

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>         | 105 Dove Ridge Road, Columbia, SC 29223 | <b>Order ID</b>       | 7217376    | <b>Property ID</b> | 29917478 |
| <b>Inspection Date</b> | 04/07/2021                              | <b>Date of Report</b> | 04/08/2021 |                    |          |
| <b>Loan Number</b>     | 44277                                   | <b>APN</b>            | 229070310  |                    |          |
| <b>Borrower Name</b>   | Breckenridge Property Fund 2016 LLC     | <b>County</b>         | Richland   |                    |          |

|                          |         |                      |         |  |  |
|--------------------------|---------|----------------------|---------|--|--|
| <b>Tracking IDs</b>      |         |                      |         |  |  |
| <b>Order Tracking ID</b> | 0406BPO | <b>Tracking ID 1</b> | 0406BPO |  |  |
| <b>Tracking ID 2</b>     | --      | <b>Tracking ID 3</b> | --      |  |  |

### General Conditions

|                                       |                                  |  |
|---------------------------------------|----------------------------------|--|
| <b>Owner</b>                          | HERNANDEZ,ANGEL M & JUANA M      | <b>Condition Comments</b><br>Subject is a 33 year old brick 2 story with 2 car garage, vacant and appears to be in average condition in a small suburban development |
| <b>R. E. Taxes</b>                    | \$2,768                          |  |
| <b>Assessed Value</b>                 | \$288,000                        |  |
| <b>Zoning Classification</b>          | Residential RS-MD                |  |
| <b>Property Type</b>                  | SFR                              |  |
| <b>Occupancy</b>                      | Vacant                           |  |
| <b>Secure?</b>                        | Yes (locked and posted)          |  |
| <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>                            | Fishers Wood HOA<br>803-788-9930 |  |
| <b>Association Fees</b>               | \$237 / Year (Greenbelt)         |  |
| <b>Visible From Street</b>            | Visible                          |  |
| <b>Road Type</b>                      | Public                           |  |

### Neighborhood & Market Data

|  |  |   |
|--|--|---|
| <b>Location Type</b>                     | Suburban                               | <b>Neighborhood Comments</b><br>Small suburban development with varied sizes, styles, ages and conditions which is uncommon to the surrounding neighborhood with limited similar market activity. Stable values and convenient to all amenities |
| <b>Local Economy</b>                     | Stable                                 |   |
| <b>Sales Prices in this Neighborhood</b> | Low: \$230,000<br>High: \$360,000      |   |
| <b>Market for this type of property</b>  | Remained Stable for the past 6 months. |   |
| <b>Normal Marketing Days</b>             | <180                                   |   |

### Current Listings

|                               | Subject               | Listing 1 *           | Listing 2             | Listing 3             |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <b>Street Address</b>         | 105 Dove Ridge Road   | 704 Cold Branch Dr    | 220 W Springs Rd      | 201 Ridge Point Rd    |
| <b>City, State</b>            | Columbia, SC          | Columbia, SC          | Columbia, SC          | Columbia, SC          |
| <b>Zip Code</b>               | 29223                 | 29223                 | 29223                 | 29223                 |
| <b>Datasource</b>             | Public Records        | MLS                   | MLS                   | MLS                   |
| <b>Miles to Subj.</b>         | --                    | 0.70 <sup>1</sup>     | 0.78 <sup>1</sup>     | 0.37 <sup>1</sup>     |
| <b>Property Type</b>          | SFR                   | SFR                   | SFR                   | SFR                   |
| <b>Original List Price \$</b> | \$                    | \$275,000             | \$324,900             | \$275,000             |
| <b>List Price \$</b>          | --                    | \$275,000             | \$280,000             | \$275,000             |
| <b>Original List Date</b>     |                       | 03/01/2021            | 09/14/2020            | 03/12/2021            |
| <b>DOM · Cumulative DOM</b>   | -- · --               | 37 · 38               | 205 · 206             | 26 · 27               |
| <b>Age (# of years)</b>       | 33                    | 43                    | 44                    | 35                    |
| <b>Condition</b>              | Average               | Average               | Good                  | 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       | 1 Story Ranch/Rambler | 1 Story Ranch/Rambler | 2 Stories 2 sty       |
| <b># Units</b>                | 1                     | 1                     | 1                     | 1                     |
| <b>Living Sq. Feet</b>        | 2,578                 | 2,582                 | 2,391                 | 2,678                 |
| <b>Bdrm · Bths · ½ Bths</b>   | 4 · 3                 | 3 · 3                 | 3 · 2                 | 4 · 2 · 1             |
| <b>Total Room #</b>           | 8                     | 7                     | 7                     | 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>               | --                    | Pool - Yes            | --                    | --                    |
| <b>Lot Size</b>               | 0.80 acres            | .75 acres             | .4 acres              | 0.56 acres            |
| <b>Other</b>                  | porch                 | porch fence           | PORCH                 | porch fence deck      |

\* 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, older wood one story with 2 car garage on a large .75 acre lot in a competing development in similar condition

