File # 11457319_1588228
Order # 532676541

RESIDENTIAL VALUATION SERVICES (RVS) - EVALUATION

State Specific Disclaimer

☐ Reject/Withdraw - Check Reason Below

☐ 2-4 Units ☐ Commercial/Mixed Use ☐ Zoned Commercial/Industrial ☐ Acreage (5+) ☐ Mobile/Mfg. Home ☐ Vacant Land ☐ Co-Op

☐ Other

Subject Property

Property Address 411 S Highland Forest Dr City Columbia State SC Zip Code 29203

County RICHLAND APN/Tax ID # R11915-05-01 Owner of Public Record DIXON JESSIE

Borrower JESSIE DIXON Occupancy ☒ Owner ☐ Tenant ☐ Vacant ☐ Unknown

Client Wells Fargo REVS Address

Inspection Type ☐ Interior ☒ Exterior Inspection Date 11/22/2021

Property Type ☒ SFR ☐ Condo ☐ PUD ☐ Other HOA $ per month

Projected Use Residential Current Use Residential Zoning Designation Legal

Zoning Compliance ☒ Legal ☐ Legal nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)

Subject Property Transfer and Listing History

Has the subject property transferred in the previous 12 months? ☐ Yes (If yes, Price $ Date) ☒ No

Is the subject currently listed? ☐ Yes (If yes, current list price $ and DOM) ☒ No

If the subject is not currently listed, has it been listed in the previous 12 months? ☐ Yes (If yes, list price $ and DOM) ☒ No

If the subject has been listed in the previous 12 months, has it been listed multiple times? ☐ Yes (☐ 2 ☐ 3 ☐ 4+) ☐ No ☒ N/A

Original List Price $ Date Last List Price $ Date

Listing Broker Jason Gambrell Listing Broker Company Listing Broker Phone 803 260-0555

Comments:
There is no listing or sale history available

Neighborhood

Neighborhood Characteristics				One Unit Housing Trends				PRICE $(000)		AGE (yrs)	
Location:	☐ Urban	☒ Suburban	☐ Rural	Property Values:	☒ Increasing	☐ Stable	☐ Declining	68,000	Low	30	
Built-Up:	☐ >75%	☒ 25-75%	☐ <25%	Demand/Supply:	☐ Shortage	☒ In Balance	☐ Over Supply	265,000	High	50	
Growth:	☐ Rapid	☒ Stable	☐ Slow	Marketing Time:	☐ Under 3 mths	☒ 3-6 mths	☐ Over 6 mths	166,500	Pred	40	

Marketing Time Trends for Competitive Properties: ☐ Increasing ☒ Stable ☐ Declining

Number of Competitive Listings in the Subject Property's neighborhod on the market 8 Price Range $ 170,000 to $ 242,900

Number of Comparable Sales in the Subject properties neighborhood in last 12 mths 16 Price Range $ 68,000 to $ 265,000

Neighborhood Description
Subject located in an established neighborhood within 5 miles of schools, shopping and major highways.

Market Conditions
Current market conditions are increasing and are expected to remain as such for the next six to twelve months. Sell subject as is where is.

Adverse Influences

Were there any physical, functional, or external influences observed that would affect the subject's marketability and/or value? ☐ Yes ☒ No

(If yes is checked, then identify the influence(s) and provide comments analyzing the affect on the subject's marketability and/or value in the Comments field below.)

☐ Busy street/hwy ☐ Nearby commercial or industrial land use ☐ Train tracks ☐ Power towers/lines ☐ Ingress/egress issues ☐ Environmental

☐ Market Activity ☐ Stigma ☐ Vacancies ☐ Mixed land use

☐ Physical deficiencies (health and safety, structural, etc.) ☐ Deferred maintenance ☐ Site issues (Topography, drainage, etc.) ☐ Non-conforming

☐ Other

Comments:
No there weren't any physical, functional, or external influences observed that would affect the subject's marketability and/or value.

