

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	29 Wintergreen Drive, Beaufort, SC 29906	Order ID	7217376	Property ID	29917473
Inspection Date	04/07/2021	Date of Report	04/08/2021		
Loan Number	44279	APN	R100 028 000 0510 0000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Beaufort		

Tracking IDs

Order Tracking ID	0406BPO	Tracking ID 1	0406BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	JUSTIN R GODA	Condition Comments	Subject is a SFD 2 story home on a corner lot. It appears to have been maintained but it is vacant at this time. It does have two upper windows boarded, with no damage noted. porch and fence. Interior condition is unknown.
R. E. Taxes	\$1,646		
Assessed Value	\$8,970		
Zoning Classification	Residential 6101		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
	(Notice on the front door and two windows are boarded.)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	Mint Farms POA, Sentry Management 843-795-0190		
Association Fees	\$250 / Year (Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	Subject is in Mint Farms neighborhood. REO activity is down, schools, parks, shopping etc. are all available. Community is convenient to both Marine bases.
Local Economy	Improving		
Sales Prices in this Neighborhood	Low: \$58600 High: \$596942		
Market for this type of property	Decreased 2 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	29 Wintergreen Drive	9 Wintergreen Dr	11 Keowee	96 Saluda
City, State	Beaufort, SC	Beaufort, SC	Beaufort, SC	Beaufort, SC
Zip Code	29906	29906	29906	29906
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	1.67 ¹	1.68 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$245,000	\$268,000	\$265,000
List Price \$	--	\$239,000	\$268,000	\$265,000
Original List Date		03/10/2021	03/05/2021	03/02/2021
DOM · Cumulative DOM	-- · --	28 · 29	33 · 34	36 · 37
Age (# of years)	6	7	3	3
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	Beneficial ; Water	Beneficial ; Residential	Beneficial ; Water
Style/Design	2 Stories 2 story	1 Story Ranch	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	1,650	1,488	1,633	1,633
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.18 acres	.19 acres	.19 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** Smaller in size, similar age and smaller lot. Solar Panels and pond. Welcome home to this beautifully maintained ranch style home located in Mint Farms. The inviting light and bright kitchen is nicely appointed with stainless steel appliances, a tile backsplash, and granite counter tops! This home offers smooth 9 foot ceilings, luxury vinyl flooring throughout the kitchen and living room, a spacious open floor plan, 3 bedrooms and 2 full bathrooms. You will be sure to relax in the back yard with the perfect and serene neighborhood pond view! Conveniently located just minutes away from military bases, Downtown Beaufort, shopping and dining! Solar panels on this home will transfer.
- Listing 2** Under contract: 3/05/2021. Similar size, age and smaller lot. Limited listings, within 2 miles. Douglas floor plan in the sought after community of Shadow Moss. This nearly new home still has builder warranties! Featuring 3 bedrooms, 2.1 baths, open floor plan and bonus loft. Endless opportunities to make this home your own. Upgraded kitchen with granite counter tops, upgraded cabinets with lots of storage, stainless appliances & an eat in dining room. Upstairs you'll find the 3 spacious bedrooms with walk in closets & a loft. Master has beautiful pond views, beautiful tray ceiling, walk in closet while the bathroom features double vanity sinks with an oversized walk in shower w/ linen closet. Bonus loft allows for dual living room, office, play room, etc. Enjoy the pond view from back yard w/grilling patio. Prestige condition, tons of owner upgrades
- Listing 3** Under contract: 3/10/2021. Similar size, age and smaller lot. Solar Panels and pond. Limited listings, within 2 miles. Douglas floor plan in the sought after community of Shadow Moss. This nearly home still has builder warranties! Featuring 3 bedrooms, 2.1 baths, open floor plan and bonus loft. Endless opportunities to make this home your own. Upgraded kitchen with granite counter tops, upgraded cabinets with lots of storage, stainless appliances, and an eat in dining room. Upstairs you'll find the 3 spacious bedrooms with walk in closets. Master bedroom has beautiful pond views, beautiful tray ceiling, walk in closet while the bathroom features double vanity sinks with an oversized walk in shower with linen closet. Bonus loft allows for dual living room, office, play room, etc. Enjoy the pond view from outdoor patio. 2 car attached garage! Solar panels on home must transfer.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	29 Wintergreen Drive	19 Wintergreen Dr	57 Spearmint	34 Applemint
City, State	Beaufort, SC	Beaufort, SC	Beaufort, SC	Beaufort, SC
Zip Code	29906	29906	29906	29906
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.06 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$239,000	\$244,000	\$238,000
List Price \$	--	\$239,000	\$239,000	\$238,000
Sale Price \$	--	\$235,000	\$239,000	\$235,000
Type of Financing	--	Va	Va	Va
Date of Sale	--	09/24/2020	12/10/2020	12/22/2020
DOM · Cumulative DOM	-- · --	160 · 159	147 · 162	46 · 45
Age (# of years)	6	7	6	14
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	Beneficial ; Water
Style/Design	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	1,650	1,650	1,590	1,648
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	5	5	6
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	0.19 acres	.18 acres	.18 acres
Other	--	--	--	--
Net Adjustment	--	-\$5,400	+\$100	-\$4,450
Adjusted Price	--	\$229,600	\$239,100	\$230,550