**Listing 2** Smaller, older brick one story with 2 car garage in superior condition, located in an older competing neighborhood on a smaller lot wit higher median prices per mls

**Listing 3** Larger, similar in age, style and condition, brick 2 story with 2 car garage, located in a competing neighborhood

### Recent Sales

|                               | Subject               | Sold 1                | Sold 2 *              | Sold 3                |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <b>Street Address</b>         | 105 Dove Ridge Road   | 69 Nut Hatch Ct       | 42 Bird Springs Ct    | 208 Rainsborough Way  |
| <b>City, State</b>            | Columbia, SC          | Columbia, SC          | Columbia, SC          | Columbia, SC          |
| <b>Zip Code</b>               | 29223                 | 29223                 | 29223                 | 29229                 |
| <b>Datasource</b>             | Public Records        | MLS                   | MLS                   | MLS                   |
| <b>Miles to Subj.</b>         | --                    | 0.55 <sup>1</sup>     | 0.62 <sup>1</sup>     | 0.84 <sup>1</sup>     |
| <b>Property Type</b>          | SFR                   | SFR                   | SFR                   | SFR                   |
| <b>Original List Price \$</b> | --                    | \$289,900             | \$249,900             | \$265,000             |
| <b>List Price \$</b>          | --                    | \$289,900             | \$259,900             | \$265,000             |
| <b>Sale Price \$</b>          | --                    | \$287,000             | \$259,000             | \$252,000             |
| <b>Type of Financing</b>      | --                    | Conv                  | Fha                   | Va                    |
| <b>Date of Sale</b>           | --                    | 12/29/2020            | 02/10/2021            | 11/03/2020            |
| <b>DOM · Cumulative DOM</b>   | -- · --               | 61 · 61               | 292 · 334             | 10 · 48               |
| <b>Age (# of years)</b>       | 33                    | 8                     | 14                    | 30                    |
| <b>Condition</b>              | Average               | Good                  | 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       | 1.5 Stories cape      | 2 Stories 2 sty       |
| <b># Units</b>                | 1                     | 1                     | 1                     | 1                     |
| <b>Living Sq. Feet</b>        | 2,578                 | 2,400                 | 2,306                 | 2,602                 |
| <b>Bdrm · Bths · ½ Bths</b>   | 4 · 3                 | 4 · 2 · 1             | 3 · 2                 | 3 · 2 · 1             |
| <b>Total Room #</b>           | 8                     | 8                     | 7                     | 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>               | 0.80 acres            | 0.36 acres            | .82 acres             | .3 acres              |
| <b>Other</b>                  | porch                 | screen porch          | porch fence deck      | porch deck patio      |
| <b>Net Adjustment</b>         | --                    | -\$15,980             | +\$8,780              | +\$13,740             |
| <b>Adjusted Price</b>         | --                    | \$271,020             | \$267,780             | \$265,740             |

\* Sold 2 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, newer brick 2 story with 2 car garage and a screened in porch in superior condition on a smaller lot, located in the newer part of the same development Adj -\$5000 screen porch
- Sold 2** Smaller, newer brick cape style with 2 car garage in similar condition, located in the newer part of the same development
- Sold 3** Larger, similar in age, style and condition, vinyl 2 story with 2 car garage on a smaller lot, located in a development with lower median prices per mls Adj +\$10000 location

## Subject Sales & Listing History

|  |                            |                                       |                         |               |                    |                     |               |
|--|----------------------------|---------------------------------------|-------------------------|---------------|--------------------|---------------------|---------------|
| <b>Current Listing Status</b>                      | Not Currently Listed       | <b>Listing History Comments</b>       |                         |               |                    |                     |               |
| <b>Listing Agency/Firm</b>                         |                            | sold for 288000 on 06/29/2018 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

|  | As Is Price | Repaired Price |
|--|-------------|----------------|
| <b>Suggested List Price</b>  | \$270,000   | \$270,000      |
| <b>Sales Price</b>   | \$269,000   | \$269,000      |
| <b>30 Day Price</b>  | \$263,000   | --             |
| <b>Comments Regarding Pricing Strategy</b>   |             |                |
| <p>Subject is located in a small development with limited market activity. Comps used are most similar and closest, however MIs sales search had to be expanded back 6 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 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 very large lot, some lot sizes are also beyond guidelines, this could not be avoided, adjustments were made for the differences at \$1 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 professional knowledge of the neighborhood and current market conditions Some styles also differ, however no adjustments were necessary due to buyer preferences Subject may be larger, size was taken from tax record, mls shows 3128 sq ft. which would account for higher sales values in 2018.</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



