

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.

<b>Address</b>	4920 Hadaway Road, Kennesaw, GA 30152	<b>Order ID</b>	9206266	<b>Property ID</b>	35173760
<b>Inspection Date</b>	03/09/2024	<b>Date of Report</b>	03/21/2024		
<b>Loan Number</b>	44247	<b>APN</b>	20026200190		
<b>Borrower Name</b>	Champery Real Estate 2015 LLC	<b>County</b>	Cobb		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	3.8_AtlasBPO_update	<b>Tracking ID 1</b>	3.8_AtlasBPO_update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	CHAMPERY REAL EST 2015 LLC,	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,436	Property has recently been renovated.	
<b>Assessed Value</b>	\$80,264		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Property is located in an established neighborhood with like condition properties. Area has low listing inventory	
<b>Sales Prices in this Neighborhood</b>	Low: \$231000 High: \$1409506		
<b>Market for this type of property</b>	Decreased 2 % in the past 6 months.		
<b>Normal Marketing Days</b>	<180		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	4920 Hadaway Road	4725 Twin Oaks Dr Nw	1503 Barksdale Ct Nw	5705 Brynwood Cir Nw
<b>City, State</b>	Kennesaw, GA	Kennesaw, GA	Kennesaw, GA	Acworth, GA
<b>Zip Code</b>	30152	30152	30152	30101
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.77 <sup>1</sup>	1.73 <sup>1</sup>	1.25 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$559,000	\$599,000	\$635,000
<b>List Price \$</b>	--	\$559,000	\$599,000	\$620,000
<b>Original List Date</b>		02/08/2024	11/10/2023	02/20/2024
<b>DOM · Cumulative DOM</b>	-- · --	34 · 42	124 · 132	22 · 30
<b>Age (# of years)</b>	51	3	27	34
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1.5 Stories Traditional	1 Story Ranch/Rambler	2 Stories Cape Cod	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,886	2,359	2,877	2,771
<b>Bdrm · Bths · ½ Bths</b>	3 · 3	4 · 3	4 · 3 · 1	5 · 3 · 1
<b>Total Room #</b>	6	7	8	9
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Detached 4 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	No	Yes	Yes
<b>Basement (% Fin)</b>	100%	0%	98%	100%
<b>Basement Sq. Ft.</b>	728	--	1,050	846
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	1.00 acres	0.29 acres	0.46 acres	0.41 acres
<b>Other</b>	--	--	--	--

\* Listing 1 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.

