DRIVE-BY BPO

209 PLANTATION POINTE DRIVE

ELGIN, SC 29045

53063 Loan Number **\$221,000**• As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	209 Plantation Pointe Drive, Elgin, SC 29045 04/11/2023 53063 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	8690511 04/11/2023 259050203 Richland	Property ID	34091474
Tracking IDs					
Order Tracking ID	04.10.23 BPO Request	Tracking ID 1	04.10.23 BPO Re	equest	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	DONALD R WEAVER	Condition Comments
R. E. Taxes	\$6,565	Exterior in average condition with no damages observed from
Assessed Value	\$189,600	public street view.
Zoning Classification	Residential RS-MD	
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	Stable	Housing price trends are stable with supply and demand in
Sales Prices in this Neighborhood	Low: \$175,000 High: \$350,000	balance average marketing time is 90 days. About 15% of available sales and listings are REO's. Plantation Pointe
Market for this type of property	Remained Stable for the past 6 months.	subdivision
Normal Marketing Days	<90	

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	209 Plantation Pointe Drive	427 Plantation Pointe Drive	408 Plantation Pointe Drive	1376 Green Turf Lane
City, State	Elgin, SC	Elgin, SC	Elgin, SC	Elgin, SC
Zip Code	29045	29045	29045	29045
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.29 1	0.31 1	0.96 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$260,000	\$290,000	\$284,900
List Price \$		\$260,000	\$289,000	\$284,900
Original List Date		04/06/2023	03/15/2023	03/30/2023
DOM · Cumulative DOM		4 · 5	27 · 27	12 · 12
Age (# of years)	21	17	20	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	1.5 Stories ranch	1 Story ranch	2 Stories conventional	2 Stories conventional
# Units	1	1	1	1
Living Sq. Feet	2,057	1,978	2,190	2,295
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2 · 1	4 · 3 · 1
Total Room #	7	7	8	15
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	.25 acres	.26 acres	.25 acres	.17 acres
Other	none	none	none	none

^{*} Listing 1 is the most comparable listing to the subject.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- **Listing 1** Similar GLA, similar lot, similar age of construction, LVP flooring, fenced in yard, central heating and cooling, public water, public sewer, Plantation Pointe subdivision
- **Listing 2** Superior GLA, similar lot, similar age of construction, flex space on main level, new HVAC, central heating and cooling, public water, public sewer, Plantation Pointe subdivision
- **Listing 3** Superior GLA, similar lot, update open floor plan, granite counter tops, central heating and cooling, public water, public sewer, Jacobs Creek subdivision

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.

53063

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	209 Plantation Pointe Drive	202 Plantation Pointe Drive	108 Tallwood Street	516 Silver Spoon Lane
City, State	Elgin, SC	Elgin, SC	Elgin, SC	Elgin, SC
Zip Code	29045	29045	29045	29045
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	1.24 1	0.29 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$269,000	\$200,000	\$251,000
List Price \$		\$259,000	\$200,000	\$242,000
Sale Price \$		\$253,000	\$211,000	\$240,000
Type of Financing		Conventional	FHA	VA
Date of Sale		11/18/2022	08/24/2022	11/29/2022
DOM · Cumulative DOM	·	28 · 65	35 · 66	57 · 92
Age (# of years)	21	21	33	16
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	1.5 Stories ranch	1 Story ranch	2 Stories conventional	2 Stories conventional
# Units	1	1	1	1
Living Sq. Feet	2,057	1,982	1,650	2,198
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2 · 1	4 · 2 · 1
Total Room #	7	6	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.25 acres	.3 acres	.3 acres	.18 acres
Other	none	none	none	none
Net Adjustment		\$0	+\$9,090	-\$3,070
Adjusted Price		\$253,000	\$220,090	\$236,930

^{*} 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.

ELGIN, SC 29045

53063 Loan Number

\$221,000 • As-Is Value

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Recent Sales - Cont.

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

- **Sold 1** Similar GLA, similar lot, similar age of construction, great room, dining room, central heating and cooling, public water, public sewer, Plantation Pointe subdivision
- **Sold 2** -250 superior bathroom, +1200 inferior age of construction, +8140 inferior GLA, formal living room, hardwood floors, eat in kitchen, central heating and cooling, public water, public sewer, Briarcliffe Estates subdivision. Some comps may exceed distance, date of sale, GLA, age of construction, and acreage parameters.
- Sold 3 -250 superior bathroom, -2820 superior GLA, similar lot, central heating and cooling, public water, public sewer

Client(s): Wedgewood Inc

Property ID: 34091474

Effective: 04/11/2023

Page: 4 of 13

ELGIN, SC 29045

53063 Loan Number **\$221,000**• As-Is Value

by ClearCapital

Current Listing S	tatus	Not Currently L	_isted	Listing Histor	v Comments		
Listing Agency/Firm			Subject sold on 4/6/2023 for \$212,000.				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 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	\$226,000	\$226,000				
Sales Price	\$221,000	\$221,000				
30 Day Price	\$203,000					
Comments Regarding Pricing S	trategy					
Value based on interior and exterior in average condition.						
	<u> </u>					

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.