Side



Street

## Listing Photos

**L1** 704 Cold Branch Dr  
Columbia, SC 29223



Front

**L2** 220 W Springs Rd  
Columbia, SC 29223



Front

**L3** 201 Ridge Point Rd  
Columbia, SC 29223



Front



## Sales Photos

**S1** 69 Nut Hatch Ct  
Columbia, SC 29223



Front

**S2** 42 Bird Springs Ct  
Columbia, SC 29223



Front

**S3** 208 Rainsborough Way  
Columbia, SC 29229



Front

### ClearMaps Addendum

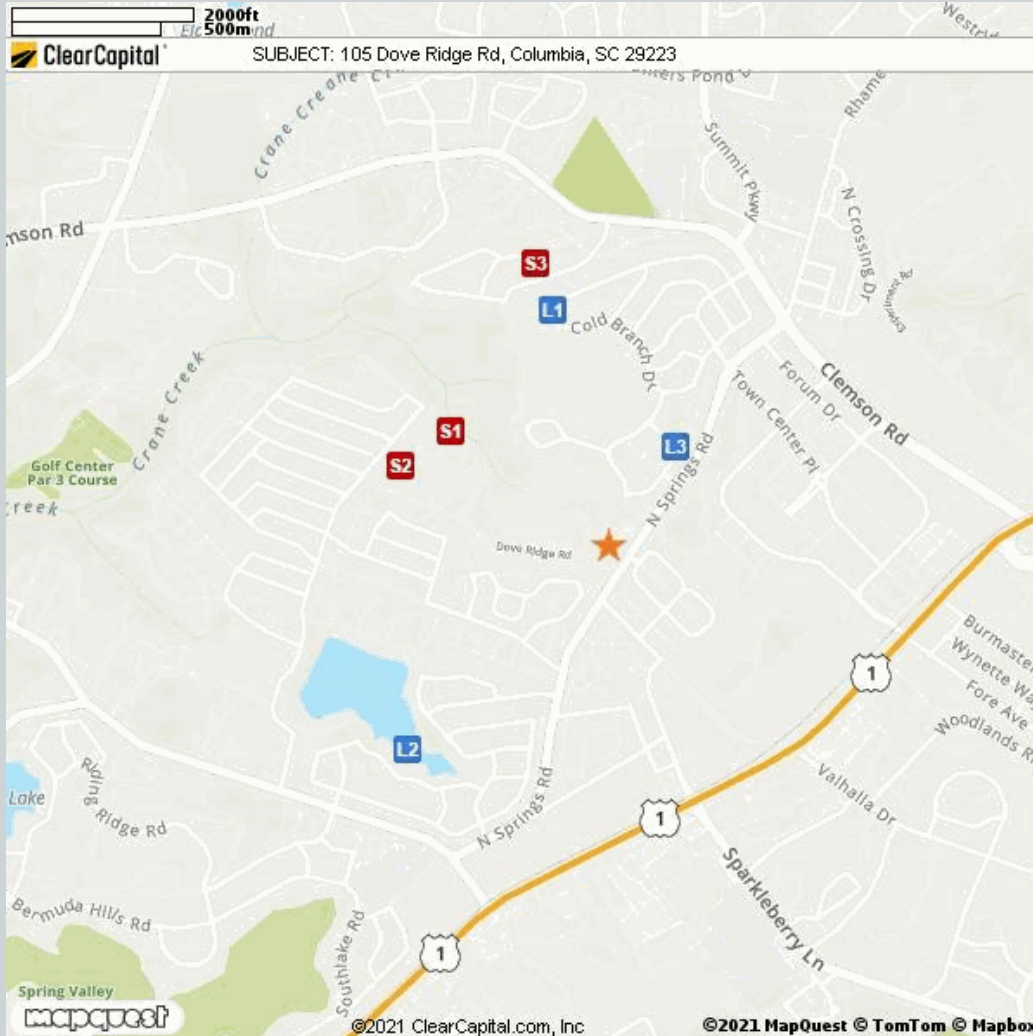
**Address** ★ 105 Dove Ridge Road, Columbia, SC 29223

**Loan Number** 44277

**Suggested List** \$270,000

**Suggested Repaired** \$270,000

**Sale** \$269,000



| Comparable   | Address                                  | Miles to Subject        | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject    | 105 Dove Ridge Road, Columbia, SC 29223  | --                      | Parcel Match     |
| L1 Listing 1 | 704 Cold Branch Dr, Columbia, SC 29223   | 0.70 Miles <sup>1</sup> | Parcel Match     |
| L2 Listing 2 | 220 W Springs Rd, Columbia, SC 29223     | 0.78 Miles <sup>1</sup> | Parcel Match     |
| L3 Listing 3 | 201 Ridge Point Rd, Columbia, SC 29223   | 0.37 Miles <sup>1</sup> | Parcel Match     |
| S1 Sold 1    | 69 Nut Hatch Ct, Columbia, SC 29223      | 0.55 Miles <sup>1</sup> | Parcel Match     |
| S2 Sold 2    | 42 Bird Springs Ct, Columbia, SC 29223   | 0.62 Miles <sup>1</sup> | Parcel Match     |
| S3 Sold 3    | 208 Rainsborough Way, Columbia, SC 29229 | 0.84 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> | 2.83 miles       | <b>Date Signed</b>       | 04/07/2021                              |

*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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