

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>	336 Mount Royall Drive, Mount Pleasant, SC 29464	<b>Order ID</b>	7467078	<b>Property ID</b>	30736518
<b>Inspection Date</b>	07/29/2021	<b>Date of Report</b>	07/30/2021		
<b>Loan Number</b>	45734	<b>APN</b>	556-11-00-003		
<b>Borrower Name</b>	Hollyvale Rental Holdings, LLC	<b>County</b>	Charleston		

### Tracking IDs

<b>Order Tracking ID</b>	0728BPO_BOTW	<b>Tracking ID 1</b>	45734
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Krafsig Bernard Charels Krafsig Laurie A	<b>Condition Comments</b> Subject appears well maintained, with no visible exterior damage (interior condition is not known) or signs of deferred maintenance. Its condition is similar to neighboring homes and as expected for its age.
<b>R. E. Taxes</b>	\$3,064	
<b>Assessed Value</b>	\$12,950	
<b>Zoning Classification</b>	Resid-SFR	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	Longpoint Homeowner's Association 843-330-2068	
<b>Association Fees</b>	\$64 / Month (Pool,Tennis,Other: Clubhouse, Play Park)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Subject is located in the Longpoint subdivision; an established residential neighborhood centrally located in Mount Pleasant. Trailing six month sale prices in the neighborhood have averaged 11.2% higher than in the prior six month period, with average days on market decreasing to 18 days from 41 in the prior six month period. Supply is limited, with under 1 month of available inventory based on the 3 monthly sales in the neighborhood over the trailing 12 months. There were no REO sales in the trailing 12 months, nor are there any Active REO listings.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$390,000 High: \$875,000	
<b>Market for this type of property</b>	Increased 11 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	336 Mount Royall Drive	441 Mount Royall Drive	421 Antebellum Lane	1215 Winding Ridge Court
<b>City, State</b>	Mount Pleasant, SC	Mount Pleasant, SC	Mount Pleasant, SC	Mount Pleasant, SC
<b>Zip Code</b>	29464	29464	29464	29466
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.24 <sup>1</sup>	1.91 <sup>1</sup>	1.83 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$445,000	\$479,000	\$400,000
<b>List Price \$</b>	--	\$445,000	\$459,000	\$400,000
<b>Original List Date</b>		07/23/2021	06/01/2021	07/14/2021
<b>DOM · Cumulative DOM</b>	-- · --	6 · 7	21 · 59	3 · 16
<b>Age (# of years)</b>	29	30	24	25
<b>Condition</b>	Average	Average	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>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,487	1,584	1,510	1,580
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	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>	.18 acres	.17 acres	.18 acres	.20 acres
<b>Other</b>	Fireplace,Fence,Patio,Porch	Fireplace,Porch	Fireplace,Patio	Fireplace,Fence,Patio,Porch

\* 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** This home is on the subject's street. One year older construction, it has the same room counts but more square footage of living space. It has a 1-car garage vs. subject's 2-car.

**Listing 2** This home is newer construction than subject, with the same room counts but slightly more square footage of living space.

**Listing 3** This home is newer construction than subject, with the same room counts but more square footage of living space.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	336 Mount Royall Drive	1971 Trimbleston Place	351 Kingston Lane	1934 Tison Lane
<b>City, State</b>	Mount Pleasant, SC	Mount Pleasant, SC	Mount Pleasant, SC	Mount Pleasant, SC
<b>Zip Code</b>	29464	29464	29464	29464
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.22 <sup>1</sup>	0.23 <sup>1</sup>	0.43 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$360,000	\$399,900	\$380,000
<b>List Price \$</b>	--	\$405,000	\$399,900	\$380,000
<b>Sale Price \$</b>	--	\$390,000	\$399,000	\$390,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	03/31/2021	03/05/2021	03/31/2021
<b>DOM · Cumulative DOM</b>	-- · --	211 · 280	16 · 60	2 · 35
<b>Age (# of years)</b>	29	31	29	32
<b>Condition</b>	Average	Average	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>	1 Story Ranch	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,487	1,658	1,391	1,508
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
<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>	.18 acres	.20 acres	.14 acres	.18 acres
<b>Other</b>	Fireplace,Fence,Patio,Porch	Fireplace	Fireplace,Deck,Fence	Fireplace,Balcony,Fence,Screened Patio
<b>Net Adjustment</b>	--	-\$13,450	+\$8,450	+\$7,750
<b>Adjusted Price</b>	--	\$376,550	\$407,450	\$397,750

