

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	755 Palm Drive, Aiken, SOUTH CAROLINA 29803	Order ID	9594542	Property ID	35909130
Inspection Date	09/06/2024	Date of Report	09/07/2024		
Loan Number	58390	APN	1220620010		
Borrower Name	Neighbor to Neighbor Homes LLC	County	Aiken		

Tracking IDs

Order Tracking ID	9.4_BPO	Tracking ID 1	9.4_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	MONIQUE ADAMS LANDY	Condition Comments Subject appears to be in average condition with no obvious exterior repairs needed. Subject bed/bath count is estimated.
R. E. Taxes	\$490	
Assessed Value	\$122,120	
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 Subject is located in suburban area within five miles of schools, shopping, recreational facilities and employment centers.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$140,000 High: \$285,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	755 Palm Drive	1013 Wheeler Drive	104 Donegal Drive	953 Brooks Avenue
City, State	Aiken, SOUTH CAROLINA	Aiken, SC	Aiken, SC	Aiken, SC
Zip Code	29803	29803	29803	29803
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.92 ¹	1.82 ¹	1.43 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$234,900	\$265,900	\$199,900
List Price \$	--	\$234,900	\$234,900	\$189,900
Original List Date		08/07/2024	06/28/2024	06/18/2024
DOM · Cumulative DOM	-- · --	23 · 31	71 · 71	77 · 81
Age (# of years)	37	71	35	46
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 traditional	1 Story traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,380	1,379	1,556	1,218
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	8	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Carport 1 Car	Attached 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.18 acres	.29 acres	.33 acres	.34 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.

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

Listing 1 Comp is similar to subject due to square footage with adjustments made for carport vs garage and age.

Listing 2 Comp is superior to subject due to greater square footage.

Listing 3 Comp is inferior to subject due to lesser square footage, age, and carport vs garage.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	755 Palm Drive	756 Palm Drive	1409 Whiskey Road	134 Robinwood Drive
City, State	Aiken, SOUTH CAROLINA	Aiken, SC	Aiken, SC	Aiken, SC
Zip Code	29803	29803	29803	29803
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.82 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$259,000	\$225,000	\$235,000
List Price \$	--	\$259,000	\$225,000	\$235,000
Sale Price \$	--	\$200,000	\$185,000	\$230,000
Type of Financing	--	Conventional	Cash	Cash
Date of Sale	--	04/26/2024	04/26/2024	06/04/2024
DOM · Cumulative DOM	-- · --	90 · 90	91 · 91	76 · 76
Age (# of years)	37	33	69	39
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 traditional	1 Story traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,380	1,263	1,343	1,362
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 1	3 · 2
Total Room #	8	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Carport 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.18 acres	.2 acres	.43 acres	.3 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,850	+\$4,500	+\$2,500
Adjusted Price	--	\$205,850	\$189,500	\$232,500

* Sold 3 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.

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

Sold 1 Comp is inferior to subject due to lesser square footage (+5850). Comp is located in the same subdivision as subject.

Sold 2 Comp is similar to subject due to square footage with adjustments made for lesser full bath (+1000), carport vs garage (+1000), age (+3000), and greater acreage (-500).

Sold 3 Comp is similar to subject due to square footage, age, and acreage with an adjustment made for no garage (+2500).

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				none			
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	\$194,900	\$194,900
Sales Price	\$190,000	\$190,000
30 Day Price	\$175,000	--
Comments Regarding Pricing Strategy		
<p>Subject appears to be in average condition, sell as is. There is a lack of comps with similar lot size, year built, and square footage; therefore, it was necessary to exceed lot size, year built, and square footage guidelines for some comps. Extended mileage radius due to lack of inventory in closer proximity. In order to locate valid comps, expanded search to include sales up to 12 months. Best available comps are utilized.</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.