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RESIDENTIAL VALUATION SERVICES (RVS) - EVALUATION

Sales Comparison Analysis

Property features	Subject	Comparable #1	Comparable #2	Comparable #3
Address	411 S Highland Forest Dr Columbia SC 29203	6 Jasmine Place Ct Columbia SC 29203	1555 Farmview Columbia SC 29203	2115 Tammy Dr Columbia SC 29223
Proximity		2.32 NE	2.31 SW	2.8 NE
Sale price	$ 0	$ 166,000	$ 171,000	$ 189,900
Sale or Financing Concessions	$	FHA $ 0	FHA $ 0	Cash $ 0
Price/Gross Liv Area	$ 0 /sq. ft.	$ 80 /sq. ft.	$ 65 /sq. ft.	$ 76 /sq. ft.
Data Sources	Tax RealQuest	MLS Tax	MLS Tax	MLS Tax
MLS # / DOM		506112 46	509016 2	513422 9
List Price	$	$ 170,000	$ 175,000	$ 189,900
Contract Date/Close Date		11/22/2020 2/23/2021	1/12/2021 2/25/2021	3/23/2021 4/29/2021
Location	Residential Average	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior
Site Area	0 AC	.24 AC	.51 AC	.81 AC
View	Residential Average	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior
Year Built	1974	2006	1965	1976
Design (Style)	Ranch	Ranch Similar	Ranch Similar	Ranch Similar
Condition	Average	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior
Above Grade Total / Bdrms / FB/HB	8 / 4 / 1 0	8 / 4 / 2 1	8 / 4 / 2 0	8 / 4 / 3 1
Gross Living Area (GLA)	2,360 sq. ft.	2,080 sq. ft.	2,615 sq. ft.	2,485 sq. ft.
Basement	None 0%	☐ Yes ☒ No	☐ Yes ☒ No	☐ Yes ☒ No
If Basement (Describe Subj.)		☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior
Garage/Carport	None 0	☒ Superior ☐ Similar ☐ Inferior	☒ Superior ☐ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior
Pool	No	☐ Yes ☒ No	☐ Yes ☒ No	☐ Yes ☒ No
HOA Dues (Condo only)	$	$	$	$
REO / Short Sale / No	No	☐ REO ☐ Short Sale ☒ No	☐ REO ☐ Short Sale ☒ No	☐ REO ☐ Short Sale ☒ No
Subdivision/Development	Highland Forest	☐ Superior ☐ Similar ☒ Inferior	☐ Superior ☐ Similar ☒ Inferior	☐ Superior ☐ Similar ☒ Inferior
Overall Comparison to the Subject Property		☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior

Transfer History

The Preparer has researched and analyzed a 3 year transfer history of the subject property/ 1 year history for the comparables

Transfer History	Subject	Comp 1	Comp 2	Comp 3
Date/Amount	_____ $ _____	_____ $ _____	_____ $ _____	_____ $ _____
	_____ $ _____	_____ $ _____	_____ $ _____	_____ $ _____

Sales Comparison Analysis

Comp #1:
See Attached Addendum

Comp #2:
See Attached Addendum

Comp #3:
See Attached Addendum

Comp #4:
LIST #1 - Equal to the subject - List 1 is similar it has less square footage, older construction, more rooms and a basement. MLS remarks: This tri-level home has a living room and kitchen on the 1st level. The Master, 2nd and 3rd bedrooms are on level 2 with two full baths. On the basement level, there is a bedroom and half bath as well as a sizeable living area, great for a man cave or play room. The spacious backyard sports a large deck great for family gatherings. This home has a lot of space for a great price.

