

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	134 Bradford Hill Drive, West Columbia, SC 29170	Order ID	8984023	Property ID	34702459
Inspection Date	10/19/2023	Date of Report	10/21/2023		
Loan Number	55511	APN	00555701026		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Lexington		

Tracking IDs					
Order Tracking ID	10.19.23 BPO Request	Tracking ID 1	10.19.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	NICHOLAS DUFFEY	Condition Comments Subject appears maintained, subject appears to show no immediate necessary exterior repairs. Subject has debris in driveway, subject landscape due for maintenance soon.
R. E. Taxes	\$859	
Assessed Value	\$5,765	
Zoning Classification	Residential	
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	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Neighborhood maintained in line with subject, neighborhood has close proximity to shopping. Neighborhood market remains stable, traditional sales driving force of neighborhood.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$158550 High: \$301100	
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	134 Bradford Hill Drive	233 Summer Walk Ct	117 Pebble Creek Dr	212 Fox Lake Dr
City, State	West Columbia, SC	West Columbia, SC	West Columbia, SC	West Columbia, SC
Zip Code	29170	29170	29170	29170
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.16 ¹	0.35 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$230,000	\$213,000	\$259,000
List Price \$	--	\$230,000	\$213,000	\$259,000
Original List Date		09/20/2023	10/19/2023	08/25/2023
DOM · Cumulative DOM	-- · --	31 · 31	2 · 2	57 · 57
Age (# of years)	18	27	29	31
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 RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,555	1,257	1,364	1,652
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2	3 · 2
Total Room #	8	7	7	7
Garage (Style/Stalls)	Attached 1 Car	None	None	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	1,200	--	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.28 acres	0.19 acres	0.35 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 3 Bedroom 2 Bathroom Home Is Waiting For You! Large Open Den. Gorgeous Laminate Flooring Throughout The Living Areas And Bedrooms. Eat-in Kitchen With Large Bay Window. All Kitchen Appliances Convey With The Home Including The Refrigerator! Unfinished Basement That Is Plumbed And Has Electricity That Adds Approximately 1200 More Sq Feet! New Paint. New Roof 2023. Hvac 2015.

Listing 2 Lvp Flooring Throughout Creates A Sense Of Elegance And Low-maintenance Living.

Listing 3 3 Bedroom 2 Full Bath All Brick Ranch Home Offers Such An Incredible Floor Plan That Offers A A Large Cozy Great Room With Beautiful Masonry Fireplace, Formal Dining That Flows Into A Welcoming Kitchen With Tons Of Cabinets And Eat-in Bar. Spacious Master Suite And Bath With Oversized Shower. 2 Car Attached Garage With Screened Porch Overlooking Large Backyard With .35 Acre Lot And Storage Building.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	134 Bradford Hill Drive	115 Bradford Hill Dr	81 Cherry Grove Dr	136 Cherry Grove Dr
City, State	West Columbia, SC	West Columbia, SC	West Columbia, SC	West Columbia, SC
Zip Code	29170	29170	29170	29170
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.10 ¹	0.28 ¹	0.34 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$225,000	\$245,000	\$224,000
List Price \$	--	\$225,000	\$245,000	\$214,900
Sale Price \$	--	\$225,000	\$255,000	\$215,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	01/30/2023	09/20/2023	01/26/2023
DOM · Cumulative DOM	-- · --	27 · 27	36 · 36	62 · 98
Age (# of years)	18	19	21	25
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 RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,555	1,701	1,455	1,478
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2	3 · 2	3 · 2
Total Room #	8	8	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	--
Lot Size	0.19 acres	0.46 acres	0.19 acres	0.19 acres
Other	--	--	--	--
Net Adjustment	--	+\$1,500	-\$25,000	+\$8,000
Adjusted Price	--	\$226,500	\$230,000	\$223,000

* 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** ranch home is nestled on a large 0.46-acre lot on a quiet cul-de-sac street in a small neighborhood, with no HOA. The property backs up to woods for added privacy. The attached two-car garage gives you plenty of space for parking and storage. As you enter, you're greeted by gleaming wood floors, soaring vaulted ceilings, and a spacious open floor plan with a great flow for entertaining and everyday living. Enjoy cool evenings in front of the cozy gas fireplace in the family room. The kitchen offers ample cabinet and counter space, a breakfast bar, and a dining area with a large bay window overlooking the backyard. Refrigerator to convey. NET ADJ 1500 GARAGE
- Sold 2** in-ground gunite pool with a new pump! What house could be better? No doubt a pool would be helpful with this heat. This quaint three-bedroom two bath home has a lot to offer to a new family. New roof, three-year-old HVAC and a two-car attached garage. The two bathrooms have recently been updated as well. High ceilings with an open floor plan and inviting entryway. master bedroom closet has been outfitted with upgraded closet system. NET ADJ -25000 IN GROUND POOL
- Sold 3** LIKE NEW property located on a large corner lot in award winning Lexington School District One! This home boasts a new roof, new water heater, new LVP flooring throughout, and new siding! All replaced within the last 3 months!!! Almost every room has been freshly painted. Entire HVAC system replaced less than four years ago as well! ADJ 4500 GLA 3500 RC (HB)

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			NO LISTING HISTORY				
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	\$229,000	\$229,000
Sales Price	\$227,000	\$227,000
30 Day Price	\$215,000	--
Comments Regarding Pricing Strategy		
Subject price based on comps with close proximity and similar characteristics. Price heavily weighed by sold comps SC1 held the most weight due to proximity to subject. LC3 held the most weight of list comps due to gla similarities. LC1 has closest proximity, however has unfinished basement.		