DRIVE-BY BPO

by ClearCapital

755 PALM DRIVE
AIKEN, SOUTH CAROLINA 29803

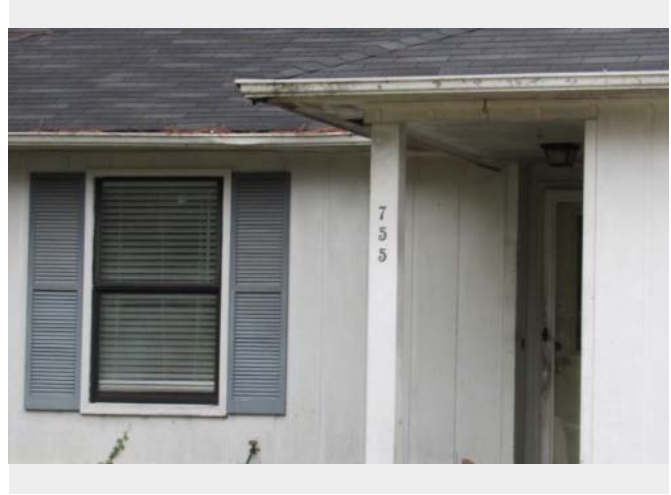
58390
Loan Number

\$190,000
● As-Is Price

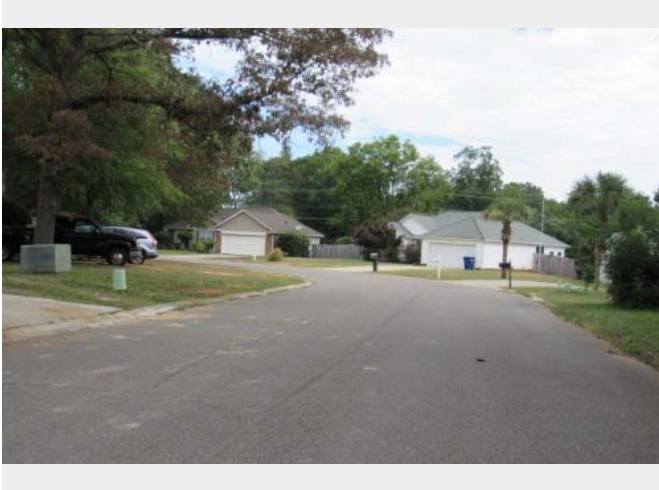
Subject Photos



Front



Address Verification



Street



Other

Listing Photos

L1 1013 Wheeler Drive
Aiken, SC 29803



Front

L2 104 Donegal Drive
Aiken, SC 29803



Front

L3 953 Brooks Avenue
Aiken, SC 29803



Front

Sales Photos

S1 756 Palm Drive
Aiken, SC 29803



Front

S2 1409 Whiskey Road
Aiken, SC 29803



Front

S3 134 Robinwood Drive
Aiken, SC 29803



Front

ClearMaps Addendum

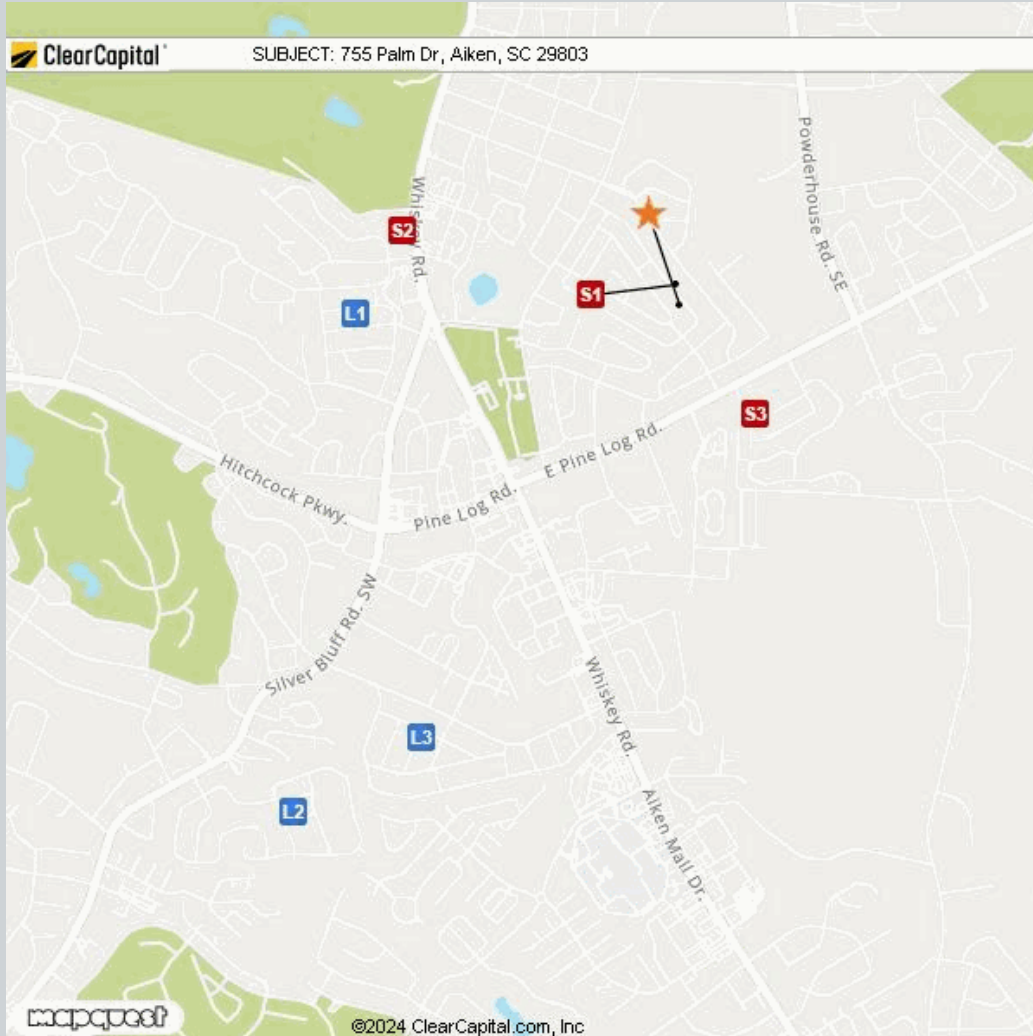
Address ★ 755 Palm Drive, Aiken, SOUTH CAROLINA 29803

Loan Number 58390

Suggested List \$194,900

Suggested Repaired \$194,900

Sale \$190,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	755 Palm Drive, Aiken, South Carolina 29803	--	Parcel Match
L1 Listing 1	1013 Wheeler Drive, Aiken, SC 29803	0.92 Miles ¹	Parcel Match
L2 Listing 2	104 Donegal Drive, Aiken, SC 29803	1.82 Miles ¹	Parcel Match
L3 Listing 3	953 Brooks Avenue, Aiken, SC 29803	1.43 Miles ¹	Parcel Match
S1 Sold 1	756 Palm Drive, Aiken, SC 29803	0.06 Miles ¹	Parcel Match
S2 Sold 2	1409 Whiskey Road, Aiken, SC 29803	0.82 Miles ¹	Parcel Match
S3 Sold 3	134 Robinwood Drive, Aiken, SC 29803	0.38 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiproducer@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	Jason Gambrell	Company/Brokerage	M&M Group
License No	48395	Address	136 Misty Oaks Place Lexington SC 29072
License Expiration	06/30/2025	License State	SC
Phone	8032600555	Email	jasongamb@gmail.com
Broker Distance to Subject	45.36 miles	Date Signed	09/07/2024

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 opinion may not be used for the purposes of obtaining financing in a federally related transaction.

This valuation service 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.