Comp #5:
See Attached Addendum

Comp #6:
LIST # 3 - Equal to the subject - List 3 is similar and has less rooms, square footage and newer construction. MLS remarks: House in pretty good shape. Clean and tidy on the inside. 121 Durango Ave is likely to appreciate by 3% in the next year, based on the latest home price index. In the last 8 years, this home has increased its value by 25%

Sales Comparison Analysis Conclusion:
Sold two is most similar in location style and with the least amount of adjustments. SALE 4,5 & 6 are LISTED COMPS. Due to limited comps in the area, 2 sales with contract dates within 120 days of the effective date of the report could not be provided. FORM ONLY HAS SPOTS FOR 6 SOLD COMPS, THEREFORE SOLD COMPS 4,5 and 6 or really the LISTED COMPS. LISTED COMP PHOTOS OR UNDER SOLD COMPS 4,5 & 6. CAN NOT SUBMIT FORM WIHOUT SOLD COMP PHOTOS, WILL NOT ALLOW LIST PHOTOS.

Estimate of Market Value $ 178,000 as of 11/22/2021 which is the date of inspection and the effective date of this evaluation.

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File # 11457319_1588228
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RESIDENTIAL VALUATION SERVICES (RVS) - EVALUATION

Sales Comparison Analysis

Property features	Subject	Comparable #4	Comparable #5	Comparable #6
Address	411 S Highland Forest Dr Columbia SC 29203	7263 Claudia Dr Columbia SC 29223	199 Jasmine Place Dr Columbia SC 29203	121 Durango Ave Columbia SC 29203
Proximity		2.5 SE	2.49 NE	1.51 NE
Sale price	$ 0	$ 0	$ 0	$ 0
Sale or Financing Concessions	$	Cash $ 0	Cash $ 0	Cash $ 0
Price/Gross Liv Area	$ 0 /sq. ft.	$ 0 /sq. ft.	$ 0 /sq. ft.	$ 0 /sq. ft.
Data Sources	Tax RealQuest	MLS Tax	MLS Tax	MLS Tax
MLS # / DOM		530425 4	528212 1	527798 26
List Price	$	$ 170,000	$ 199,900	$ 205,000
Contract Date/Close Date		N/A N/A	N/A N/A	N/A N/A
Location	Residential Average	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior
Site Area	0 AC	.36 AC	.23 AC	.31 AC
View	Residential Average	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior
Year Built	1974	1962	2009	2004
Design (Style)	Ranch	Ranch Similar	Ranch Similar	Ranch Similar
Condition	Average	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior
Above Grade	Total / Bdrms / FB/HB	Total / Bdrms / FB/HB	Total / Bdrms / FB/HB	Total / Bdrms / FB/HB
Room Count	8 / 4 / 1 0	8 / 4 / 2 1	7 / 3 / 2 1	6 / 3 / 2 0
Gross Living Area (GLA)	2,360 sq. ft.	2,062 sq. ft.	1,984 sq. ft.	2,200 sq. ft.
Basement	None 0%	☒ Yes ☐ No	☐ Yes ☒ No	☐ Yes ☒ No
If Basement (Describe Subj.)		☒ Superior ☐ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior
Garage/Carport	None 0	☐ Superior ☒ Similar ☐ Inferior	☒ Superior ☐ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior
Pool	No	☐ Yes ☒ No	☐ Yes ☒ No	☐ Yes ☒ No
HOA Dues (Condo only)	$	$	$	$
REO / Short Sale / No	No	☐ REO ☐ Short Sale ☒ No	☐ REO ☐ Short Sale ☒ No	☐ REO ☐ Short Sale ☒ No
Subdivision/Development	Highland Forest	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior
Overall Comparison to the Subject Property		☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior	☐ Superior ☒ Similar ☐ Inferior

Transfer History

The Preparer has researched and analyzed a 3 year transfer history of the subject property/ 1 year history for the comparables

Transfer History	Subject	Comp 4	Comp 5	Comp 6
Date/Amount	_____ $ _____	_____ $ _____	_____ $ _____	_____ $ _____
	_____ $ _____	_____ $ _____	_____ $ _____	_____ $ _____

Additional Comments

Comments:

Extended mileage was used due to lack of similar comps in the immediate area. These were the most meaningful comps in the surrounding area.

