

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	1410 May Oak Circle, Columbia, SC 29229	Order ID	8636495	Property ID	33950057
Inspection Date	02/28/2023	Date of Report	02/28/2023		
Loan Number	52241	APN	231021025		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	02.28.23 BPO Request	Tracking ID 1	02.28.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	GREGORY YOLANDA	Condition Comments Subject appears maintained, however recommend exterior pressure wash, paint and landscape. Interior not inspected, can not provide recommendations
R. E. Taxes	\$655	
Assessed Value	\$3,490	
Zoning Classification	Residential PDD	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$5,000	
Estimated Interior Repair Cost	\$5,000	
Total Estimated Repair	\$10,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Neighborhood quiet, well maintained in line with subject. Close proximity to amenities and shopping.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$147950 High: \$326000	
Market for this type of property	Decreased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1410 May Oak Circle	203 Kendrick Rd	1116 Waverly Place Dr	17 Glen Knoll Ct
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.	--	0.56 ¹	0.27 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$200,000	\$230,000	\$225,000
List Price \$	--	\$200,000	\$230,000	\$223,000
Original List Date		10/25/2022	02/10/2023	01/09/2023
DOM · Cumulative DOM	-- · --	126 · 126	18 · 18	50 · 50
Age (# of years)	24	24	13	26
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 Conventional	1 Story Conventional	1 Story Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	1,443	1,350	1,428	1,457
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	7	7	7	8
Garage (Style/Stalls)	None	None	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.23 acres	0.20 acres	.24 acres	.23 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** This Lovely Ranch Home With An Inviting Front Porch Is Waiting For You In Southwood! Upon Entering, You Will Be Welcomed By The Living Room With Its Soaring Vaulted Ceiling, Ultra Cozy Fireplace, And Loads Of Natural Light. The Eat-in-kitchen Boasts Ample Storage, Stainless Steel Appliances, A Bright And Cheery Dining Space, And A Great Flow For Entertaining. The Master Bedroom Features Soaring Ceilings, A Walk-in Closet, And A Private Ensuite. The 2 Additional Bedrooms Are Generous In Size, Have Closets For Storage, And Share Access To A Full Hall Bath. You Will Also Have Access To A Laundry Room For Your Convenience! Out Back, Grill Out On The Patio And Enjoy The Privacy Of Your Expansive, Fenced Yard. Located Near Dining, Easy Access To The Interstate, And All Downtown Columbia Has To Offer. Come See Your New Home Today!! **new Roof And Hvac!
- Listing 2** Beautiful 3 Bedroom / 2 Bathroom Home In The Summit - Waverly Place Neighborhood. Open Floor Plan Will Give You A Lot Of Space For Family Entertainment. Granite Top In The Kitchen And Bathrooms. Solar Panels Is 3 Years Old And Seller Will Pay Off At Closing. Make This Your Home Today.
- Listing 3** Beautiful, Move-in Ready Home Nestled In Desirable Summit Neighborhood, Zoned For Award Winning Richland 2 Schools! This 3 Bedroom/ 2.5 Bath Home Is Full Of Amazing Features And Updates Including New Paint And Carpet And Newer Hvac And Roof! Natural Light Spills Through The Flowing Layout As You Move With Ease From One Room To The Next! The Large Living Room Offers Ample Space To Relax And Open Access To The Kitchen! The Spacious And Bright Eat-in Kitchen Boasts Granite Countertops And Tons Of Cabinet Space Making Cooking A Breeze! The Owner's Suite Features High Vaulted Ceilings, Walk-in Closet And Full Private Bath! Each Additional Bedroom Offers Ample Closet Space And Access To Lovely Shared Full Bath. Enjoy Relaxing Or Entertaining In The Backyard Or Take In All The Summit Has To Offer With Community Pool, Tennis, Pond, Playground And Walking Trails! Schedule Your Showing Today! P

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1410 May Oak Circle	7 Natchez Ct	1403 May Oak Cir	1 Natchez Ct
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.13 ¹	0.05 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$195,000	\$139,900	\$195,000
List Price \$	--	\$195,000	\$139,900	\$189,000
Sale Price \$	--	\$190,000	\$138,000	\$188,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	10/21/2022	05/04/2022	03/25/2022
DOM · Cumulative DOM	-- · --	36 · 36	44 · 44	70 · 70
Age (# of years)	24	24	23	24
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 Conventional	1 Story Conventional	1 Story Conventional	1 Story Conventional
# Units	1	1	1	1
Living Sq. Feet	1,443	1,443	1,096	1,516
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	None	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	.23 acres	0.25 acres	0.40 acres	.44 acres
Other	--	--	--	--
Net Adjustment	--	-\$2,000	+\$30,000	-\$7,000
Adjusted Price	--	\$188,000	\$168,000	\$181,000

