

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	101 Amberside Drive, Goose Creek, SC 29445	Order ID	7222561	Property ID	29928456
Inspection Date	04/08/2021	Date of Report	04/12/2021		
Loan Number	44359	APN	234-16-08-028		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Berkeley		

Tracking IDs

Order Tracking ID	0408BPO	Tracking ID 1	0408BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Brian Powell & Mennice Hampton	Condition Comments	
R. E. Taxes	\$1,079	<p>The subject is a one story traditional style home that has an attached 2 car garage. The home appears to need some repairs. There is some wood rot visible on the wood that borders the garage door. The roof appears to have some age to it and there is a shingle missing on top. The home is on a large corner lot and has a fenced backyard.</p>	
Assessed Value	\$171,300		
Zoning Classification	residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (locked)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$8,500		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$8,500		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	<p>The neighborhood is an older subdivision with different style homes on large lots with mature trees. The location is very convenient to major roads, and is close to shopping and restaurants.</p>	
Sales Prices in this Neighborhood	Low: \$195,500 High: \$250,000		
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	101 Amberside Drive	109 Stephanie	100 Millburgh Lane	325 Adeline Dr.
City, State	Goose Creek, SC	Goose Creek, SC	Goose Creek, SC	Goose Creek, SC
Zip Code	29445	29445	29445	29445
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.39 ¹	0.19 ¹	0.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$220,000	\$225,000	\$230,000
List Price \$	--	\$220,000	\$225,000	\$230,000
Original List Date		02/19/2021	04/04/2021	04/08/2021
DOM · Cumulative DOM	-- · --	49 · 52	4 · 8	1 · 4
Age (# of years)	30	41	30	17
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	Neutral ; Residential
Style/Design	1 Story traditional	1 Story traditional	2 Stories traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,427	1,468	1,794	1,133
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
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	.28 acres	.22 acres	.22 acres	.23 acres
Other	none	deck	deck	screened porch

* 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.

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

Listing 1 Listing 1 is similar in sq. ft., but was older and only had a 1 car garage. This home had a deck. The value might be inferior due to the age and 1 car garage.

Listing 2 Listing 2 was larger in sq. ft., but may have needed some cosmetic work as the listing had no interior pictures and it said the sellers had 5 dogs. This home was similar in rooms, age, 2 car garage and was the only home listed in the subject's neighborhood. I thought this one was the most similar in value.

Listing 3 Listing 3 was smaller in sq. ft., but was newer in age, had the 2 car garage and a screened porch. The value was similar to the subject's value.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	101 Amberside Drive	102 Castlebury Dr.	105 Braeford Ct.	123 Windsor Mill Rd.
City, State	Goose Creek, SC	Goose Creek, SC	Goose Creek, SC	Goose Creek, SC
Zip Code	29445	29445	29445	29445
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.16 ¹	0.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$215,000	\$237,900	\$235,000
List Price \$	--	\$215,000	\$237,900	\$235,000
Sale Price \$	--	\$213,000	\$234,500	\$244,500
Type of Financing	--	Conventional	Va	Fha
Date of Sale	--	12/30/2020	10/29/2020	04/06/2021
DOM · Cumulative DOM	-- · --	1 · 27	2 · 45	2 · 54
Age (# of years)	30	32	31	30
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	Neutral ; Residential
Style/Design	1 Story traditional	1 Story traditional	1 Story traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,427	1,330	1,586	1,416
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.28 acres	.21 acres	.27 acres	.22 acres
Other	none	none	front porch	back porch
Net Adjustment	--	-\$3,075	-\$4,975	+\$1,775
Adjusted Price	--	\$209,925	\$229,525	\$246,275

* 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** Sold Comp 1 was smaller in sq. ft. but was similar in rooms, age, and had a 2 car garage. Adjustments: Add \$2,425 for sq. ft. Subtract \$5,500. for the closing costs paid by the seller for the buyer.
- Sold 2** Sold Comp 2 was larger in sq. ft. but had similar rooms, age, lot size and had a 2 car garage and front porch. No concessions paid. Adjustments: Subtract \$3,975. for sq. ft. Subtract \$1000. for a front porch.
- Sold 3** Sold Comp 3 was similar in sq. ft. and in rooms and age. This home only had a 1 car garage and had a back porch. No concessions paid. Adjustments: Add \$275. for sq. ft. Add \$2,500. for a 1 car garage. Subtract \$1000. for the porch.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last sale was on 11/07/2005 for \$152,000.			
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	\$220,000	\$237,000
Sales Price	\$215,000	\$232,000
30 Day Price	\$210,000	--
Comments Regarding Pricing Strategy		
<p>There was only one home listed in the subject's neighborhood (Listing Comp 2). The other listed comps came from nearby neighborhoods and were as close in sq.ft. as possible. The sold comps used were all within the subject's subdivision. The repaired value was with adding 2 x the repair costs.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	<p>Broker's conclusion reflects a market price for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the price conclusion appears to be adequately supported. Due to a lack of more similar comps available, these search parameters were expanded in order to provide comps from the subject's competitive market area that reflect current market conditions</p>
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Subject Photos