Preparer's Information and Estimate of Market Value

Prepared By: Jason Gambrell
Broker/ License #: 48395
License State: SC
Company: Absolute Reality
Company Address: PO Box 1195 Lexington, SC 29071
Date of Signature: 11/22/2021
Phone: 803 260-0555

Market Value: $ 178,000

Effective Date: 11/22/2021

Signature:



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RESIDENTIAL VALUATION SERVICES (RVS) - EVALUATION

State Specific Disclaimer

PRODUCT DISCLAIMER:

This valuation is not an appraisal. Though market value is a component of this valuation, the information and value conclusion within was not from a person licensed or certified under applicable law to perform appraisals unless otherwise noted within the report.

SCOPE OF WORK:

The preparer must, at a minimum: (1) perform a visual inspection of the subject property as notated on page 1 of this evaluation, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this report.

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale; the buyer and seller each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale. (As defined by Title XI, 12 CFR part 34 Subpart C)

PREPARER'S CERTIFICATION: The preparer certifies and agrees that:

1. I performed a complete visual inspection of the subject property as notated on page 1 of this evaluation. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

2. I have adequate comparable market data to develop a reliable value conclusion for this assignment.

3. I researched, verified, analyzed, and reported on any current agreement of sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this evaluation, and the prior sales of the subject property in the twelve months prior to the effective date of this evaluation, unless otherwise indicated in this report.

4. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

5. I have knowledge and experience in evaluating this type of property in this market area.

6. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

7. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this evaluation. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

8. I stated in this evaluation report my own personal, unbiased, and professional analysis, opinions, and conclusions in this report.

9. I personally prepared all conclusions and opinions about the real estate that were set forth in this evaluation report.

10. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest of bias with respect to the participants in the transaction.

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Borrower: JESSIE DIXON		File No.: 11457319_1588228
Property Address: 411 S Highland Forest Dr		Case No.:
City: Columbia	State: SC	Zip: 29203
Lender: Wells Fargo REVS		

Comparable #1 Comments

Equal to the subject -Sold comp 1 is similar to the subject in style, condition, location, age and overall appeal. It is superior in Garage space, acres, and rooms.. Best sold comp for subject based on overall similarities and location. MLS COMMENTS: his four bedroom, two and a half bathroom home has an excellent layout and great backyard! From the wrap around front porch and through the front door you are greeted by the living room with a cozy fireplace. This leads into the formal dining area which is conveniently located off of the kitchen. A brand new smooth top stove has just been installed into the well equipped kitchen. There is an eat-in dining area through the kitchen which makes for a great in formal eating/homework space. Sliding doors off of the eat-in area lead to the huge fully fenced backyard with mature trees and a shed which will convey. Upstairs you will find the four bedrooms and laundry room which is located centrally to all bedrooms. The large master bedroom has an incredible bathroom with his and hers everything! Two sinks are separated by a wall with their own cabinet storage. Also located in the master bathroom are TWO walk-in closets along with a walk-in shower and garden tub. Impressively, all three remaining bedrooms have walk-in closets. This home is being sold AS IS.

Comparable #2 Comments

Equal to the subject - Sold 2 is superior in rooms, square footage, and garage space. MLS remarks: completely renovated, single level brick home sitiing on three large lots! Located minutes from I-20 and downtown Columbia. This home offers a huge master suite with room for a sitting area or a home office. The private bath is made for relaxing after a busy day. The three additional bedrooms are roomy and are closely located to the shared bathroom. The charming original front door opens into the family room with large windows overlooking the huge hardwood tree and the park across the street. The family room flows into the eat-in kitchen separated by a unique wood burning fireplace. The kitchen offers plenty of space for cooking delicious meals. The kitchen also has access to the backyard and lots of storage space. From the family room, step down into an area full of natural light that can be used as a playroom, crafting room, home office, or whatever you dream up. Just steps outside this flexible space is a small workshop area and the covered carport. The backyard is large and lush with a shed for additional storage. The large front yard has a walk way bordered by boxwoods and monkey grass. Within four miles to the zoned elementary , middle, and high school! This home can be your private oasis offering peace and quiet while being located close to dining, shopping, schools, and downtown Columbia.