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 233 Summer Walk Ct
West Columbia, SC 29170



Front

L2 117 Pebble Creek Dr
West Columbia, SC 29170



Front

L3 212 Fox Lake Dr
West Columbia, SC 29170



Front

Sales Photos

S1 115 Bradford Hill Dr
West Columbia, SC 29170



Front

S2 81 Cherry Grove Dr
West Columbia, SC 29170



Front

S3 136 Cherry Grove Dr
West Columbia, SC 29170



Front

ClearMaps Addendum

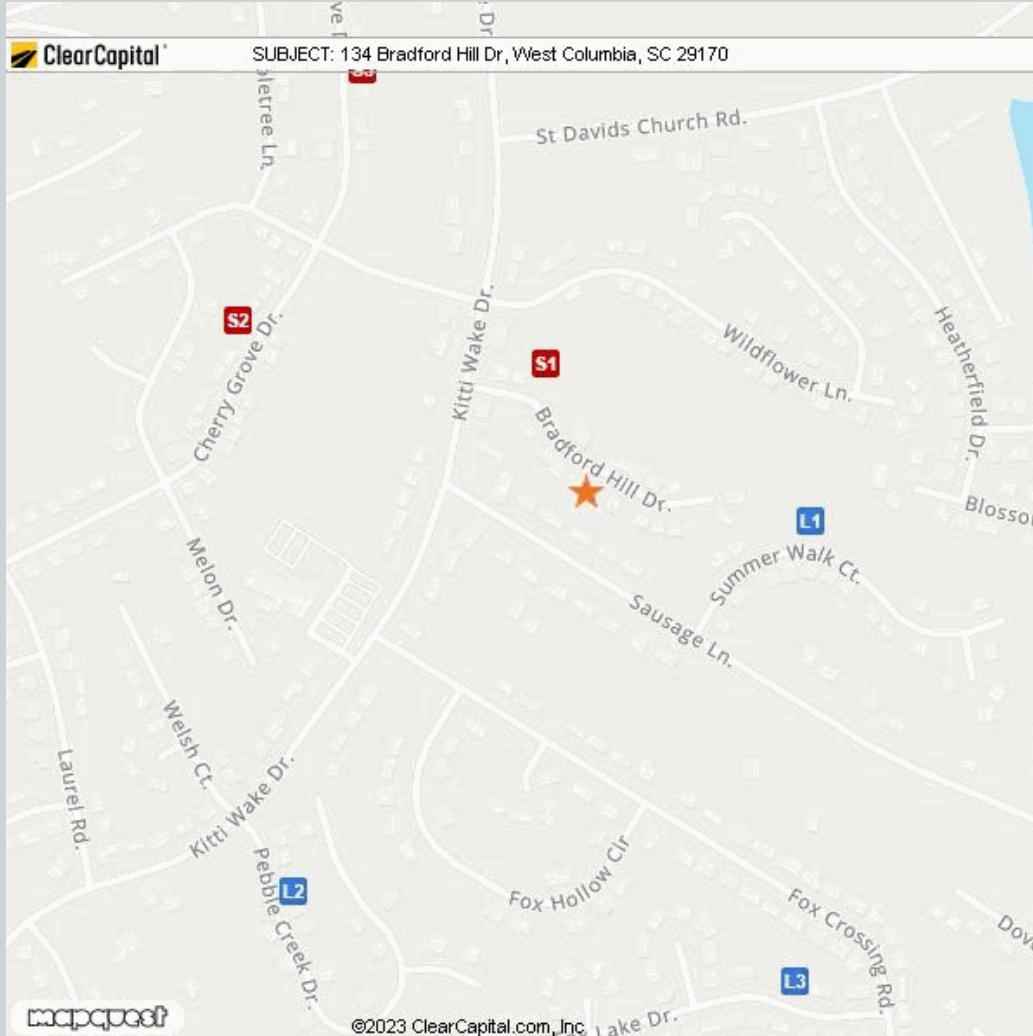
Address ★ 134 Bradford Hill Drive, West Columbia, SC 29170

Loan Number 55511

Suggested List \$229,000

Suggested Repaired \$229,000

Sale \$227,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	134 Bradford Hill Drive, West Columbia, SC 29170	--	Parcel Match
L1 Listing 1	233 Summer Walk Ct, West Columbia, SC 29170	0.16 Miles ¹	Parcel Match
L2 Listing 2	117 Pebble Creek Dr, West Columbia, SC 29170	0.35 Miles ¹	Parcel Match
L3 Listing 3	212 Fox Lake Dr, West Columbia, SC 29170	0.38 Miles ¹	Parcel Match
S1 Sold 1	115 Bradford Hill Dr, West Columbia, SC 29170	0.10 Miles ¹	Parcel Match
S2 Sold 2	81 Cherry Grove Dr, West Columbia, SC 29170	0.28 Miles ¹	Parcel Match
S3 Sold 3	136 Cherry Grove Dr, West Columbia, SC 29170	0.34 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	7.60 miles	Date Signed	10/21/2023

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.