Front



Address Verification



Street



Other



Other

Listing Photos

L1 109 Stephanie
Goose Creek, SC 29445



Front

L2 100 Millburgh Lane
Goose Creek, SC 29445



Front

L3 325 Adeline Dr.
Goose Creek, SC 29445



Front

Sales Photos

S1 102 Castlebury Dr.
Goose Creek, SC 29445



Front

S2 105 Braeford Ct.
Goose Creek, SC 29445



Front

S3 123 Windsor Mill Rd.
Goose Creek, SC 29445



Front

ClearMaps Addendum

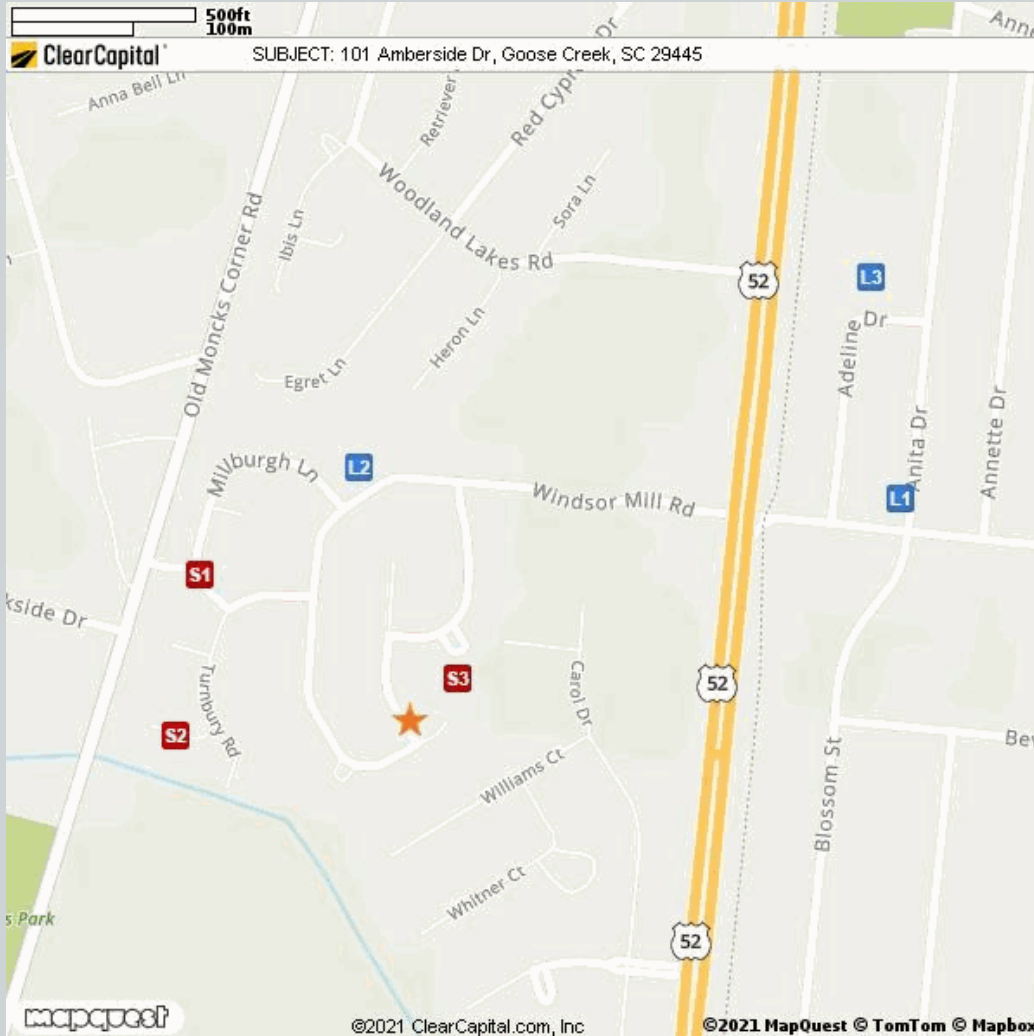
Address ★ 101 Amberside Drive, Goose Creek, SC 29445

Loan Number 44359

Suggested List \$220,000

Suggested Repaired \$237,000

Sale \$215,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	101 Amberside Drive, Goose Creek, SC 29445	--	Parcel Match
L1 Listing 1	109 Stephanie, Goose Creek, SC 29445	0.39 Miles ¹	Parcel Match
L2 Listing 2	100 Millburgh Lane, Goose Creek, SC 29445	0.19 Miles ¹	Parcel Match
L3 Listing 3	325 Adeline Dr., Goose Creek, SC 29445	0.47 Miles ¹	Parcel Match
S1 Sold 1	102 Castlebury Dr., Goose Creek, SC 29445	0.18 Miles ¹	Parcel Match
S2 Sold 2	105 Braeford Ct., Goose Creek, SC 29445	0.16 Miles ¹	Parcel Match
S3 Sold 3	123 Windsor Mill Rd., Goose Creek, SC 29445	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	Donna Baxter	Company/Brokerage	Carolina Elite Real Estate
License No	40181	Address	414 Brookgreen Dr. Moncks Corner SC 29461
License Expiration	06/30/2021	License State	SC
Phone	8432700573	Email	dbaxter555@yahoo.com
Broker Distance to Subject	4.75 miles	Date Signed	04/12/2021

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.