Comparable #3 Comments

Equal to the subject - Sold 3 is similar it is superior in rooms and square footage. MLS remarks: Renovation special- fix and live or sell! Situated on 2 lots totaling over 1.25 acres, with a private POND, this contemporary style home is centrally located in NE Columbia with easy access to shopping/dining, I-77, I-20 and offers PRIVACY! No HOA. No value given towards former inground pool- NOW a DEEP HOLE- USE CAUTION when viewing! Pool house/ storage shed. Floor plan offers DUAL Owner bedrooms- both on MAIN level, spacious great room with HIGH CEILING and STONE fireplace, GRANITE KITCHEN, FORMAL DINING ROOM + SUNROOM+ SCREENED PORCH. SOLD AS-IS, inspections on file. SQFT PER TAX RECORDS: buyer to verify.IST

Comparable #5 Comments

LIST # 2 - Equal to the subject - List 2 is similar and has less square footage, more more garage space and newer construction. MLS remarks: This move-in ready home has just the right balance of spaciousness and coziness. On the main floor, you enter into the formal dining room which can also be used as an office, library or extra sitting area. The house then opens up to the great room, which flows seamlessly into the eat-in area and kitchen. With plenty of cabinets and a pantry, you will have all the storage you need to tuck away your cookware and food items. This is an amazing floorplan for entertaining or meal prepping with the TV on. Upstairs you will find all three bedrooms, the laundry room, as well as a loft that would make a great play area, office, or craft space. The massive master bedroom has an ensuite bath that connects into an enormous walk-in closet. Additional features include a 2-car garage, ceiling fans in all bedrooms, lots of closet space, and a huge backyard that is nice and flat and fully fenced in. Call for an appointment today or you will miss your chance on this wonderful home!

Sales Comparison Analysis Conclusion

Sold two is most similar in location style and with the least amount of adjustments.

State-Specific Disclaimers

File No. 11457319_1588228

STATE	DISCLAIMER
Arizona	Arizona Revised Statutes Annotated Title 32. Professions and Occupations (Refs & Annos) Chapter 36. Real Estate Appraisal (Refs & Annos) Article 1. General Provisions § 32-3602. Applicability of chapter This chapter does not apply to: 9. A person who produces a statement that is provided to any other person concerning the estimated value of real property through an internet website, automated valuation or other software program or other means of comparative market analysis and who discloses that the estimate is not an appraisal.
Arkansas	**Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is, desired the services of a licensed or certified appraiser must be obtained.** **Pursuant to Ar Code. Ann § 17-42-110(d), a broker price opinion or market analysis issued by a real estate licensee shall not contain the terms "market value", "appraised value", or "appraisal". Any reference in the report to a specific marketing time period is for illustrative purposes only and does not obligate the licensee or broker to sell the property within the stated timeframe or act as a representation or guarantee that the property will be sold within such timeframe. Unless otherwise indicated, the broker price opinion assumes without investigation a fee simple title ownership interest without any reservation of minerals, subsurface rights, or otherwise. This broker price opinion report is to be used solely for purposes allowed by state and federal law. If the report is to be used for any purpose not specifically allowed by state and federal law, legal counsel should be consulted.**
Colorado	This evaluation was prepared by a licensed real estate broker and is not an appraisal. This evaluation cannot be used for the purposes of obtaining financing.
Delaware	**Notwithstanding any language to the contrary contained herein, this Competitive Market Analysis is NOT an appraisal of the market value for property and is not intended to be used for any legal purpose including approval of a mortgage loan, modification of a mortgage loan, divorce/property separation, estate settlement, bankruptcy proceedings or any other purpose where real estate value is needed. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.**
Hawaii	This opinion as to the estimated price of real estate is not an appraisal.
Idaho	Unless the broker is licensed under the Idaho Real Estate Appraisers Act, Chapter 41, Title 54, Idaho Code, this report is not intended to meet the Uniform Standards of Professional Appraisal Practice. The broker's price opinion is not intended to be an appraisal of the market value of the property, and if an appraisal is desired, the services of a licensed or certified appraiser should be obtained.
Illinois	This is a broker price opinion/comparative market analysis, not an appraisal of the market value of the real estate, and was prepared by a licensed real estate broker or managing broker who was not acting as a State certified real estate appraiser.
Maine	**This opinion or appraisal was prepared solely for the client, for the purpose and function stated in this report and is not intended for subsequent use. It was not prepared by a licensed or certified appraiser and may not comply with appraisal standards of the uniform standards of professional appraisal practice.**
Maryland	COMPETITIVE MARKET ANALYSIS DISCLOSURE This analysis is not an appraisal. It is intended only for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing, offering, or sale price of the real property.
Michigan	**This is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraiser.**

