	Pool - Yes	--
Lot Size	.07 acres	.50 acres	.20 acres	.20 acres
Other	--	--	--	--

* Listing 2 is the most comparable listing 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.

Current Listings - Cont.

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

- Listing 1** MLS Comments: Corporate owned. This property will be leased in 14 days from listing date if a contract is not received prior. Updates include granite tops, flooring, paint, appliances, fixtures, and more.
- Listing 2** MLS Comments: 4 bedrooms, 2.5 baths, 1716 square feet on a decent sized lot. Beautiful hardwood flooring throughout most of the home, ceramic tile in a few areas, open concept from living room to dining area, eat-in kitchen, family room, recently renovated bathrooms, and two car garage. The kitchen features oak cabinets, ceramic tile backsplash, removable island with pendant lighting, and stainless steel appliances. Upstairs you will find all of the bedrooms, one of which that has built-ins and has been used as an office/gym. New roof in 2016, HVAC replaced in 2013, nice backyard with outside sitting area. UNDERGROUND POOL with pool house and storage shed.
- Listing 3** MLS Comments: Come see this newly renovated home, located on a corner lot of a small and friendly subdivision. Perfect for that first time home buyer. It has a brand new roof, freshly painted,

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	21 Eason Court	127 Ashewood Lake Dr	13 Eason Ct	113 Fair Hills Loop
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29209	29209	29209	29209
Datasource	Tax Records	Public Records	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.01 ¹	0.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$160,000	\$155,000	\$175,000
List Price \$	--	\$160,000	\$155,000	\$175,000
Sale Price \$	--	\$160,015	\$162,000	\$168,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	04/13/2020	09/10/2020	10/05/2020
DOM · Cumulative DOM	-- · --	90 · 91	37 · 37	32 · 31
Age (# of years)	9	20	9	7
Condition	Average	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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,476	1,794	1,696	1,752
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	9	7	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	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	.07 acres	.17 acres	.06 acres	.08 acres
Other	--	--	--	--
Net Adjustment	--	-\$18,750	-\$20,500	-\$24,400
Adjusted Price	--	\$141,265	\$141,500	\$143,600

* 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.

Recent Sales - Cont.

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

- Sold 1** Adjustments: Superior condition -\$15,000, inferior 1/2 \$1,250, superior 1 car space -\$2,500. bath MLS Comments: Features neutral colors and double garage. Both formal dining room and living room combo along with spacious family room. Laundry on main floor adjacent to half bath. Kitchen with eat-in area and pantry. Large master suite with cathedral ceiling, walk-in closet, and private bath with garden tub. 3 more good-sized bedrooms upstairs share a hall bath. French doors from kitchen lead to grilling patio and private fenced backyard.
- Sold 2** Adjustments: Superior condition -\$15,000, superior GLA -\$5,500. MLS Comments: There are no agent comments or descriptions and photos. Photos show good condition.
- Sold 3** Adjustments: Superior condition -\$15,000, superior GLA -\$6,900., superior 1 car space -\$2,500. MLS Comments: Plenty of upgrades, include laminate hardwood floors, heavy crown molding/wainscoting with 2" Blinds throughout. Large Kitchen has extended Dining w/ Granite, Tile Backsplash, Recessed Lights, Black Appliances, & Music Port w/ 2 Built-in Ceiling Speakers. Enjoy the outdoors w/ Screened-In Porch w/ Ceiling Fan mount & Wood Privacy Fence! Wood Stairs lead to Owner's Suite w/ Double Vanity, Separate Shower and large walk-in closet! 2 additional bedrooms upstairs share a hall bath. 2 car garage with new ultra-quiet automatic power motor July 2020. Heating and cooling system serviced in 2019, new motor in garbage disposal July 2020, dishwasher serviced July 2020.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No history.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	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	\$145,000	\$145,000
Sales Price	\$141,500	\$141,500
30 Day Price	\$139,500	--
Comments Regarding Pricing Strategy		
PLEASE NOTE: The Subject's area is a good condition driven marketplace. Could not find average comps to bracket the Subject. The area consists of comps for resale from renovations and return of investment. Unfortunately there are no average comps. The Subject could very well be in good condition with upgrades. Without an interior, cannot determine. With adjustments, utilizing S2 for final value and being on the same street and block as well as L2 for bracketed listing price.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

