

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	2055 Gardenview Drive, Graniteville, SC 29829	Order ID	8588897	Property ID	33831695
Inspection Date	01/21/2023	Date of Report	01/21/2023		
Loan Number	52007	APN	035-18-08-024		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Aiken		

Tracking IDs					
Order Tracking ID	01.19.23 BPO	Tracking ID 1	01.19.23 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Linda Mckeon	Property appeared to be of quality construction and conforms to the neighboring properties which are in average condition. Only an exterior inspection was performed. The property did not have any damage to the exterior upon inspection. Roof also appeared to be in good condition. The property has been well maintained.
R. E. Taxes	\$71,805	
Assessed Value	\$155,660	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(Property has a lockbox on the front door)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Unknown	
Association Fees	\$145 / Year (Other: common areas)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Rural	Subject's neighborhood is highly desirable and is in an area that is close to many amenities. Neighborhood is in close proximity to many industrial influences/job sites as well as schools and parks. REO activity is very low in this area. Properties conform to each other and there are no boarded up homes.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$200,000 High: \$294,900	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2055 Gardenview Drive	5082 Trickling Creek Rd	639 Raleigh Dr	153 Crystal Peak Rd
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	1.36 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$280,000	\$239,900	\$239,000
List Price \$	--	\$260,000	\$239,900	\$239,000
Original List Date		11/29/2022	11/30/2022	01/12/2023
DOM · Cumulative DOM	-- · --	53 · 53	52 · 52	3 · 9
Age (# of years)	12	11	5	18
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	2 Stories traditional	1 Story ranch	2 Stories traditional	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,911	2,024	1,762	1,552
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	.32 acres	.35 acres	.20 acres	.39 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** MLS Comments: Qualifies for 100% Financing! No city taxes! Start fresh in this lovely move-in ready ranch located in well-established Shadow Creek with a low annual HOA. From the open-concept living space with a gas fireplace, and huge family room to the eat-in kitchen and formal dining room there is plenty of room to entertain. The front porch awaits your rocking chairs and relaxing decor. The kitchen features plenty of storage, counter space, barstool seating options, granite countertops, tiled backsplash, and stainless steel appliances. This floor plan features the Split Plan. The large secluded owner's suite boasts a tray ceiling, granite countertops, garden tub, tiled walk-in shower, and large closet. The two additional bedrooms are spacious with roomy closets. The back deck is perfect for grilling and entertaining. Recent updates include fresh paint, back deck stained, and new tile installed in the owner-suite bathroom. This home is located within proximity to schools, I-20, Bridgestone, Fort Gordon, Aiken, North Augusta, and Augusta.
- Listing 2** MLS Comments: Pristine condition 3 bedroom 2.5 bath home in Gregg's Mill with resort style neighborhood pool! Great curb appeal and welcoming foyer! Crown molding in main living areas! Kitchen with granite countertops, tiled backsplash, pantry, range, built in microwave, dishwasher & refrigerator stay! Living room with ceiling fan! Dining room with chair rail! Owner suite with tray ceiling, walk in closet, bath with double sink vanity, framed mirrors, tile flooring, soaking tub & separate shower! Spacious spare bedrooms with ceiling fans! Full bathroom with tile flooring & framed mirror! Laundry room with washer/dryer that can stay! Guest powder room! Charming mud bench! Patio overlooking privacy fenced backyard, great for grilling out and entertaining! Two car garage! Many furnishings are negotiable! Easy access to SRS, Fort Gordon, downtown and more!
- Listing 3** MLS Comments: Charming 2BR/2BA home. Enter home to a great room w/vaulted ceiling & dining room. The kitchen has a pantry & breakfast bar. Just off the breakfast nook is a laundry room & 2 car garage. Primary has a tray ceiling, walk-in closet & bathroom w/2 sinks, separate tub & shower. Two bedrooms w/large closets and bathroom in the hallway. Outside is a screened patio & large fenced in yard

