DRIVE-BY BPO

327 CORNFLOWER DRIVE

COLUMBIA, SOUTHCAROLINA 29229

55977 Loan Number

\$270,000• 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	327 Cornflower Drive, Columbia, SOUTHCAROLINA 29 01/30/2024 55977 Breckenridge Property Fund 2016 LLC	229 Order ID Date of Repor	9132682 t 01/30/2024 175140305 Richland	Property ID	35026404
Tracking IDs					
Order Tracking ID	1.29_BPO	Tracking ID 1	29_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions				
Owner	WILLIAM A GOLDSMITH	Condition Comments		
R. E. Taxes	\$1,027	Subject maintained, subject requires no exterior repairs. Subject		
Assessed Value	\$5,360	landscape clean and free of debris. Subject maintained in line		
Zoning Classification	Residential PDD	with neighborhood.		
Property Type	SFR			
Occupancy	Vacant			
Secure? Yes				
(Windows and doors appear secure)				
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 Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Neighborhood maintained in line with subject, neighborhoo		
Sales Prices in this Neighborhood	Low: \$183800 High: \$445100	close proximity to shopping and amentiies.		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<30			

Client(s): Wedgewood Inc

Property ID: 35026404

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	327 Cornflower Drive	169 Longtown Place Dr	234 Longtown Place Dr	720 Cottontail Ct S
City, State	Columbia, SOUTHCAROLIN	A Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.		0.27 1	0.16 1	0.65 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$280,000	\$273,000	\$259,900
List Price \$		\$280,000	\$273,000	\$259,900
Original List Date		01/22/2024	01/15/2024	09/29/2023
DOM · Cumulative DOM		7 · 8	14 · 15	122 · 123
Age (# of years)	18	18	11	18
Condition	Average	Average	Good	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	1.5 Stories CONVENTIONAL	2 Stories CONVENTIONAL	2 Stories CONVENTIONA
# Units	1	1	1	1
Living Sq. Feet	2,264	2,170	1,962	2,219
Bdrm · Bths · ½ Bths	5 · 2 · 1	4 · 2	3 · 2	3 · 2 · 1
Total Room #	10	8	7	8
Garage (Style/Stalls)	Attached 3 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	.22 acres	0.23 acres	0.23 acres	0.21 acres

^{*} 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 .5 Story Partial Brick Front Traditional Ranch Homestead Has About 2170 Sf Of Heated Area & An Open Floor Plan With Ten And A Half Foot Smooth Ceilings In The Great Room With Ceiling Fan, Crown Mouldings, Fireplace With Slate Surround & Wood Burning Logs, A Formal Dining Room Area With Hardwood Like Flooring & Chairail
- **Listing 2** 3 Bedroom 2 Bathroom Home Located In The Longtown Place Subdivision. This Home Is Located Near The New Lexington Medical Hospital, Minutes Away From I-77, And Close To Shopping Centers.
- **Listing 3** Floorplan Is Functional With A Large Living Room, Open Kitchen And Formal Dining Room, That May Be Used As A Bonus Room

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.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	327 Cornflower Drive	104 Mason Ridge Cir	141 Rivendale Dr	206 Longtown Place Dr
City, State	Columbia, SOUTHCAROLIN	A Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.18 1	0.13 1	0.20 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$280,000	\$269,000	\$289,000
List Price \$		\$280,000	\$269,000	\$289,000
Sale Price \$		\$280,000	\$269,000	\$285,000
Type of Financing		Conv	Conv	Conv
Date of Sale		05/10/2023	10/17/2023	06/26/2023
DOM · Cumulative DOM		209 · 209	83 · 83	53 · 53
Age (# of years)	18	17	17	14
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 CONVENTIONAL	1 Story CONVENTIONA
# Units	1	1	1	1
Living Sq. Feet	2,264	2,335	2,279	2,180
Bdrm · Bths · ½ Bths	5 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	10	9	8	7
Garage (Style/Stalls)	Attached 3 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	.22 acres	0.25 acres	0.22 acres	.25 acres
Other				
Net Adjustment		-\$10,000	+\$1,500	-\$15,000
Adjusted Price		\$270,000	\$270,500	\$270,000

^{*} Sold 2 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.

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Recent Sales - Cont.