STATE	DISCLAIMER
Minnesota	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.
Mississippi	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of real property for a mortgage loan origination, including first and second mortgages, refinances or equity lines of credit.
Missouri	**This is not an appraisal.**
Nebraska	**This opinion or analysis is not an appraisal. It is intended only for the benefit of the addressee for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing, offering or sale price of the real property or for lending purposes in a transaction other than a federally related transaction, or for real property tax appeal purposes. This opinion or analysis is not governed by the Real Property Appraiser Act.**
Nevada	**Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.**
New Jersey	This is not an appraisal and should not be considered the equivalent of an appraisal.
North Carolina	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser shall be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of or interest in real property for a mortgage loan origination, including first and second mortgages, refinances, or equity lines of credit.
Ohio	The valuation used for the purposes of the application was obtained from a market analysis or price opinion or automated valuation model report and not from a person licensed or certified under Ohio Revised Code § 4763.19
Oregon	This report is not intended to meet the requirements set out in the Uniform Standards of Appraisal Practice. This report is not intended as an appraisal and if an appraisal is desired, the services of a competent professional licensed appraiser should be obtained.
Pennsylvania	This analysis has not been performed in accordance with the Uniform Standards of Professional Appraisal Practice which requires valuers to act as unbiased, disinterested third parties with impartiality, objectivity and independence and without accommodation of personal interest. It is not to be construed as an appraisal and may not be used as such for any purpose.
Rhode Island	This opinion or analysis is not a certified appraisal or an appraisal that conforms to the Uniform Standards of Professional Appraisal Practice (USPAP). It is intended only for the benefit of the addressee for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing offering, or sale price of the real property and not for any other purpose, including but not limited to, lending purpose excepting that specifically provided under R.I. Gen.Laws § 5-20.7-3.
South Carolina	This valuation service may not be used for the purposes of obtaining financing in a federally related transaction.
Tennessee	This is not an appraisal.
Texas	This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice
Virginia	This is not an appraisal performed in accordance with the Uniform Standards of Professional Appraisal Practice. Nor is this an appraisal as defined in Section 54.1-2009 of the Code of Virginia.
Washington	This is not an appraisal as defined in chapter 181.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW. It has not been prepared by a state-certified or state-licensed real estate appraiser acting under their capacity as a licensee under chapter 18.140 RCW.
Wyoming	This is an opinion of price and is not a certified appraisal of the market value of the property. If such an appraisal is desired, the service of a certified appraiser must be obtained.

STATE	DISCLAIMER
West Virginia	This evaluation has been prepared in compliance with §30-38-1(c)(6) and the following conditions are satisfied, (A) The amount of the loan is equal to or less than the federal de minimus threshold; (B) the evaluation is used solely by the lender in its records to document the collateral value; (C) the evaluation clearly indicates on its face that it is for the lender's internal use only; (D) the evaluation is not labeled an appraisal and explicitly states that the evaluation was performed by an individual that is not licensed as an appraiser in accordance with §30-38-1, et seq.