Client(s): Wedgewood Inc

Property ID: 34091474

DRIVE-BY BPO

Subject Photos







Address Verification



Street

ELGIN, SC 29045

DRIVE-BY BPO

Listing Photos



427 Plantation Pointe Drive Elgin, SC 29045



Front



408 Plantation Pointe Drive Elgin, SC 29045



Front



1376 Green Turf Lane Elgin, SC 29045



Front

Sales Photos





Front

108 Tallwood Street Elgin, SC 29045



Front

516 Silver Spoon Lane Elgin, SC 29045

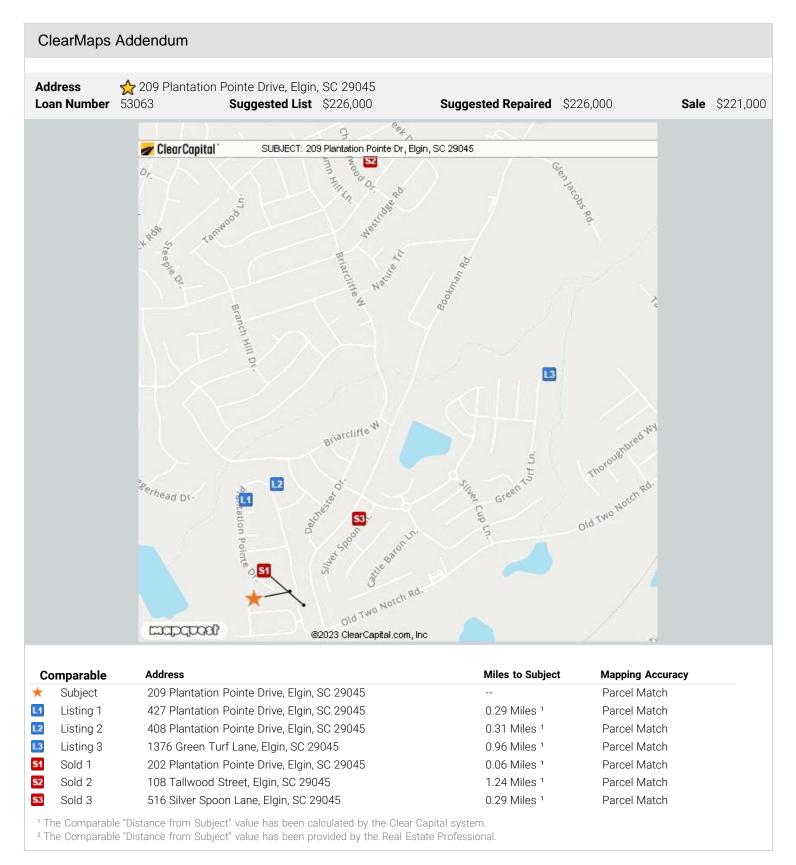


Front

ELGIN, SC 29045

53063 Loan Number **\$221,000**• As-Is Value

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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.

Client(s): Wedgewood Inc

Property ID: 34091474

Page: 10 of 13

ELGIN, SC 29045

53063 Loan Number \$221,000 • As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 34091474

ELGIN, SC 29045

53063 Loan Number **\$221,000**• As-Is Value

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Report Instructions - cont.

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.

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.

Client(s): Wedgewood Inc Property ID: 34091474 Effective: 04/11/2023 Page: 12 of 13

ELGIN, SC 29045

53063 Loan Number

29223

\$221,000• As-Is Value

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Broker Information

Broker Name Michael Kirk Company/Brokerage Absolute Realty

License No 49307 **Address** 123 Hollingwood Dr Columbia SC

License Expiration 06/30/2023 License State SC

Phone8033990440Emailmichael.kirk.mk@gmail.com

Broker Distance to Subject 3.38 miles **Date Signed** 04/11/2023

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.

Client(s): Wedgewood Inc Property ID: 34091474 Effective: 04/11/2023 Page: 13 of 13