* Sold 3 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** Similar size, age and smaller lot. Adj. 0 SF, 100 age, 500 lot size, -6,000 closing. Located roughly 10 minutes from both of the area's USMC bases as well the shopping, dining and events of historic downtown Beaufort, SC in the popular Mint Farm community, this exceptionally well maintained 3 bedroom, 2.5 bath home with attached 2 car garage and fully fenced back yard offers nearly 1700 heated/cooled sqft of living space, a screened rear porch, a large kitchen with granite countertops, stainless appliances and a custom backsplash, smooth ceilings, master suite with 2 vanities, bonus area on 2nd floor landing and much much more. Must be toured to be appreciated, please contact agent for complete details and to schedule your own private viewing today!
- Sold 2** Similar size age and smaller lot. Adj. 4,500 SF, 0 age and 600 lot, 05,000 closing. This energy-efficient home features 3 spacious bedrooms and loft on the top floor and 2.5- baths, showcasing an amazing set of impressive upgrades like: rich hardwood flooring; striking granite counter-tops; sweeping living spaces; and well-defined, lustrous stainless steel appliances, accentuated under well-appointed lighting make this home luxurious. This sought-after home also comes with a lush backyard enjoyed from your screened-in patio
- Sold 3** Similar size older and smaller lot. Adj. 150 SF, 800 age, 600 lot size, -6,000 closing. Welcome to this spacious home in the sought after community of Mint Farms. Enjoy everyday living/entertaining made simple with an open floor plan. The kitchen/dining combo allows for ample space, including a kitchen island bar. The cozy living room features a fire place and overlooks the fully fenced in backyard with a big deck. Half bathroom and downstairs located of first floor. Upstairs, you'll find all 3 bedrooms, extra closet storage, & full baths. The oversized master bedrooms over looks a wooded rear view w/pond, has a walk in closet and plenty of room to make it your own. Master bath has dual sinks & a tub/shower combo. Both upstairs guest rooms open into the upstairs bathroom allowing for convenience, both have great closet space. 2car attached garage, new water heater.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last sold, new construction: 3/3/2016 for 209,900			
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	\$239,000	\$239,900
Sales Price	\$230,000	\$230,900
30 Day Price	\$225,000	--
Comments Regarding Pricing Strategy		
Shortage of listings convenient to the Marine bases is improving values. Subject is on a large corner lot. Interior condition is unknown.		