## Current Listings - Cont.

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

- Listing 1** Back on Market - previous buyers were offered a job south of Atlanta! Welcome home!!! This is a true gem located in the much desirable Harrison High School district. The home was lovingly brought down to the studs and fully renovated and every detail has been carefully thought out! Everything is brand new...everything! Enjoy this quiet wooded area of West Cobb with no HOA overlooking a 243 acre Cobb County Park (Price Park). The home has 4 spacious bedrooms and 3 full baths. The owner's suite is bright and airy and the owner's suite bathroom could be featured in a luxury magazine - oversized tiled walk in shower, frameless shower doors & beautiful dual vanity. The custom walk-in closet has plenty of room for two! The kitchen is a chef's dream with Kitchen Aid stainless steel appliances, quartz countertops, marble backsplash and farm-house sink. Spacious Great room and open concept dining and kitchen make it a great home for entertaining. Separate living room/office has a beautiful stone fireplace with gas logs. There is a screened porch for nights outside listening to the crickets. The home has not only 1 but 2 garages. One garage has a loft space above that could be finished or used for additional storage. The other garage is 600 square feet and could be a great shop or storage for boats or all the toys. Owner's renovated home as if this was going to be their forever home - whole house has spray foam insulation, new energy efficient windows and doors installed - crawl space is encapsulated and whole house dehumidifier. Property has Gorgeous landscaping which just adds another element of why this home is so special. Schedule appointments through Showing Time and bring your offers!
- Listing 2** BRING ALL OFFERS!!! Motivated seller!! VACANT GO AND SHOW! Beautiful 4 bedroom/3.5 bath cape cod in the sought after Harrison High School district. This tranquil and quaint neighborhood of 23 homes is in an ideal location close to shopping, eating and entertainment. This home features a formal dining room providing an elegant space for hosting dinner or special occasions. Flex room on main could be used as an office, playroom or additional sitting area depending on your needs. The spacious family room features a real masonry fireplace that adds warmth and character to the space. The kitchen, a true focal point, features a vaulted breakfast room and open layout that seamlessly connects to both the family and sunrooms. Large sunroom with a wall of windows overlooking the serene, wooded backyard. This open floorplan allows for effortless entertaining. The oversized primary bedroom and bath allow for relaxation and tranquility after a long day with vaulted ceiling, double vanities and separate tub and shower. Large add'l bedrooms, bathroom & laundry room upstairs. This property also features a finished basement with a kitchenette, full finished bathroom, 2 large rooms perfect for entertaining or secondary living spaces, workshop - providing ample room for hobbies or storage. Additional room for parking 3-5 cars if needed. Beautiful hilltop view. The 0.58 acre lot next door is available for purchase which currently provides extra privacy but could allow for additional building or clearing for more green space.
- Listing 3** Welcome Home! Ideally located in the highly sought after Brookstone Golf and Country Club, this executive home features 5 bedrooms, 3.5 baths and a finished basement. From the minute you enter the home, you will see the beautiful office with French doors and custom built in cabinetry. Continue on to the spacious chef's kitchen that has been updated with shaker style white cabinetry with soft close drawers and doors, quartz countertops, stainless appliances, and an induction stove top. Kitchen overlooks large family room with fireplace with custom mantel and windows showcasing the large level backyard. Do not miss the Dining Room off the kitchen perfect for your holiday and family gatherings. Upstairs features the Owners' Suite with an additional fireplace and ensuite bath. There are also three additional secondary bedrooms with walk-in closets. The laundry room is located off the upstairs hallway. Finished basement features additional bedroom and bath. Huge finished room that can be used as play area or additional flex space. Plenty of unfinished area to store all your lawn tools and holiday decorations. Don't miss the great backyard with huge deck. All decking replaced in last 18 months, interior walls all repainted, new roof in 2022, exterior of home painted in 2021, and Pinnacle Energy Efficient windows throughout house with lifetime transferrable warranty with repair and replacement. Brookstone is an incredible country club community with swim, tennis, golf, ball fields, a clubhouse, and a concert pavilion that hosts multiple community events each month. Within 5 minutes there are two major grocery stores, restaurants, the YMCA and the Kemp Cobb County library. The districted schools are the award-winning Picket's Mill Elementary, Durham Middle, & Allatoona High School.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	4920 Hadaway Road	4950 Hadaway Rd Nw	4080 Paul Samuel Rd Nw	6007 Fords Lake Ct Nw
<b>City, State</b>	Kennesaw, GA	Kennesaw, GA	Kennesaw, GA	Acworth, GA
<b>Zip Code</b>	30152	30152	30152	30101
<b>Datasource</b>	MLS	MLS	Public Records	Public Records
<b>Miles to Subj.</b>	--	0.06 <sup>1</sup>	1.71 <sup>1</sup>	1.64 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$315,000	\$550,000	\$549,000
<b>List Price \$</b>	--	\$315,000	\$550,000	\$549,000
<b>Sale Price \$</b>	--	\$320,000	\$550,000	\$549,000
<b>Type of Financing</b>	--	Conventional	Cash	Other
<b>Date of Sale</b>	--	05/25/2023	05/19/2023	01/04/2024
<b>DOM · Cumulative DOM</b>	-- · --	51 · 51	1 · 0	4 · 0
<b>Age (# of years)</b>	51	51	29	25
<b>Condition</b>	Good	Average	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1.5 Stories Traditional	1.5 Stories Traditional	1 Story Ranch	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,886	1,614	2,103	2,094
<b>Bdrm · Bths · ½ Bths</b>	3 · 3	3 · 2	3 · 3	4 · 3
<b>Total Room #</b>	6	5	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	100%	100%	0%	80%
<b>Basement Sq. Ft.</b>	728	428	1,375	2,168
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	1.00 acres	0.50 acres	2.34 acres	0.46 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$115,100	-\$10,850	-\$7,000
<b>Adjusted Price</b>	--	\$435,100	\$539,150	\$542,000

\* Sold 2 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.