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2055 Gardenview Drive	2046 Gardenview Dr	2103 Gardenview Dr	5104 Trickle Creek Dr
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.09 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$204,900	\$240,000	\$270,000
List Price \$	--	\$204,900	\$240,000	\$245,000
Sale Price \$	--	\$230,000	\$240,000	\$245,000
Type of Financing	--	Va	Fha	Usda
Date of Sale	--	03/25/2022	08/05/2022	11/10/2022
DOM · Cumulative DOM	-- · --	3 · 29	50 · 50	45 · 45
Age (# of years)	12	12	13	11
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	2 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,911	1,911	1,881	1,658
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	7	11	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.32 acres	.47 acres	.32 acres	.4 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	+\$2,530
Adjusted Price	--	\$230,000	\$240,000	\$247,530

* 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** This comp is most similar to the subject. Property is in the same neighborhood, same street and has the same building plan. MLS Comments: Welcome to this spacious home sitting on an oversized lot with an expansive covered porch and brand new HVAC! You'll immediately be greeted with a large living room with nine 9ft ceilings open to the breakfast room. The kitchen features a large oversized sink with a window overlooking the enormous backyard, stainless steel appliances and pantry. Downstairs is finished off with a half bath and oversized laundry room with extra cabinets for storage! Upstairs you'll find a spacious master bedroom including a sitting area, en suite bathroom with double sink, soaker tub, tile shower and walk in closet. The other two bedrooms are spacious with walk in closets, a full bathroom and a loft that gives you another living space.
- Sold 2** MLS Comments: Are you looking for a well-maintained 3 bedroom 2 1/2 bath home in Graniteville area? Well, your search is over. The main floor of this beautiful home features a large open living area for entertaining, a huge eat-in kitchen with plenty of counter space and a half bath. The second floor boast a media/bonus room at the top of the stairs. This home offers a split floor plan. The large owner suite includes a master bath with double vanities and a large walk-in closet. Conveniently located near I-20, shopping, Bridgestone, and Kimberly Clark.
- Sold 3** MLS Comments: Welcome home! This beautiful 3 bedroom 2 1/2 bath custom built home is seated on one of the larger lots of Shadow Creek Subdivision! The property line goes beyond the trees in the backyard! Featuring open concept living, LVP floors, kitchen Island, newer kitchen appliances less than a year old! Larger owner's suite with private bath. Enjoy your mornings on the back covered patio overlooking the oversized back yard! This home is truly a must see! Call today to schedule your private viewing! Motivated Seller!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject has not been listed in the last 12 months				
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	\$230,000	\$230,000
Sales Price	\$230,000	\$230,000
30 Day Price	\$230,000	--
Comments Regarding Pricing Strategy		
Based on the most similar sold comp #1, the pricing strategy recommended is \$230,000. The subject has similar qualities as S1 and is in the same neighborhood. The current market reflects the desirability of the neighborhood as well as the sold comps closing at asking and above asking price.		

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 5082 Tricking Creek Rd
Graniteville, SC 29829



