

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	232 Ridgepoint Road, Columbia, SC 29223	Order ID	7833875	Property ID	31841852
Inspection Date	12/24/2021	Date of Report	12/26/2021		
Loan Number	47123	APN	229080411		
Borrower Name	Hollyvale Rental Holdings LLC	County	Richland		

Tracking IDs

Order Tracking ID	12.20.21_BPOs	Tracking ID 1	12.20.21_BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	BRENT L WILLIAMS	Condition Comments	
R. E. Taxes	\$6,081	From drive by and Clear Prop interior photos, the Subject appears to be in higher average condition.	
Assessed Value	\$10,390		
Zoning Classification	Residential RS-MD		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (Locks)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Slow	Small subdivision with traditional style homes, mostly two story that conform with each other.	
Sales Prices in this Neighborhood	Low: \$133442 High: \$334800		
Market for this type of property	Decreased 4 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	232 Ridgepoint Road	106 Hunters Pond Dr	629 S Brick Rd	208 Rose Creek Ln
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29229	29229	29229
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.99 ¹	0.60 ¹	0.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$225,000	\$252,000	\$299,900
List Price \$	--	\$219,900	\$252,000	\$299,900
Original List Date		11/09/2021	10/05/2021	12/14/2021
DOM · Cumulative DOM	-- · --	45 · 47	80 · 82	10 · 12
Age (# of years)	34	29	35	34
Condition	Average	Average	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 Traditional	2 Stories Other	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,545	2,498	2,150	2,391
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	9	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.50 acres	0.27 acres	.25 acres	0.41 acres
Other	--	--	--	--

* Listing 3 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** MLS Comments: This is a great home with a big rocking chair front porch in the very popular and affordable Summit neighborhood of Fawnridge! The main level features both formals, large great room, kitchen, laundry room and owner's suite. There is a large room over the garage for extra living space! Upstairs are 2 bedrooms and a bath. Enjoy the privacy of your backyard during those cookouts from your screened porch and private patio.
- Listing 2** MLS Comments: Three bedroom, Two and a half baths with hardwood flooring throughout most of the first floor. The Living Room has recessed lights, bay window, fireplace, and French doors that lead to a screened in porch overlooking your private fully fenced in back yard. The large kitchen with newly updated butcher block countertops, new cabinets, eat in with fireplace, and island boasts plenty of room for any at home chefs needs. Upstairs has a beautifully updated Master bathroom including new tiled shower and double vanity .
- Listing 3** MLS Comments: 3-bedroom, 2.5-bath all-brick home is located in the established Rose Creek neighborhood. Situated on a large lot and with good-sized bedrooms and living spaces, this house is move-in ready while leaving room to make it your own. An abundance of windows, recessed ceilings, and a large stone fireplace center the living room at the heart of the home. Attached is an eat-in kitchen with a double sink and unique built-in desk area perfect for an office or homework space. Both rooms feature sliding glass doors that lead to a screened-in porch perfect for enjoying those southern summer nights. Beyond the porch is a small cement patio and spacious backyard with hardwood trees. For days you prefer to entertain indoors, the dining room wows with decorative crown molding and a modern chandelier. The master suit features a bay window and recessed ceilings; its private bathroom has a beautiful vanity area, walk-in shower, soaking tub, and walk-in closet. The highlight of the home is a FROG, accessed from within the home. With high, vaulted ceilings and a closet, the possibilities are endless! Use as another bedroom, media room, hobby space, or anything else you can imagine. Outside, a 2-car garage provides plenty of storage.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	232 Ridgepoint Road	1205 N Springs Rd	1008 Cold Branch Dr	945 Cold Branch Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.07 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$250,000	\$230,000	\$285,000
List Price \$	--	\$250,000	\$230,000	\$285,000
Sale Price \$	--	\$250,000	\$246,000	\$280,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	10/28/2021	07/16/2021	10/28/2021
DOM · Cumulative DOM	-- · --	59 · 59	58 · 58	65 · 65
Age (# of years)	34	34	46	46
Condition	Average	Average	Average	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 Traditional	2 Stories Traditional	1 Story Contemporary	2 Stories Cape Cod
# Units	1	1	1	1
Living Sq. Feet	2,545	2,264	2,217	2,660
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2	4 · 3
Total Room #	9	8	7	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	.50 acres	.42 acres	0.68 acres	0.45 acres
Other	--	--	--	--
Net Adjustment	--	+\$7,025	+\$10,700	-\$12,875
Adjusted Price	--	\$257,025	\$256,700	\$267,125

* Sold 1 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** Adjustments: Inferior GLA \$7,025. MLS Comments: There are no agent comments other than photos that show higher average condition.
- Sold 2** Adjustments: Inferior GLA \$8,200, inferior half bath \$2,500. MLS Comments: There are no agent comments other than photos that show higher average condition.
- Sold 3** Adjustments: Superior condition -\$10,000, superior GLA -\$2,875. MLS Comments: There are no agent comments other than photos that show good condition.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Jan 3, 2019 Price Changed to \$179,900 Nov 30, 2018 Price Changed to \$184,900 Oct 16, 2018 Listed for \$189,000 No longer listed.			
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	\$259,500	\$259,500
Sales Price	\$258,000	\$258,000
30 Day Price	\$255,000	--
Comments Regarding Pricing Strategy		
Focused search on same complex comps and condition. With adjustments, utilizing S1 for final value and L3 for bracketed listing price. An interior should be done.		

