

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.

<b>Address</b>	168 Jordan Drive, York, SC 29745	<b>Order ID</b>	8824269	<b>Property ID</b>	34350596
<b>Inspection Date</b>	07/14/2023	<b>Date of Report</b>	07/14/2023		
<b>Loan Number</b>	54370	<b>APN</b>	3880000028		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	York		

### Tracking IDs

<b>Order Tracking ID</b>	07.11.23 BPO Request	<b>Tracking ID 1</b>	07.11.23 BPO Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Daniel Pollard	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$577	<p>The home sits back off the road and down a dirt driveway that looks unable to use. The home can be seen partially from the road. The home is assumed to be in average condition. The square footage is taken from public records. The record is attached. The home is on well and septic. It appears that the home is vacant and the driveway unable to be used. The home did not present an address. It was determined to be correct by the aerial views and tax records.</p>	
<b>Assessed Value</b>	\$134,007		
<b>Zoning Classification</b>	RUD		
<b>Property Type</b>	Manuf. Home		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(doors and windows closed and locked)			
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$15,000		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$15,000		
<b>HOA</b>	No		
<b>Visible From Street</b>	Partially Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	<p>This is a manufactured home community. Most of the homes have been taken care of. The homes vary in age and square footage. The neighborhood opens onto a secondary roadway. There have been very few REO's in this area. The supply is low and the demand is moderate. In searching for comps I went out 3 miles and back 180 days. The main criteria was map grid and square footage. The comps used are the best available at this time.</p>	
<b>Sales Prices in this Neighborhood</b>	Low: \$150,000 High: \$300,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	168 Jordan Drive	851 Acclaim Dr.	178 Creekstone Ln.	3223 Balkan Dr.
City, State	York, SC	York, SC	York, SC	York, SC
Zip Code	29745	29745	29745	29745
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.33 <sup>1</sup>	1.89 <sup>1</sup>	2.86 <sup>1</sup>
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$229,900	\$260,000	\$175,000
List Price \$	--	\$227,500	\$260,000	\$175,000
Original List Date		06/25/2023	04/10/2023	05/31/2023
DOM · Cumulative DOM	-- · --	19 · 19	28 · 95	3 · 44
Age (# of years)	11	25	25	31
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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,404	1,226	1,504	1,249
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	5	6	5
Garage (Style/Stalls)	None	None	Carport 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.13 acres	.99 acres	1.25 acres	1.43 acres
Other	--	--	--	screen porch

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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

**Listing 1** The exterior is vinyl siding. The flooring is carpeting and vinyl plank. Vaulted ceilings. The kitchen has granite counter tops. The home has several ceiling fans. There is a deck in the back.

**Listing 2** The exterior is vinyl siding. The flooring is carpeting and vinyl plank. There is a fireplace in the great room. The primary bath has double sinks, garden tub, and separate shower. The kitchen has granite counter tops. The carport is at the far back of the property.

**Listing 3** The exterior is vinyl siding. The flooring is laminate wood, ceramic tile, and carpeting. There is a large covered porch in the front. In the back is a deck, patio with arbor, fire pit, and detached storage building.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	168 Jordan Drive	7001 Citation St.	202 Coker Ct.	2476 Bonnie Glen Rd.
<b>City, State</b>	York, SC	York, SC	York, SC	Clover, SC
<b>Zip Code</b>	29745	29745	29745	29710
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	2.55 <sup>1</sup>	2.02 <sup>1</sup>	2.41 <sup>1</sup>
<b>Property Type</b>	Manuf. Home	Manufactured	Manufactured	Manufactured
<b>Original List Price \$</b>	--	\$249,900	\$229,900	\$245,000
<b>List Price \$</b>	--	\$249,900	\$229,900	\$245,000
<b>Sale Price \$</b>	--	\$258,000	\$225,000	\$245,000
<b>Type of Financing</b>	--	Fha	Fha	Fha
<b>Date of Sale</b>	--	06/30/2023	01/26/2023	06/09/2023
<b>DOM · Cumulative DOM</b>	-- · --	5 · 53	55 · 120	3 · 66
<b>Age (# of years)</b>	11	29	18	26
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,404	1,340	1,960	1,624
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2 · 1	3 · 2
<b>Total Room #</b>	6	5	6	6
<b>Garage (Style/Stalls)</b>	None	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	1.13 acres	1.40 acres	1.03 acres	1.00 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$11,560	-\$24,490	-\$6,300
<b>Adjusted Price</b>	--	\$269,560	\$200,510	\$238,700

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** The exterior is vinyl siding. The flooring is carpeting and vinyl plank. There is a fireplace in the den. Vaulted ceilings. New interior paint and carpeting. There is a deck, rear porch, side porch, detached storage building, and a workshop in the back. Adjustments: age 9,000, square footage 2,560.
- Sold 2** The exterior is vinyl siding. The flooring is carpeting and vinyl plank. The primary bath has double sinks, jetted tub, and separate shower. There is a fireplace in the living room. Vaulted ceilings. There is a covered deck in the back. Adjustments: seller's concessions -5,000, age 3,500, square footage -22,240 bath -750.
- Sold 3** The exterior is vinyl siding. The flooring is carpeting and vinyl plank. Vaulted ceilings. The primary bath has double sinks, whirlpool tub, and separate shower. New roof. Ceiling fans. There is a deck and a detached storage building in the back. Adjustments: age 2,500, square footage -8,800.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		Sold to the current owner on 7/31/2012 for \$125,500.					
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$209,900	\$224,900
<b>Sales Price</b>	\$209,900	\$224,900
<b>30 Day Price</b>	\$209,900	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Absorption rate is 5 months compared to 2.56 months last year at this time. The average days on market is 23 compared to 5 last year at this time. The median sales price in town is \$361,500 compared to \$353,083 last year at this time. The list to sale ratio is 100% compared to 100.1% last year at this time. The price per square foot is \$196 compared to \$207 last year at this time. Inventory of homes is 180 compared to 141 last year at this time. Sold units are 36 compared to 55 last year at this time. The sales trend is \$265,000 for 2023 and \$289,990 for 2022. This is not an appraisal and cannot be used to obtain a loan.</p>		