SUBJECT PROPERTY PHOTO ADDENDUM

File No. 11457319_1588228

Property Address: 411 S Highland Forest Dr		
City: Columbia	State: SC	Zip: 29203



SUBJECT (FRONT VIEW)



SUBJECT (ANGLED)



ADDRESS VERIFICATION

SUBJECT PROPERTY PHOTO ADDENDUM

File No. 11457319_1588228

Property Address: 411 S Highland Forest Dr		
City: Columbia	State: SC	Zip: 29203



STREET VIEW (LEFT)



STREET VIEW (RIGHT)



STREET VIEW (ACROSS STREET)

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: JESSIE DIXON			File No.: 11457319_1588228
Property Address: 411 S Highland Forest Dr			Case No.:
City: Columbia	State: SC		Zip: 29203
Lender: Wells Fargo REVS			



COMPARABLE SALE #1

6 Jasmine Place Ct

Sale Date: 2/23/2021
Sale Price: $ 166,000



COMPARABLE SALE #2

1555 Farmview

Sale Date: 2/25/2021
Sale Price: $ 171,000



COMPARABLE SALE #3

2115 Tammy Dr

Sale Date: 4/29/2021
Sale Price: $ 189,900

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: JESSIE DIXON		File No.: 11457319_1588228
Property Address: 411 S Highland Forest Dr		Case No.:
City: Columbia	State: SC	Zip: 29203
Lender: Wells Fargo REVS		