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.
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Subject Photos



Front



Address Verification



Street

Listing Photos

L1 106 Hunters Pond Dr
Columbia, SC 29229



Front

L2 629 S Brick Rd
Columbia, SC 29229



Front

L3 208 Rose Creek Ln
Columbia, SC 29229



Front

Sales Photos

S1 1205 N Springs Rd
Columbia, SC 29223



Front

S2 1008 Cold Branch Dr
Columbia, SC 29223



Front

S3 945 Cold Branch Dr
Columbia, SC 29223



Front

ClearMaps Addendum

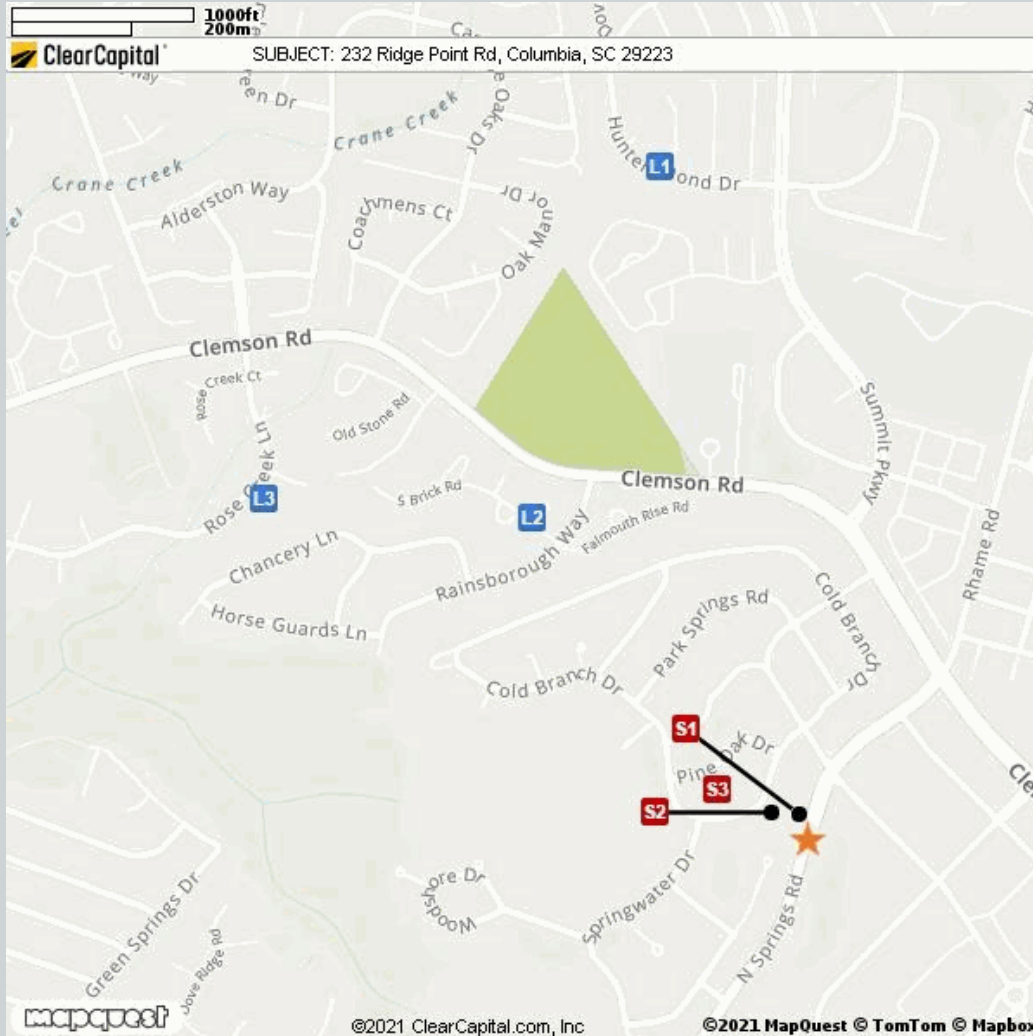
Address ★ 232 Ridgepoint Road, Columbia, SC 29223

Loan Number 47123

Suggested List \$259,500

Suggested Repaired \$259,500

Sale \$258,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	232 Ridgepoint Road, Columbia, SC 29223	--	Parcel Match
L1 Listing 1	106 Hunters Pond Dr, Columbia, SC 29229	0.99 Miles ¹	Parcel Match
L2 Listing 2	629 S Brick Rd, Columbia, SC 29229	0.60 Miles ¹	Parcel Match
L3 Listing 3	208 Rose Creek Ln, Columbia, SC 29229	0.91 Miles ¹	Parcel Match
S1 Sold 1	1205 N Springs Rd, Columbia, SC 29223	0.07 Miles ¹	Parcel Match
S2 Sold 2	1008 Cold Branch Dr, Columbia, SC 29223	0.07 Miles ¹	Parcel Match
S3 Sold 3	945 Cold Branch Dr, Columbia, SC 29223	0.14 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	James Otis	Company/Brokerage	Asset Realty Inc
License No	114034	Address	412 Oak Brook Drive Columbia SC 29223
License Expiration	06/30/2023	License State	SC
Phone	3233605374	Email	jamesbobbyotis@icloud.com
Broker Distance to Subject	2.07 miles	Date Signed	12/24/2021

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.