### 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

## Subject Photos



Other



## Listing Photos

**L1** 851 Acclaim Dr.  
York, SC 29745



Front

**L2** 178 Creekstone Ln.  
York, SC 29745



Front

**L3** 3223 Balkan Dr.  
York, SC 29745



Front

## Sales Photos

**S1** 7001 Citation St.  
York, SC 29745



Front

**S2** 202 Coker Ct.  
York, SC 29745



Front

**S3** 2476 Bonnie Glen Rd.  
Clover, SC 29710



Front

### ClearMaps Addendum

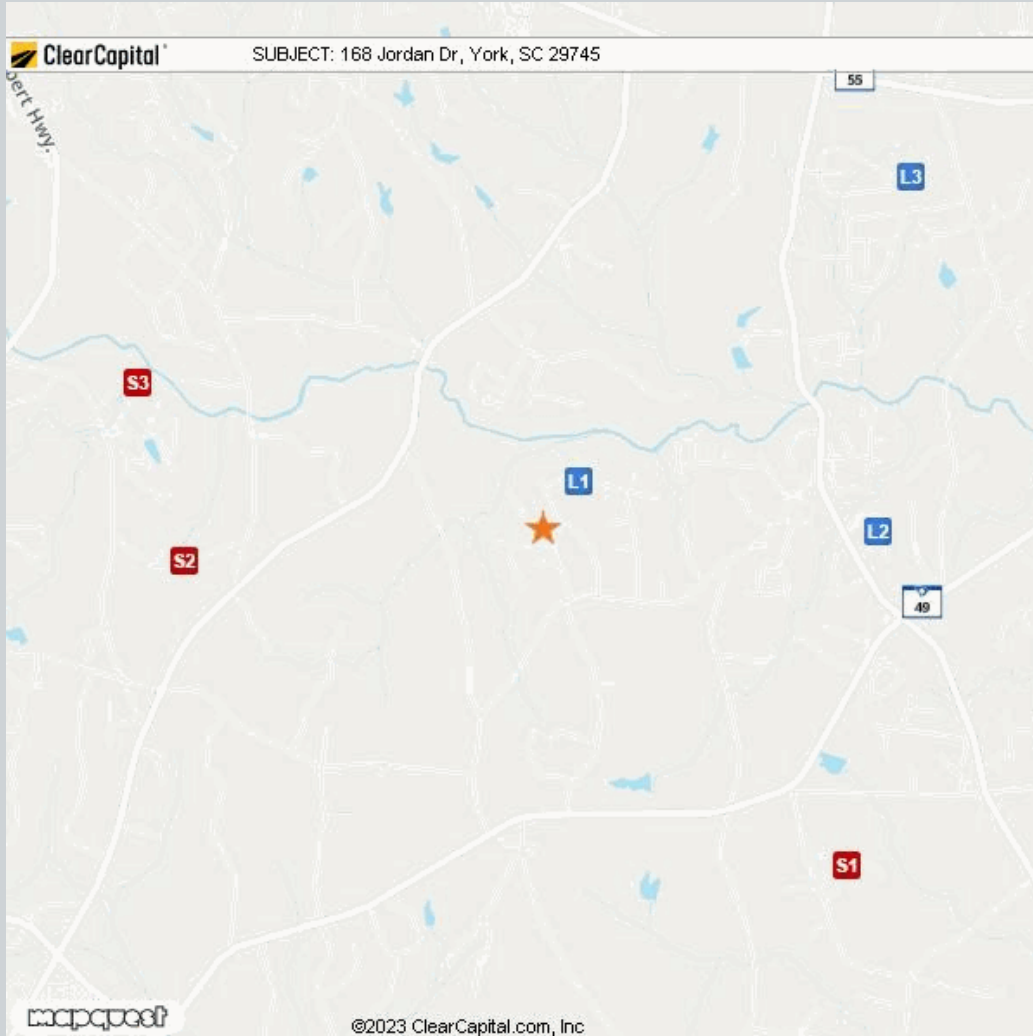
**Address** ★ 168 Jordan Drive, York, SC 29745

**Loan Number** 54370

**Suggested List** \$209,900

**Suggested Repaired** \$224,900

**Sale** \$209,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	168 Jordan Drive, York, SC 29745	--	Parcel Match
L1 Listing 1	851 Acclaim Dr., York, SC 29745	0.33 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	178 Creekstone Ln., York, SC 29745	1.89 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3223 Balkan Dr., York, SC 29745	2.86 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	7001 Citation St., York, SC 29745	2.55 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	202 Coker Ct., York, SC 29745	2.02 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2476 Bonnie Glen Rd., Clover, SC 29710	2.41 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Janet Bullock	<b>Company/Brokerage</b>	Five Star Realty, Inc.
<b>License No</b>	4695	<b>Address</b>	1729 Celanese Rd. Rock Hill SC 29732
<b>License Expiration</b>	06/30/2025	<b>License State</b>	SC
<b>Phone</b>	8033678445	<b>Email</b>	janetbullock@comporium.net
<b>Broker Distance to Subject</b>	11.33 miles	<b>Date Signed</b>	07/14/2023

*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:**

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