

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	132 Mason Ridge Circle, Columbia, SOUTH CAROLINA 29229	Order ID	8837334	Property ID	34408694
Inspection Date	07/19/2023	Date of Report	07/20/2023		
Loan Number	54160	APN	175150729		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Richland		

Tracking IDs

Order Tracking ID	20230719_BPO	Tracking ID 1	20230719_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	WILMINGTON SAVINGS FUND SOCIETY FSB	Condition Comments Subject appears maintained, no major necessary exterior repairs. Subject appears vacant, unable to verify as I did not trespass on property.
R. E. Taxes	\$5,662	
Assessed Value	\$9,640	
Zoning Classification	Residential PDD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Subject has sign posted on door, subject appears vacant. Windows and door appear secure)		
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 Neighborhood maintained in line with subject, neighborhood market stable. Close proximity to shopping, amenities and schools.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$200060 High: \$414500	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	132 Mason Ridge Circle	11 Red Thorn Ct	817 Longtown Rd	1138 Coralbean Way
City, State	Columbia, SOUTH CAROLINA	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.95 ¹	0.53 ¹	0.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$264,750	\$275,000	\$249,900
List Price \$	--	\$264,750	\$275,000	\$249,900
Original List Date		06/30/2023	06/19/2023	06/30/2023
DOM · Cumulative DOM	-- · --	20 · 20	31 · 31	20 · 20
Age (# of years)	17	26	30	17
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 CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories Traditional	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	2,187	2,339	2,377	2,100
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	4 · 2 · 1	4 · 2 · 1
Total Room #	7	9	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	0.45 acres	0.26 acres	1.50 acres	0.16 acres
Other	--	--	--	--

* Listing 1 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 Welcome To This Charming Home That Is Located Just Minutes Away From The Interstate, Shopping And Entertainment. As You Step Inside, You'll Be Greeted With Hardwood Steps That Leads You Into A Spacious Kitchen With A Dining Area And Family Room That Is Great For Family Gathering. Downstairs Has A Great Room With A Fireplace And Flex Room. There's Two Bedrooms And 1 Full Bath Also The Laundry Room New Hvac System Installed Last Year. The Roof Is 5 Years Old. The Home Has Tons Of Storage Space. Enjoy Quiet Morning On Your Back Deck. This Home Comes With A 1 Year Home Warranty And Is Sold-as-is. Schedule A Private Tour Today!!

Listing 2 This Almost 2400 Square Foot, 4 Br, 2 ½ Bath Home Has A Great Room With Vaulted Ceilings And A Fireplace Located On Approximately 1.5 Acres. The House Has Been Used By A Church For The Last 15 Years As A Meeting Place. House And Property Being Sold As Is.

Listing 3 This Almost 2400 Square Foot, 4 Br, 2 ½ Bath Home Has A Great Room With Vaulted Ceilings And A Fireplace Located On Approximately 1.5 Acres. The House Has Been Used By A Church For The Last 15 Years As A Meeting Place. House And Property Being Sold As Is.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	132 Mason Ridge Circle	104 Mason Ridge Cir	212 Catalpa Ln	182 Mason Ridge Cir
City, State	Columbia, SOUTH CAROLINA	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.11 ¹	0.12 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$282,000	\$280,000	\$290,000
List Price \$	--	\$282,000	\$280,000	\$290,000
Sale Price \$	--	\$280,000	\$277,000	\$290,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	05/10/2023	09/28/2022	07/27/2022
DOM · Cumulative DOM	-- · --	209 · 209	37 · 37	40 · 40
Age (# of years)	17	16	17	18
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 CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	2,187	2,335	2,359	1,862
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	7	9	9	8
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	0.45 acres	0.25 acres	0.25 acres	.46 acres
Other	--	--	--	--
Net Adjustment	--	-\$2,000	-\$2,000	-\$15,000
Adjusted Price	--	\$278,000	\$275,000	\$275,000

