# 3133 RAMBLEWOOD COURT

POWDER SPRINGS, GA 30127

**43977 \$235,000** Loan Number • 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	3133 Ramblewood Court, Powder Springs, GA 30127 04/20/2021 43977 Breckenridge Property Fund 2016 LLC	7 Order ID Date of Report APN County	7242891 04/21/2021 19073000290 Cobb	Property ID	30006121
Tracking IDs					
Order Tracking ID Tracking ID 2	0419BPO 	Tracking ID 1 C Tracking ID 3 -	)419BPO -		

#### **General Conditions**

Owner	Hawkins Laila	Condition Comments
Owner		
R. E. Taxes	\$3,299	The subject property is in average condition as viewed from the
Assessed Value	\$82,804	street. No adverse conditions noted. This home has a repair
Zoning Classification	Res	needed on the front siding. The subject has had an eviction. There is trash out front. The trash is not included as a repair
Property Type	SFR	since it does not impact the home. The repair listed is for the
Occupancy	Occupied	siding on the front right of the home.
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$500	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subject neighborhood is located 1-3 miles from interstate,			
Sales Prices in this Neighborhood	Low: \$146200 High: \$335820	shopping and other points of interest as well as other like homes.			
Market for this type of property	Decreased 4 % in the past 6 months.				
Normal Marketing Days	<90				

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### **Current Listings**

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3133 Ramblewood Court	4773 Quail Hunt Ct	3266 Woodcliff Way	4824 Buckhorn Ct
City, State	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.24 1	0.24 <sup>1</sup>	0.25 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$224,900	\$235,000	\$292,000
List Price \$		\$224,900	\$235,000	\$292,000
Original List Date		03/19/2021	04/01/2021	04/05/2021
DOM · Cumulative DOM	·	33 · 33	20 · 20	16 · 16
Age (# of years)	31	33	33	31
Condition	Average	Good	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	Split Ranch	Split Ranch	Split Ranch	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,389	1,407	1,413	1,637
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2 · 1
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	66%
Basement Sq. Ft.	240	216	346	1,084
Pool/Spa				
Lot Size	0.31 acres	0.22 acres	0.26 acres	0.24 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace

\* Listing 2 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** Listing 1 is similar in GLA, age, location and appeal. GLA is not bracketed in the lower end, but the best and most proximate comps have been chosen. Superior condition. Similar basement. Condition criteria was expanded to use this proximate comp.

Listing 2 Listing 2 is similar in GLA, age, location and appeal. GLA is not bracketed in the lower end, but the best and most proximate comps have been chosen. Superior condition. Condition criteria was expanded to use this proximate comp. Similar basement. Most recent, most similar.

Listing 3 Listing 3 is similar in age, location and condition. This comp brackets age for the entire report and condition criteria. Superior GLA, superior finished basement.

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#### **Recent Sales**

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3133 Ramblewood Court	4746 Bradford Ln	3142 Ramblewood Ct	3215 Country Walk Dr
City, State	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.28 <sup>1</sup>	0.07 1	0.17 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$240,000	\$250,000	\$229,900
List Price \$		\$240,000	\$250,000	\$229,900
Sale Price \$		\$245,000	\$275,000	\$237,000
Type of Financing		Fha	Conv	Va
Date of Sale		11/23/2020	04/06/2021	03/09/2021
DOM $\cdot$ Cumulative DOM	·	8 · 38	5 · 39	72 · 186
Age (# of years)	31	32	33	32
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	Split Ranch	Split Ranch	Split Ranch	Split Ranch
# Units	1	1	1	1
Living Sq. Feet	1,389	1,413	1,500	1,585
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	б	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	240	624	702	200
Pool/Spa				
Lot Size	0.31 acres	0.24 acres	0.20 acres	1.00 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace
Net Adjustment		-\$5,740	-\$20,590	-\$5,920
Adjusted Price		\$239,260	\$254,410	\$231,080

\* 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.

#### 3133 RAMBLEWOOD COURT

POWDER SPRINGS, GA 30127

### Recent Sales - Cont.

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

- Sold 1 Sold 1 is similar in GLA, age, location and condition. Due to a lack of similar comps lower GLA is not bracketed. These are still the best comps. \$1900cc. -\$3840 finished basement. This home closed above list price due to competition.
- **Sold 2** Sold 2 is similar in GLA -\$2220, 0cc. -\$4620 finished basement. This comp is superior in condition -5%. Due to a lack of comps age, condition and basement have been expanded to find additional comps due to low supply. Age is bracketed in the listings and GLA is not bracketed due to low supply. These are the best comps found. This home closed above list price due to competition.
- **Sold 3** Sold 3 is similar in GLA -\$3920 GLA. Similar condition, age and location. Superior acreage -\$2000. This home closed above list price due to competition. This comp is the most similar with the most recent closing date.