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

- **Sold 1** 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. ADJ 10000 GLA
- **Sold 2** Paint Has Been Updated Throughout The Home And In Addition To Plenty Of Seating Area The Living Room Showcases Built-ins, A Gas-log Fireplace, And Lots Of Storage. The Upstairs Has An Additional Living Room Which Can Be Used As A Office Space Or Media Room And All Three Bedrooms And Laundry Are Upstairs. ADJ 1500 RC
- Sold 3 Meticulously Kept Landscaping As You Make Your Way In The Front Door. As You Walk In You Will Notice All Of The Natural Light That This Home Provides You With. Cold Outside? Don't Worry, The Wood Burning Fireplace In The Great Room Should Be Able To Keep You Nice And Warm For Those Cold Mornings. The Kitchen Has All New Appliances With Luxury Vinyl Tile And Granite Countertops. NET ADJ -15000 CONDITION

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Subject Sale	es & Listing His	tory					
Current Listing Status Not Currently Liste		isted	Listing Histor	y Comments			
Listing Agency/Firm		NO LISTING HISTORY AVAILABLE					
Listing Agent Na	me						
Listing Agent Pho	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	\$270,500	\$270,500		
Sales Price	\$270,000	\$270,000		
30 Day Price	\$260,000			
Comments Regarding Pricing S	Comments Regarding Pricing Strategy			

Subject price based on comps with close proximity and similar characteristics. Subject price heavily weighed by sold comps. SC2 most comparable due to proximity and GLA similarities. LC1 most comparable due to proximity and GLA. Due to lack of similar comps in the immediate area some variances could not be avoided. Due to the same subject GLA could not be bracketed by list comps.

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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.

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Subject Photos



Front



Address Verification



Side



Side



Street

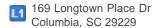


Street

55977

Listing Photos

by ClearCapital





Front

234 Longtown Place Dr Columbia, SC 29229



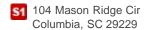
Front

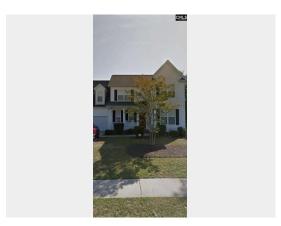
720 Cottontail Ct S Columbia, SC 29229



Front

Sales Photos





Front

141 Rivendale Dr Columbia, SC 29229



Front

206 Longtown Place Dr Columbia, SC 29229



Front

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55977 COLUMBIA, SOUTHCAROLINA 29229

ClearMaps Addendum 🗙 327 Cornflower Drive, Columbia, SOUTHCAROLINA 29229 **Address** Loan Number 55977 Suggested List \$270,500 Suggested Repaired \$270,500 **Sale** \$270,000 Clear Capital SUBJECT: 327 Cornflower Dr, Columbia, SC 29229 Hally Ridge LA. Kowpridge Churchland Dr Heather Green Dr. mapqv33 @2024 ClearCapital.com, Inc. Address Miles to Subject **Mapping Accuracy** Comparable Subject 327 Cornflower Drive, Columbia, SouthCarolina 29229 Parcel Match Listing 1 169 Longtown Place Dr, Columbia, SC 29229 0.27 Miles 1 Parcel Match Listing 2 234 Longtown Place Dr, Columbia, SC 29229 0.16 Miles 1 Parcel Match Listing 3 720 Cottontail Ct S, Columbia, SC 29229 0.65 Miles 1 Parcel Match **S1** Sold 1 104 Mason Ridge Cir, Columbia, SC 29229 0.18 Miles 1 Parcel Match S2 Sold 2 141 Rivendale Dr, Columbia, SC 29229 0.13 Miles 1 Parcel Match **S**3 Sold 3 206 Longtown Place Dr, Columbia, SC 29229 0.20 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.

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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.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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Report Instructions - cont.

by ClearCapital

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.

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Broker Information

Broker Name Khalil McClellan Company/Brokerage TAW REALTY

License No 63926 Address 4216 Donavan Dr Columbia SC

29210 License Expiration 06/30/2024 License State SC

Phone 8036730023 Email theamericanwayrealty@gmail.com

Broker Distance to Subject 12.46 miles **Date Signed** 01/30/2024

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.

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