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



Side



Back

Subject Photos



Street



Street

Listing Photos

L1 9 Wintergreen Dr
Beaufort, SC 29906



Front

L2 11 Keowee
Beaufort, SC 29906



Front

L3 96 Saluda
Beaufort, SC 29906



Front

Sales Photos

S1 19 Wintergreen Dr
Beaufort, SC 29906



Front

S2 57 Spearmint
Beaufort, SC 29906



Front

S3 34 Applemint
Beaufort, SC 29906



Front

ClearMaps Addendum

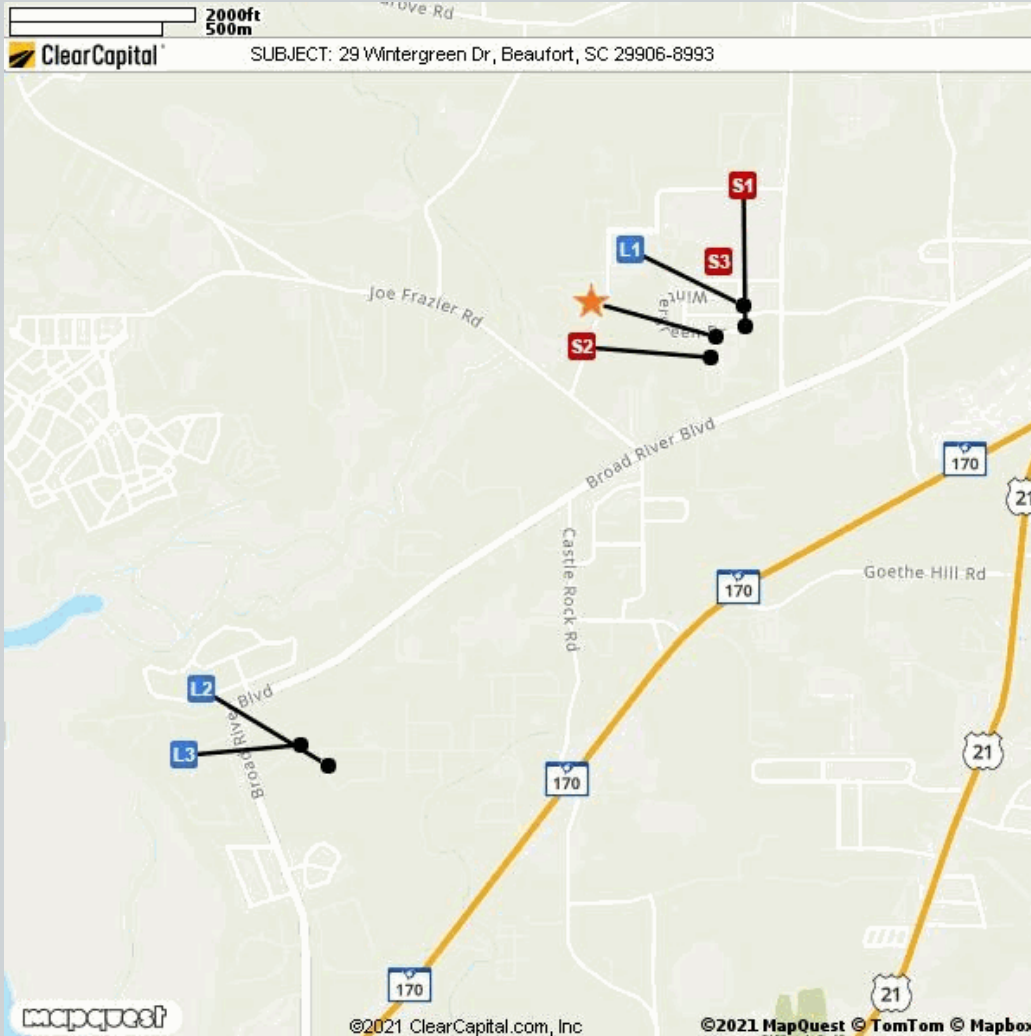
Address ★ 29 Wintergreen Drive, Beaufort, SC 29906

Loan Number 44279

Suggested List \$239,000

Suggested Repaired \$239,900

Sale \$230,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	29 Wintergreen Drive, Beaufort, SC 29906	--	Parcel Match
L1 Listing 1	9 Wintergreen Dr, Beaufort, SC 29906	0.12 Miles ¹	Parcel Match
L2 Listing 2	11 Keowee, Beaufort, SC 29906	1.67 Miles ¹	Parcel Match
L3 Listing 3	96 Saluda, Beaufort, SC 29906	1.68 Miles ¹	Parcel Match
S1 Sold 1	19 Wintergreen Dr, Beaufort, SC 29906	0.09 Miles ¹	Parcel Match
S2 Sold 2	57 Spearmint, Beaufort, SC 29906	0.06 Miles ¹	Parcel Match
S3 Sold 3	34 Applemint, Beaufort, SC 29906	0.18 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	Debra Regecz	Company/Brokerage	Ballenger Assoc. LLC
License No	51688	Address	2715 Bluestem Dr Beaufort SC 29902
License Expiration	06/30/2022	License State	SC
Phone	8432637010	Email	deb@redhatteam.com
Broker Distance to Subject	2.11 miles	Date Signed	04/08/2021

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.