COMPARABLE SALE #4

7263 Claudia Dr
LIST COMP #1
Sale Date: N/A
Sale Price: $ 0



COMPARABLE SALE #5

199 Jasmine Place Dr
LIST COMP #2
Sale Date: N/A
Sale Price: $ 0

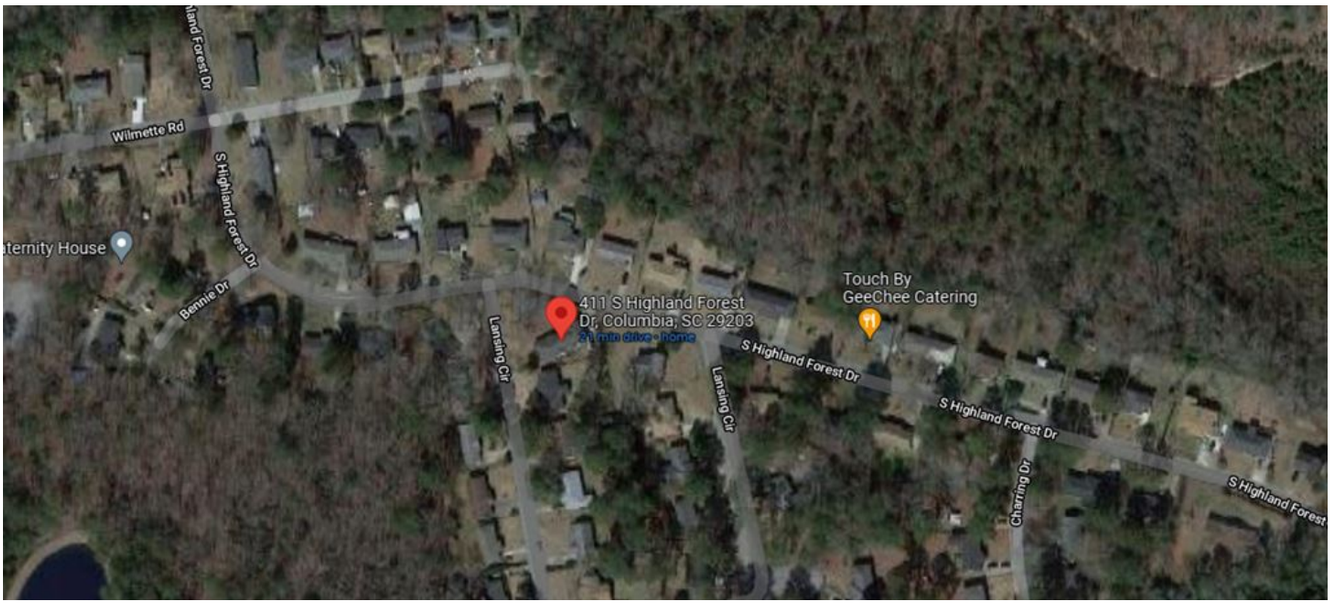


COMPARABLE SALE #6

121 Durango Ave
LIST COMP #3
Sale Date: N/A
Sale Price: $ 0

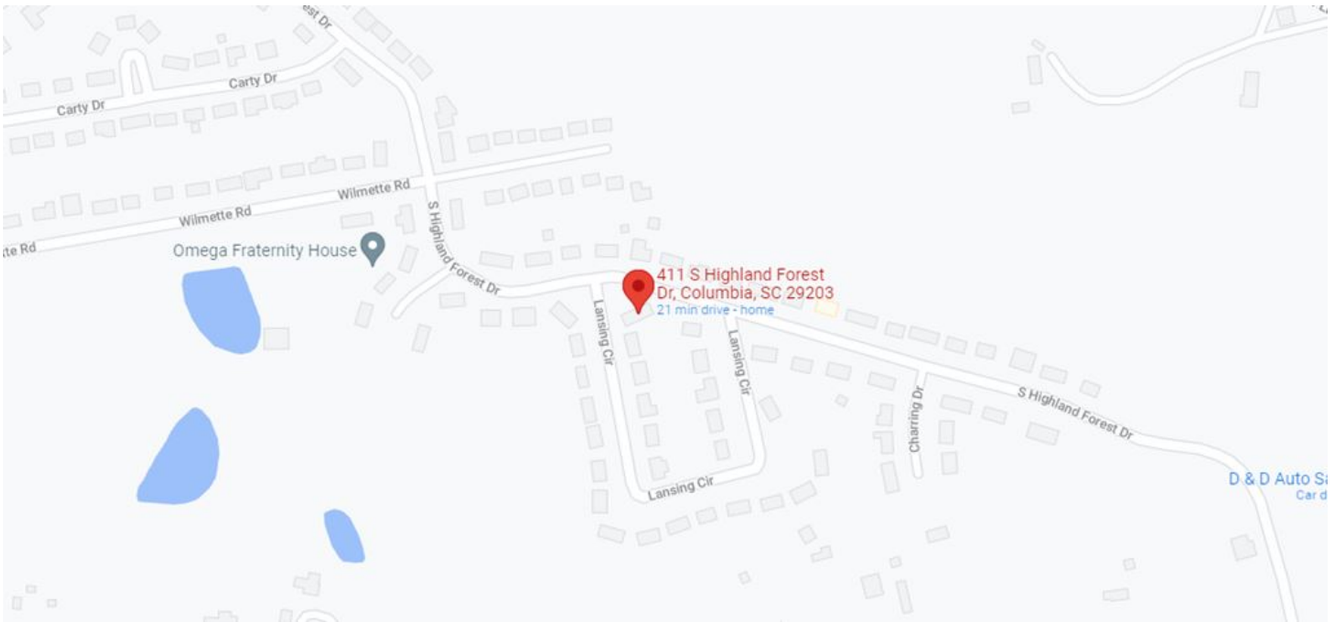
AERIAL MAP

Borrower: JESSIE DIXON		File No.: 11457319_1588228
Property Address: 411 S Highland Forest Dr		Case No.:
City: Columbia	State: SC	Zip: 29203
Lender: Wells Fargo REVS		



LOCATION MAP

Borrower: JESSIE DIXON		File No.: 11457319_1588228
Property Address: 411 S Highland Forest Dr		Case No.:
City: Columbia	State: SC	Zip: 29203
Lender: Wells Fargo REVS		



Borrower: JESSIE DIXON			File No.: 11457319_1588228
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