* 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** Back On The Market Due To Change In Buyer's Move Situation! No Fault Of The Seller! Don't Miss This Second Chance! Inspections Done And All Negotiated Repairs Were Completed! Seller Will Provide Home Warranty For 1 Year Of Coverage With Acceptable Offer. Home Has Been Very Well Maintained And Updated! Essentially All New Large Items: Ac, Furnace Rewired, Dishwasher, Roof And Water Heater All 2-5 Years Old! Newly Painted, New Carpet, The List Goes On! Great Office/playroom At Front Of House Across From Formal Dining Room W/hardwoods. Kitchen With Gas Stove, Living Area With Fireplace Overlooking Roomy Back Yard With Privacy Fence. All Bedrooms Located Upstairs And In Excellent Condition. Laundry Room On Second Level. Fourth Bedroom Is A Frog With Large Walk-in Closet. Corner Lot. Sidewalk Community Within Walking Distance To Schools! Elementary School Less Than 1/2 Mile Away And Middle School Less Than 1 Mile Away. ADJ -2000 GLA
- Sold 2** Beautiful Home With Hardwood Floors And Many Other Upgrades In In The Highly-coveted Mason Ridge Neighborhood. This Home Features A Foyer, Formal Dining Room, Den And A Huge Bonus Room That Can Be Used As A Bedroom Or A Big Family Room. Large Fenced In Back Yard. Seller Has Installed A New Hvac Unit And Has New Roof (2022). ADJ -2000 GLA
- Sold 3** This Home Is Easy To Show, It Is Vacant, And Power Is On. This Home Was Recently Painted Inside, Newly Stained Deck, And Exterior Of Home Power Washed! Great Home With A Corner Lot In Quiet Community, Granite Countertops, Hardwood Floors, Built In Bar Area, Screen Back Porch, Oversized Deck And Cabana. Fully Fenced Back Yard Makes For Tons Of Privacy. This Home Features 3 Bedrooms And A Bonus With A Closet And 1/2 Bath That Can Be Used As Another Bedroom If Needed. 2 1/2 Baths, Cozy Fireplace For The Cool Nights, Alarm System And So Much More -15000 CONDITION

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				NO LISTING HISTORY AVAILABLE			
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	\$280,000	\$280,000
Sales Price	\$278,000	\$278,000
30 Day Price	\$269,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with closest proximity and most similar characteristics. Subject price heavily weighed by sold comps. SC1 most comparable of sales comps due to strongest similarities and closest proximity. LC1 most comparable of list comps due to gla. RC unable to be bracketed due to lack of similar comps, GLA main focus of search.		

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.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 11 Red Thorn Ct
Columbia, SC 29229