\* Sold 3 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** This home is older construction than subject, with superior room counts and more living space. ~ Adjustments to subject: Age: \$1,000 GLA: -\$14,400 Fence: \$800 Patio: \$300 Porch: \$500 Half bath: -\$1,000 Acreage: -\$650
- Sold 2** This home is the same age as subject, with superior room counts but less living space. It has a smaller lot than subject. ~ Adjustments to subject: GLA: \$8,100 Deck: -\$800 Patio: \$300 Porch: \$500 Half bath: -\$1,000 Acreage: \$1,350
- Sold 3** This home is older construction than subject, with superior room counts but similar GLA. It lacks a garage. ~ Adjustments to subject: Age: \$1,500 GLA: -\$1,750 Patio: \$300 Porch: \$500 Screened Patio: -\$1,000 Balcony: -\$800 Half bath: -\$1,000 Garage: \$10,000

### Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Red Drum Realty LLC	Subject is currently listed in the Charleston Trident Association of Realtors MLS in Contingent status.					
<b>Listing Agent Name</b>	Holly Patrick						
<b>Listing Agent Phone</b>	843-709-1435						
<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>
07/13/2021	\$389,000	--	--	Pending/Contract	07/20/2021	\$389,000	MLS

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$398,000	\$398,000
<b>Sales Price</b>	\$390,000	\$390,000
<b>30 Day Price</b>	\$380,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The suggested prices represent an opinion of a reasonable arm's length, non-distressed sale price for the subject in today's market. It is supported by a comparative market analysis of recently sold comparable properties in the subject's Longpoint subdivision. Additionally considered are the available competitive listings, and the local Charleston Trident Association of Realtors MLS data, which indicates rising average prices, low days on market and minimal available inventory throughout the MLS area.</p>		

### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The price is based on the subject being in average condition. Comps are similar in characteristics, located within 1.91 miles and the sold comps  
**Notes** closed within the last 5 months. The market is reported as having increased 11% in the last 6 months. The price conclusion is deemed supported.