Front

L2 639 Raleigh Dr
Graniteville, SC 29829



Front

L3 153 Crystal Peak Rd
Graniteville, SC 29829



Front

Sales Photos

S1 2046 Gardenview Dr
Graniteville, SC 29829



Front

S2 2103 Gardenview Dr
Graniteville, SC 29829



Front

S3 5104 Tricking Creek Dr
Graniteville, SC 29829



Front

ClearMaps Addendum

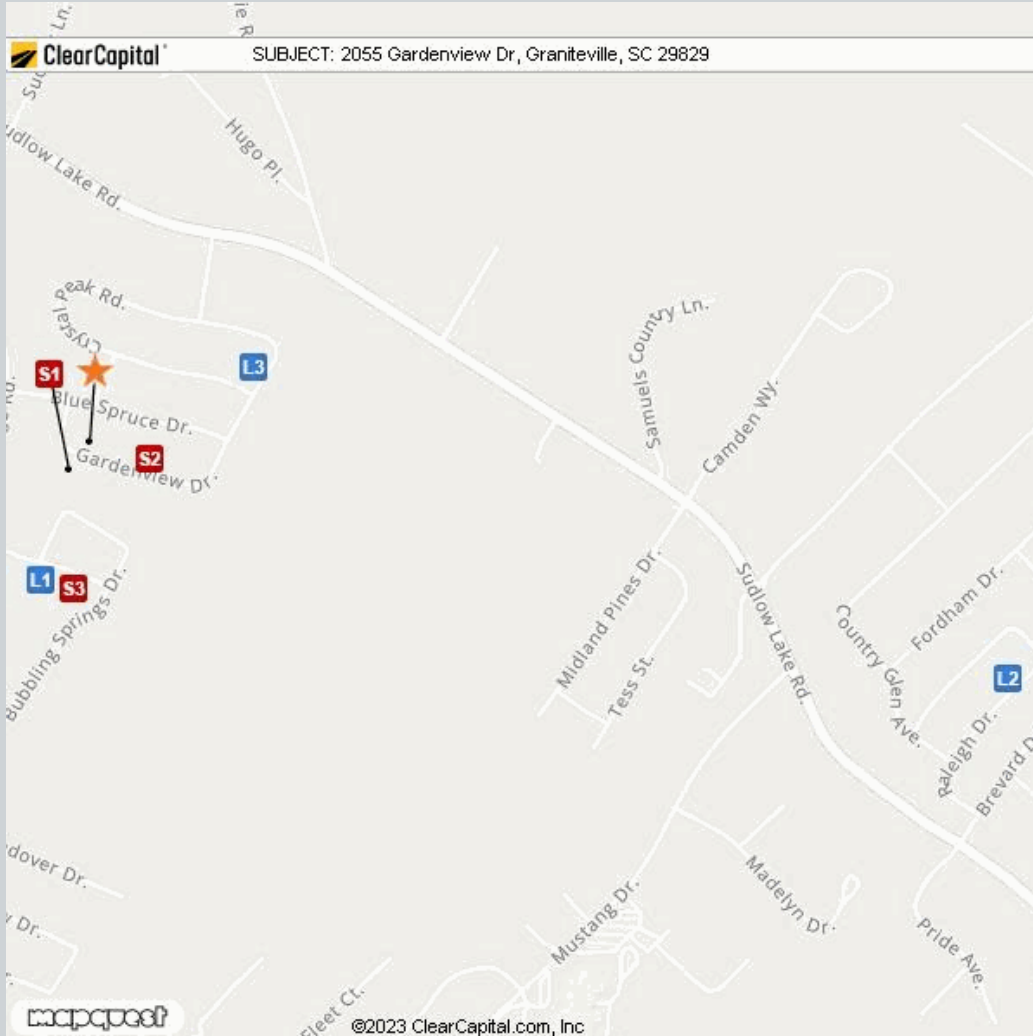
Address ★ 2055 Gardenview Drive, Graniteville, SC 29829

Loan Number 52007

Suggested List \$230,000

Suggested Repaired \$230,000

Sale \$230,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2055 Gardenview Drive, Graniteville, SC 29829	--	Parcel Match
L1 Listing 1	5082 Tricking Creek Rd, Graniteville, SC 29829	0.21 Miles ¹	Parcel Match
L2 Listing 2	639 Raleigh Dr, Graniteville, SC 29829	1.36 Miles ¹	Parcel Match
L3 Listing 3	153 Crystal Peak Rd, Graniteville, SC 29829	0.26 Miles ¹	Parcel Match
S1 Sold 1	2046 Gardenview Dr, Graniteville, SC 29829	0.05 Miles ¹	Parcel Match
S2 Sold 2	2103 Gardenview Dr, Graniteville, SC 29829	0.09 Miles ¹	Parcel Match
S3 Sold 3	5104 Tricking Creek Dr, Graniteville, SC 29829	0.21 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	Ashley Pressley	Company/Brokerage	eXp Realty, LLC
License No	96238	Address	1053 Bubbling Springs Drive Graniteville SC 29829
License Expiration	06/30/2024	License State	SC
Phone	8032576267	Email	ashley.pressley@exprealty.com
Broker Distance to Subject	0.20 miles	Date Signed	01/21/2023

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.