* 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** ** Corner Lot ** Northeast Columbia ** Property Waiting For You! Well-maintained Spacious Corner Property In An Inviting Neighborhood, Conveniently Close To Sandhills, Grocery Stores, Schools, And Other Northeast Attractions. New Hvac System Installed 2022. This 3-bedroom, 2-bathroom, 2-car Garage Treasure With A Cozy Fireplace Equipped Living Room For Gatherings, Sunlit Dining Room, And Lovely Kitchen Waiting For The Next Recipe. P NET ADJ -2000 NEW HVAC
- Sold 2** Are You Searching For An Home In The Summit On A Huge Lot For Under \$150, 000? Look No Further! This Adorable Home Welcomes You With Vaulted Ceilings In The Living Room, 3 Spacious Bedrooms And 2 Full Bathrooms. This Home Will Not Last Long!NET ADJ GLA 12000 LOT SIZE 18000
- Sold 3** Are You Looking For A One Level Home In A Great Community That Offers Fabulous Amenities? Look No Further! This Beautiful Home Is In A Neighborhood With A Pool, A Playground, Sidewalks, And Basketball Courts In Walking Distance! You'll Love 3 Bedrooms, 2 Bathrooms, And A Large Flat Backyard With Ample Space For Family Activities. Walk In And Be Greeted By The Open Floor Plan And Natural Light. In The Kitchen You Will Find Plenty Of Counter Space, A Dining Area, And Access To The Back Private Patio. The Spacious Owner's Suite Features His And Her Closets. This Home Is Conveniently Close To Sandhills, Grocery Stores, Schools, And Other Northeast Attractions. Schedule Your Showing Today As This One Won't Last Long!ADJ -7000 GARAGE

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Subject listed 12/19/2022, contract date 01/12/2023, close date 02/27/2023 \$142,500			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		0					
# of Sales in Previous 12 Months		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
12/19/2022	\$169,900	01/12/2023	\$169,900	Sold	02/27/2023	\$142,500	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$179,000	\$189,000
Sales Price	\$178,000	\$188,000
30 Day Price	\$167,000	--
Comments Regarding Pricing Strategy		
SUBJECT PRICE HEAVILY BASED ON SALES COMPS WITH CLOSEST PROXIMITY AND MOST SIMILAR CHARACTERISTICS.		

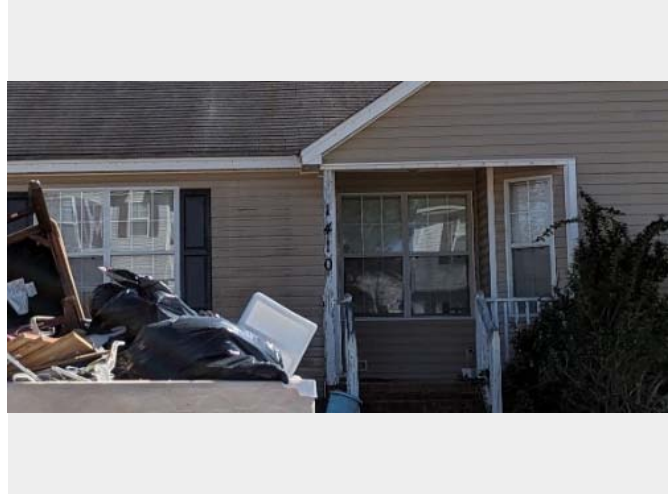
Clear Capital Quality Assurance Comments Addendum

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.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 203 Kendrick Rd
Columbia, SC 29229