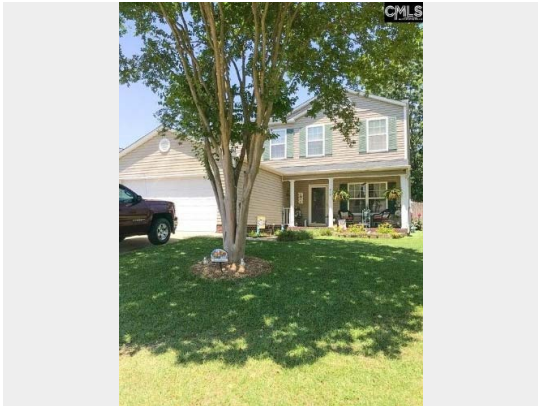
Listing Photos

L1 1559 Elmtree Rd
Columbia, SC 29209



Front

L2 219 Ashewood Lake Dr
Columbia, SC 29209



Front

L3 212 Noah Ct
Columbia, SC 29209



Front

Sales Photos

S1 127 Ashewood Lake Dr
Columbia, SC 29209



Front

S2 13 Eason Ct
Columbia, SC 29209



Front

S3 113 Fair Hills Loop
Columbia, SC 29209



Front

ClearMaps Addendum

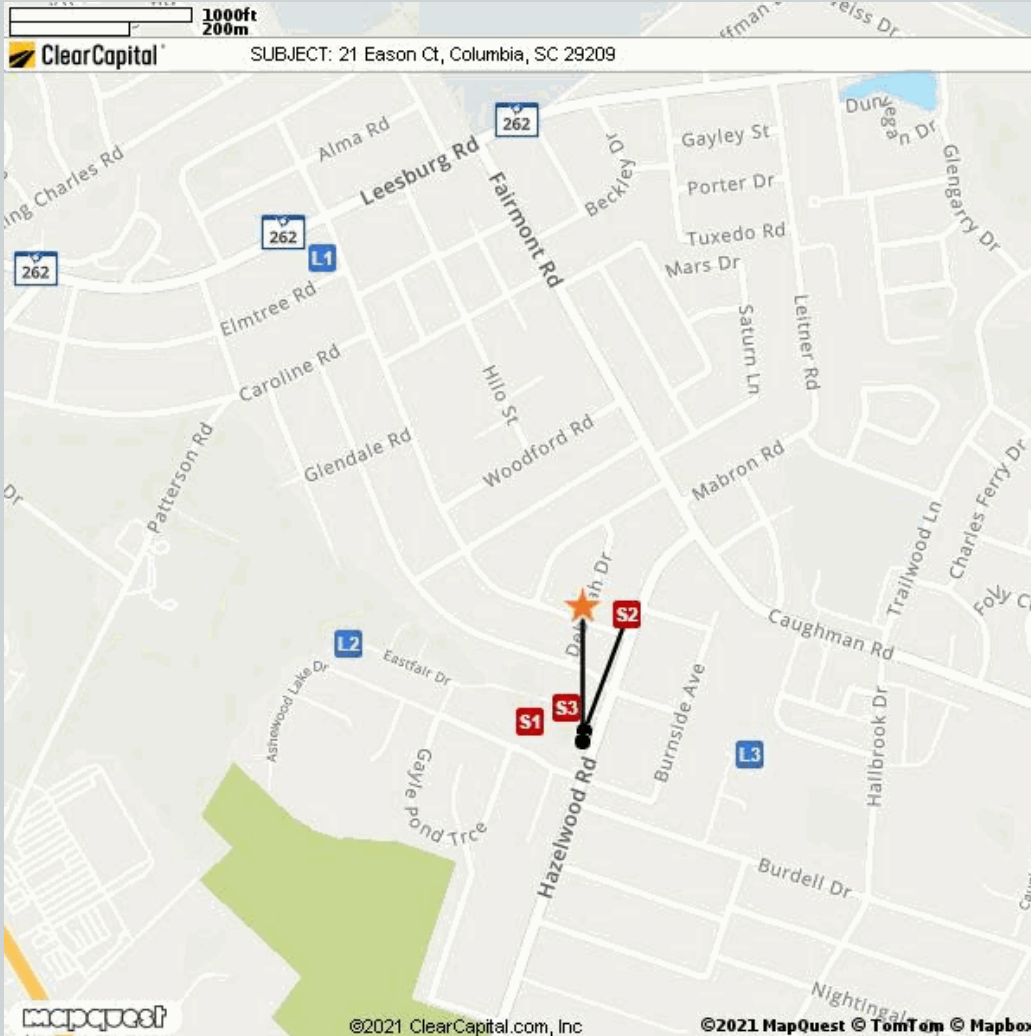
Address ★ 21 Eason Court, Columbia, SC 29209

Loan Number 43004

Suggested List \$145,000

Suggested Repaired \$145,000

Sale \$141,500



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	21 Eason Court, Columbia, SC 29209	--	Parcel Match
L1 Listing 1	1559 Elmtree Rd, Columbia, SC 29209	0.77 Miles ¹	Parcel Match
L2 Listing 2	219 Ashewood Lake Dr, Columbia, SC 29209	0.37 Miles ¹	Parcel Match
L3 Listing 3	212 Noah Ct, Columbia, SC 29209	0.22 Miles ¹	Parcel Match
S1 Sold 1	127 Ashewood Lake Dr, Columbia, SC 29209	0.09 Miles ¹	Parcel Match
S2 Sold 2	13 Eason Ct, Columbia, SC 29209	0.01 Miles ¹	Parcel Match
S3 Sold 3	113 Fair Hills Loop, Columbia, SC 29209	0.05 Miles ¹	Parcel Match

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

² 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

Broker Name	James Otis	Company/Brokerage	Asset Realty Inc
License No	114034	Address	412 Oak Brook Drive Columbia SC 29223
License Expiration	06/30/2021	License State	SC
Phone	3233605374	Email	jamesbobbyotis@icloud.com
Broker Distance to Subject	10.03 miles	Date Signed	01/09/2021

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:

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.