# 3133 RAMBLEWOOD COURT

POWDER SPRINGS, GA 30127

## Subject Sales & Listing History

Current Listing S	tatus	Not Currently L	_isted	Listing Histor	ry Comments		
Listing Agency/Firm			No listing h	No listing history found in the past 12 months.			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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 \$237,000 \$238,000 **Sales Price** \$235,000 \$236,000 \$231,500 30 Day Price --

#### **Comments Regarding Pricing Strategy**

Age, GLA, location, condition and basement criteria was expanded to use the most proximate comps. Age is bracketed in the listings and not in the sales due to low supply. GLA is not bracketed, however these are all the most similar comps that are from the subject subdivision.

#### 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.

DRIVE-BY BPO by ClearCapital

# 3133 RAMBLEWOOD COURT

POWDER SPRINGS, GA 30127

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# **Subject Photos**





Front





Side



Street



#### Street

Client(s): Wedgewood Inc

Property ID: 30006121

DRIVE-BY BPO by ClearCapital

# 3133 RAMBLEWOOD COURT

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# **Subject Photos**





Street

Street



Street



Other

by ClearCapital

# 3133 RAMBLEWOOD COURT

POWDER SPRINGS, GA 30127



\$235,000 As-Is Value

# **Listing Photos**

4773 Quail Hunt Ct L1 Powder Springs, GA 30127



Front



3266 Woodcliff Way Powder Springs, GA 30127



Front



4824 Buckhorn Ct Powder Springs, GA 30127



Front

by ClearCapital

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POWDER SPRINGS, GA 30127

43977 Loan Number

\$235,000 As-Is Value

# **Sales Photos**

4746 Bradford Ln **S1** Powder Springs, GA 30127



Front





Front



3215 Country Walk Dr Powder Springs, GA 30127



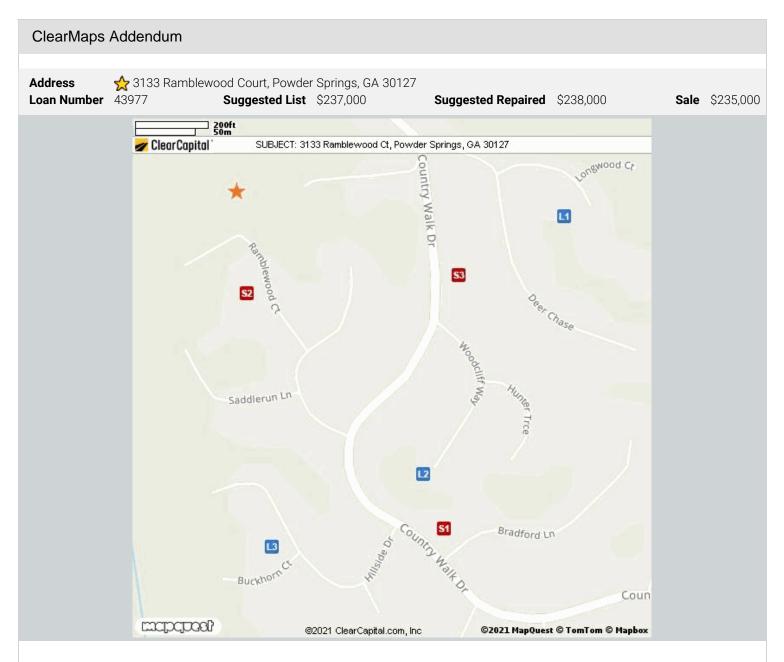
Front

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Comparable		omparable	Address	Miles to Subject	Mapping Accuracy
	*	Subject	3133 Ramblewood Court, Powder Springs, GA 30127		Parcel Match
	L1	Listing 1	4773 Quail Hunt Ct, Powder Springs, GA 30127	0.24 Miles 1	Parcel Match
	L2	Listing 2	3266 Woodcliff Way, Powder Springs, GA 30127	0.24 Miles 1	Parcel Match
	L3	Listing 3	4824 Buckhorn Ct, Powder Springs, GA 30127	0.25 Miles 1	Parcel Match
	<b>S1</b>	Sold 1	4746 Bradford Ln, Powder Springs, GA 30127	0.28 Miles 1	Parcel Match
	<b>S</b> 2	Sold 2	3142 Ramblewood Ct, Powder Springs, GA 30127	0.07 Miles 1	Parcel Match
	<b>S</b> 3	Sold 3	3215 Country Walk Dr, Powder Springs, GA 30127	0.17 Miles 1	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.

### 3133 RAMBLEWOOD COURT

POWDER SPRINGS, GA 30127



### 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.

POWDER SPRINGS, GA 30127

#### 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.

## 3133 RAMBLEWOOD COURT

POWDER SPRINGS, GA 30127



#### 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.

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#### **Broker Information**

Broker Name	Cara Caldwell	Company/Brokerage	Atlanta Communities
License No	202666	Address	4286 Bells Ferry Road kennesaw GA 30144
License Expiration	01/31/2023	License State	GA
Phone	7707788851	Email	cara@getcaldwell.com
Broker Distance to Subject	14.70 miles	Date Signed	04/21/2021

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 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 or nace, 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 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 document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

#### 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.