Front

L2 1116 Waverly Place Dr
Columbia, SC 29229



Front

L3 17 Glen Knoll Ct
Columbia, SC 29229



Front

Sales Photos

S1 7 Natchez Ct
Columbia, SC 29229



Front

S2 1403 May Oak Cir
Columbia, SC 29229



Front

S3 1 Natchez Ct
Columbia, SC 29229



Front

ClearMaps Addendum

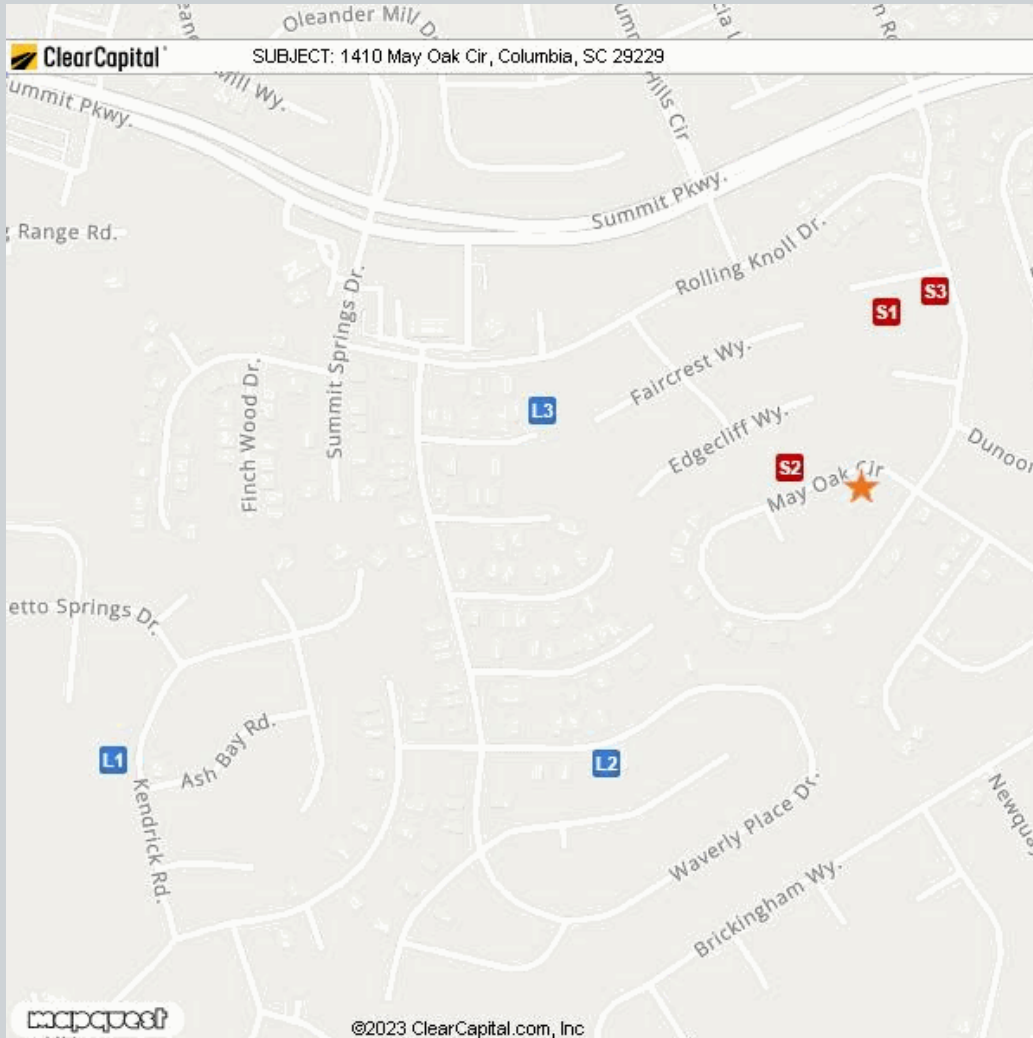
Address ★ 1410 May Oak Circle, Columbia, SC 29229

Loan Number 52241

Suggested List \$179,000

Suggested Repaired \$189,000

Sale \$178,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1410 May Oak Circle, Columbia, SC 29229	--	Parcel Match
L1 Listing 1	203 Kendrick Rd, Columbia, SC 29229	0.56 Miles ¹	Parcel Match
L2 Listing 2	1116 Waverly Place Dr, Columbia, SC 29229	0.27 Miles ¹	Parcel Match
L3 Listing 3	17 Glen Knoll Ct, Columbia, SC 29229	0.23 Miles ¹	Parcel Match
S1 Sold 1	7 Natchez Ct, Columbia, SC 29229	0.13 Miles ¹	Parcel Match
S2 Sold 2	1403 May Oak Cir, Columbia, SC 29229	0.05 Miles ¹	Parcel Match
S3 Sold 3	1 Natchez Ct, Columbia, SC 29229	0.15 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Khalil McClellan	Company/Brokerage	TAW REALTY
License No	63926	Address	4216 Donovan Dr Columbia SC 29210
License Expiration	06/30/2024	License State	SC
Phone	8036730023	Email	theamericanwayrealty@gmail.com
Broker Distance to Subject	14.19 miles	Date Signed	02/28/2023

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.