DRIVE-BY BPO

316 BOMBING RANGE ROAD

COLUMBIA, SC 29229

45421 Loan Number **\$188,000**• As-Is Value

by ClearCapital

report.

Tracking ID 2

Please Note: This report was completed with the following assumptions: Market Approach: Fair Market Price , Marketing Time: Typical . Important

316 Bombing Range Road, Columbia, SC 29229 **Property ID** 30582159 **Address** Order ID 7406958 **Inspection Date** 07/03/2021 **Date of Report** 07/03/2021 **Loan Number** 45421 **APN** 232130531 **Borrower Name** Hollyvale Rental Holdings LLC County Richland **Tracking IDs Order Tracking ID** 0701BPO_BOTW Tracking ID 1 0701BPO_BOTW

Tracking ID 3

additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this

General Conditions		
Owner	MARCUS L ALFORD	Condition Comments
R. E. Taxes	\$1,408	From drive by, the Subject appears to be in average condition
Assessed Value	\$127,300	and maintained.
Zoning Classification	Residential PDD	
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	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta		
Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	Smaller subdivision with two story homes, mostly built within the past 25 years that conform.	
Sales Prices in this Neighborhood	Low: \$160000 High: \$360000		
Market for this type of property	Increased 7 % in the past 6 months.		
Normal Marketing Days	<30		

Client(s): Wedgewood Inc

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	316 Bombing Range Road	426 Bombing Range Rd	323 Gracemount Ln	5 Hidden Pines Ln
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.28 1	0.44 1	0.47 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$195,000	\$220,000	\$215,000
List Price \$		\$195,000	\$220,000	\$215,000
Original List Date		05/14/2021	05/13/2021	06/10/2021
DOM · Cumulative DOM		50 · 50	51 · 51	23 · 23
Age (# of years)	19	19	6	19
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 Conventional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,116	2,284	2,339	2,200
Bdrm · Bths · ½ Bths	4 · 2	6 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	11	9	9
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	.19 acres	.23 acres	.14 acres	0.22 acres

^{*} Listing 1 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.

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Current Listings - Cont.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$

- Listing 1 MLS Comments: 6 bedroom, 2 1/2 bath home is just what you have been looking for. New laminate flooring downstairs and new carpeting upstairs. All bedrooms are upstairs and the large master suite boasts a cathedral ceiling, walk-in closet, and bathroom with double vanities, walk-in shower and garden tub. This home is move-in ready! Enjoy preparing meals in your spacious eat-in kitchen with smooth top range and entertain your guests in your formal dining room. Or take your party out back and enjoy the warm summer nights on your back deck in your spacious back yard with privacy fence.
- **Listing 2** MLS Comments: Granite counter-tops, stainless-steel appliances, hardwood flooring, detailed and luxurious crown molding, this home is stocked full of modern conveniences. Spacious open-concept floor plan.
- Listing 3 MLS Comments: 0.22 acre lot has all the charm for a move-in ready home. Upon entering from your front porch you will see great modern touches, all new flooring and fresh paint throughout. The Living Room provides an abundance of natural light & new luxury vinyl plank flooring. The Dining Room offers access to the Kitchen & Living Room while providing a large space for meals and gatherings. The Eat-in Kitchen opens to the Great Room and has been updated with a custom tile backsplash, freshly painted grey cabinets, and a nice Breakfast nook. The Great Room off the Kitchen features a cozy gas fireplace & access to the back patio. The Laundry Room w/shelving & half bath are located on the 1st floor. The Master Suite located upstairs has everything you want in a master bedroom! It features a large living space, a Walk-In Closet & a private bathroom with a great soaking tub, a walk-in shower & separate dual vanities. Also located on the 2nd floor are the additional 3 bedrooms that each offer a private closet, ceiling fan, and a shared bathroom that features a vanity and tub/shower. The fully fenced backyard features a patio for grilling and relaxing and plenty of space for all of your backyard design ideas. The fully fenced backyard.

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	0.11	0.114		0.110
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	316 Bombing Range Road	416 Bombing Range Rd	1952 Lake Carolina Dr	1943 Lake Carolina Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.22 1	0.28 1	0.31 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$195,000	\$189,900	\$210,000
List Price \$		\$195,000	\$189,900	\$210,000
Sale Price \$		\$200,000	\$191,100	\$213,000
Type of Financing		Standard	Standard	Standard
Date of Sale		03/31/2021	06/25/2021	06/30/2021
DOM · Cumulative DOM		40 · 40	22 · 22	47 · 47
Age (# of years)	19	19	14	15
Condition	Average	Good	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	2 Stories Conventional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,116	2,542	2,072	2,072
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	9	9	9
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	.19 acres	0.18 acres	.15 acres	.27 acres
Other				
Net Adjustment		-\$21,900	-\$2,500	-\$2,500
Adjusted Price		\$178,100	\$188,600	\$210,500

^{*} 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.

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Recent Sales - Cont.