Front

L2 817 Longtown Rd
Columbia, SC 29229



Front

L3 1138 Coralbean Way
Columbia, SC 29229



Front

Sales Photos

S1 104 Mason Ridge Cir
Columbia, SC 29229



Front

S2 212 Catalpa Ln
Columbia, SC 29229



Front

S3 182 Mason Ridge Cir
Columbia, SC 29229



Front

ClearMaps Addendum

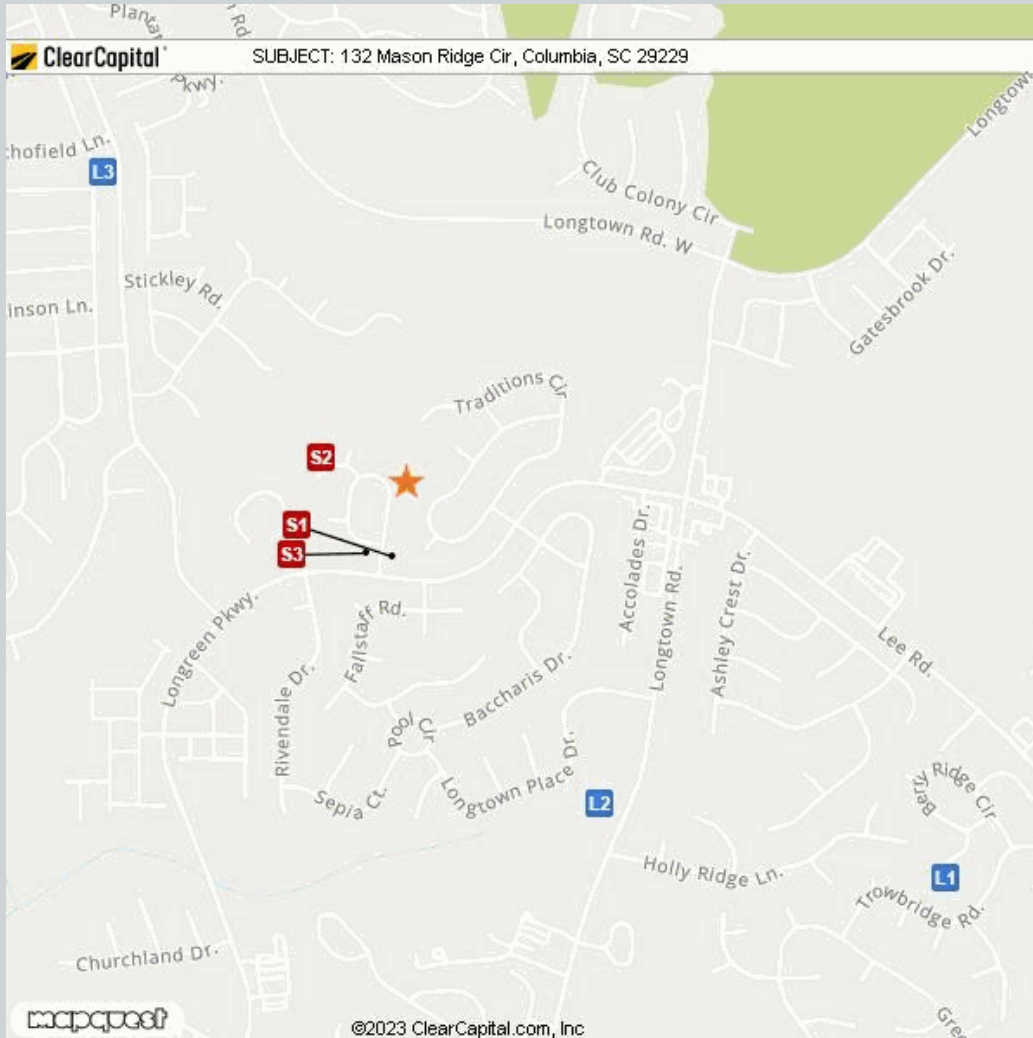
Address ★ 132 Mason Ridge Circle, Columbia, SOUTH CAROLINA 29229

Loan Number 54160

Suggested List \$280,000

Suggested Repaired \$280,000

Sale \$278,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	132 Mason Ridge Circle, Columbia, South Carolina 29229	--	Parcel Match
L1 Listing 1	11 Red Thorn Ct, Columbia, SC 29229	0.95 Miles ¹	Parcel Match
L2 Listing 2	817 Longtown Rd, Columbia, SC 29229	0.53 Miles ¹	Parcel Match
L3 Listing 3	1138 Coralbean Way, Columbia, SC 29229	0.61 Miles ¹	Parcel Match
S1 Sold 1	104 Mason Ridge Cir, Columbia, SC 29229	0.11 Miles ¹	Parcel Match
S2 Sold 2	212 Catalpa Ln, Columbia, SC 29229	0.12 Miles ¹	Parcel Match
S3 Sold 3	182 Mason Ridge Cir, Columbia, SC 29229	0.12 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	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	12.62 miles	Date Signed	07/20/2023

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.