## Subject Photos



Front



Address Verification



Street

## Listing Photos

**L1** 441 Mount Royall Drive  
Mount Pleasant, SC 29464



Front

**L2** 421 Antebellum Lane  
Mount Pleasant, SC 29464



Front

**L3** 1215 Winding Ridge Court  
Mount Pleasant, SC 29466



Front



## Sales Photos

**S1** 1971 Trimbleston Place  
Mount Pleasant, SC 29464



Front

**S2** 351 Kingston Lane  
Mount Pleasant, SC 29464



Front

**S3** 1934 Tison Lane  
Mount Pleasant, SC 29464



Front

### ClearMaps Addendum

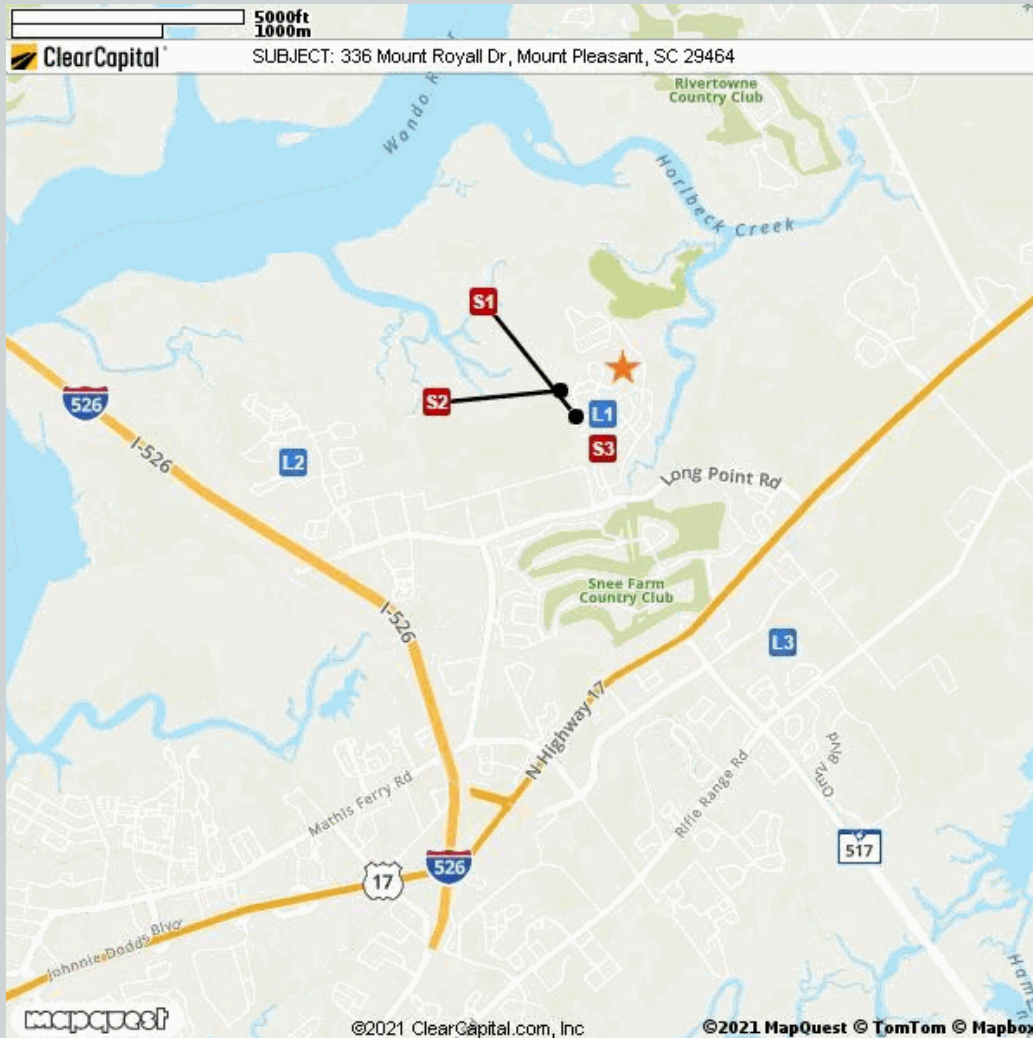
**Address** ★ 336 Mount Royall Drive, Mount Pleasant, SC 29464

**Loan Number** 45734

**Suggested List** \$398,000

**Suggested Repaired** \$398,000

**Sale** \$390,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	336 Mount Royall Drive, Mount Pleasant, SC 29464	--	Parcel Match
L1 Listing 1	441 Mount Royall Drive, Mount Pleasant, SC 29464	0.24 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	421 Antebellum Lane, Mount Pleasant, SC 29464	1.91 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1215 Winding Ridge Court, Mount Pleasant, SC 29466	1.83 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1971 Trimbleston Place, Mount Pleasant, SC 29464	0.22 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	351 Kingston Lane, Mount Pleasant, SC 29464	0.23 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1934 Tison Lane, Mount Pleasant, SC 29464	0.43 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>	Joseph Herrera	<b>Company/Brokerage</b>	The Boulevard Company
<b>License No</b>	86369	<b>Address</b>	806 Johnnie Dodds Blvd Mount Pleasant SC 29464
<b>License Expiration</b>	06/30/2022	<b>License State</b>	SC
<b>Phone</b>	8434602663	<b>Email</b>	josephherrera@email.com
<b>Broker Distance to Subject</b>	3.91 miles	<b>Date Signed</b>	07/29/2021

*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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