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

- **Sold 1** Adjustments: Superior condition -\$10,000, superior GLA -\$10,650, superior half bath -\$2,500. MLS Comments: It also offers formal living & dining rooms, elegant kitchen w/stained cabinetry, granite countertops, tile backsplash, SS appliances and loads of storage, family room and XL media/flex room on the main level.
- **Sold 2** Adjustments: Superior half bath -\$2,500. MLS Comments: Two Story Traditional Home offering Main Level Living Room and Family Room open to Kitchen with access to Screened Porch overlooking Fence Back Yard. 2nd Level has Owner's Suite with Private Bath, His and Hers Closets, 3 Additional BRs and Common Area.
- **Sold 3** Adjustments: Superior half bath -\$2,500. MLS Comments: 4 bedroom 2 1/2 bath home. Living room has easy care laminate flooring. Kitchen is very spacious with a fireplace at the sitting and eat-in areas. It also has 2 pantries, tile floor and back splash, a farm sink, and a Bosc dishwasher. The half bath is located on the 1st floor. Master and 3 other bedrooms are on 2nd floor. Loft between bedroom 3 and 4. Master bedroom has his & her closet, which one is a walk-in. Well manicured lawn with fenced back yard.

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Subject Sai	es & Listing Hist	ory					
Current Listing S	Status	Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			09/14/2007	\$139,900 Sold 11,	/06/2002 \$122,955	Sold
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$190,500	\$190,500			
Sales Price	\$188,000	\$188,000			
30 Day Price	\$185,000				
Comments Regarding Pricing Strategy					

Focused search on same characteristics, condition where possible and closest proximity. On the listing end of the market, it is a "good condition" driven one due to fixing up homes for resale and return of investment purposes. Could not find average comps on the listing end. The Subject could very well be in good condition, but without an interior, cannot determine.

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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.

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Subject Photos

by ClearCapital



Front



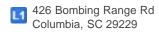
Address Verification



Street

by ClearCapital

Listing Photos





Front

323 Gracemount Ln Columbia, SC 29229



Front

5 Hidden Pines Ln Columbia, SC 29229



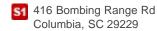
Front

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Sales Photos





Front

1952 Lake Carolina Dr Columbia, SC 29229



Front

1943 Lake Carolina Dr Columbia, SC 29229

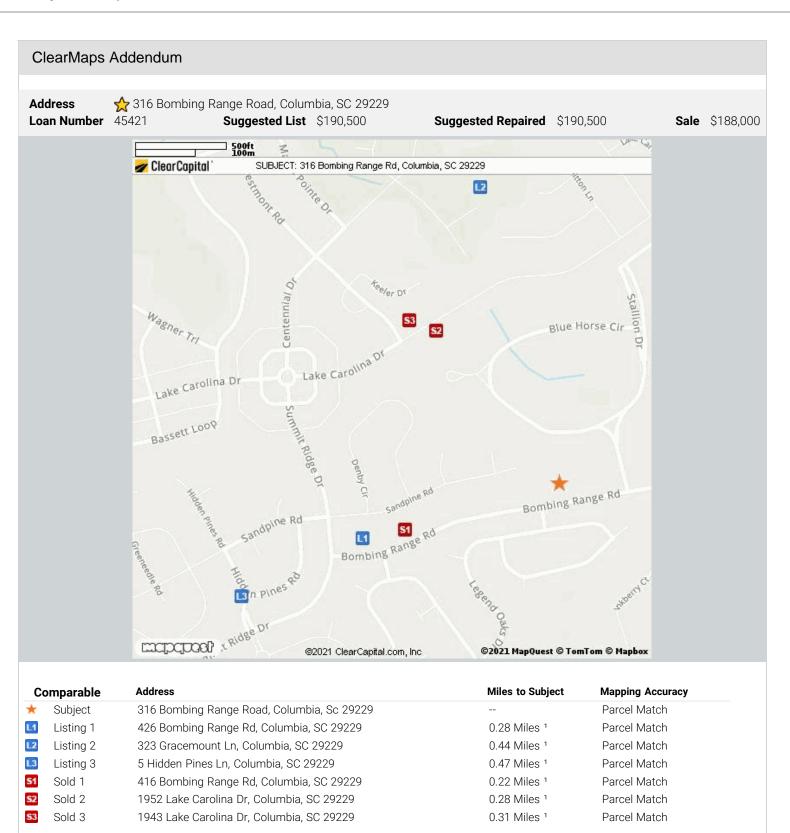


Front

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The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
 The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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Addendum: Report Purpose

by ClearCapital

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.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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.

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Report Instructions - cont.

by ClearCapital

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.

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SC 29229 Loan Number

Broker Information

Broker Name James Otis Company/Brokerage Asset Realty Inc

License No 114034 Address 412 Oak Brook Drive Columbia SC

29223

License Expiration06/30/2023License StateSC

Phone3233605374Emailjamesbobbyotis@icloud.com

Broker Distance to Subject 4.28 miles **Date Signed** 07/03/2021

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.

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