## Recent Sales - Cont.

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

- Sold 1** Well cared for, original owner, full of southern charm. Welcome to this unique opportunity to make west Cobb your home, surrounded by the most desirable school systems in the area. Pleasantly located off Hadaway Rd in what used to be the rural part of Atlanta, this sturdy built 70's split level is now situated convenient to shopping, dining, and various sports and activity centers. Updated roof and siding, newer water heater and storm windows make the value of this home an asset, while an affordable price gives you the chance to make it your own. Picturesque backyard offers serenity and privacy from the patio directly off of the family room and kitchen, where quiet afternoons and morning coffee will always be a treat, and its fully fenced. Ample storage is available in the basement and an additional room could be used for your in-home office, work out area, or craft and activity center. You'll feel right at home when you take a tour and we are ready to meet you there and show you everything this special opportunity for being a home owner has to offer.
- Sold 2** BEAUTIFUL SPLIT-BEDROOM RANCH-PASTURE AREA PERFECT FOR HORSE LOVERS-IMMACULATE AND WELL MAINTAINED-WELL WATER FOR WATERING YARD AND ANIMALS-SCREENED PORCH-HARDWOOD FLOORS AND SOOOOO MUCH MORE-A REAL PLEASURE TO SHOW!
- Sold 3** Welcome home to this meticulously maintained home. With a perfect blend of functionality, style and an abundance of space making you feel at home the moment you walk through the door. The main level has hardwood floors throughout, an owner's suite, and dining/sitting room. The eat-in kitchen features custom cabinetry with ample space, large island, stainless steel appliances, new gas range, and views of the fireside family room. Upstairs features three additional spacious bedrooms with large closets. The finished and recently renovated basement provides the ultimate family hangout offering a game room, living/media room, kitchen, full bathroom, and 5th bedroom currently being used as a gym. Venture outside to the large, private, fenced backyard with views of Fords Lake. This home is situated on a quiet cul-de-sac lot and is move-in ready. Located in sought after Fords Elementary, Durham Middle, and Harrison High School. Convenient to shopping and Downtown Acworth, Kennesaw and Marietta Square.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Property is currently on the market			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$542,000	\$542,000
<b>Sales Price</b>	\$542,000	\$542,000
<b>30 Day Price</b>	\$539,000	--
<b>Comments Regarding Pricing Strategy</b>		
Property is located in Kennesaw Ga. Area is sought after for its proximity to the interstates, Atlanta, KSU and Truist Park. Adjustments 50 SQFT GLA 5500 Bedroom 5000 Bathroom 4450 Half Bath		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to subject being remodeled. The listing price for subject is overstated and mls data does not match the tax record for the subject and is including the basement gla in the above grade.
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## Subject Photos



Front



Address Verification



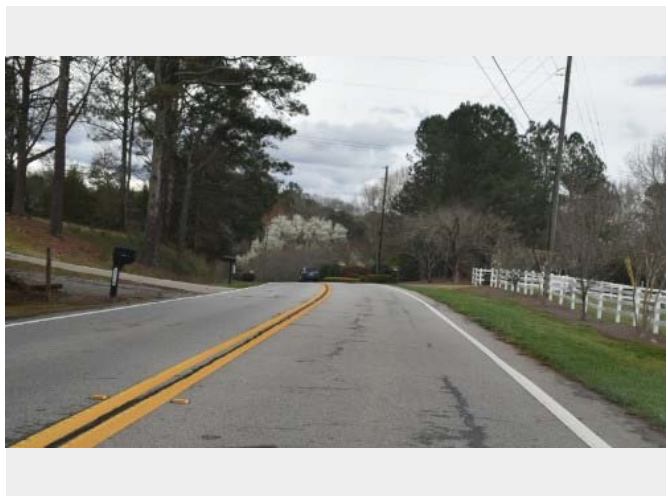
Address Verification



Side



Side



Street

## Listing Photos

**L1** 4725 Twin Oaks Dr NW  
Kennesaw, GA 30152



Front

**L2** 1503 Barksdale Ct NW  
Kennesaw, GA 30152



Front

**L3** 5705 Brynwood Cir NW  
Acworth, GA 30101



Front



## Sales Photos

**S1** 4950 Hadaway Rd NW  
Kennesaw, GA 30152



Front

**S2** 4080 Paul Samuel Rd NW  
Kennesaw, GA 30152



Front

**S3** 6007 Fords Lake Ct NW  
Acworth, GA 30101



Front

### ClearMaps Addendum

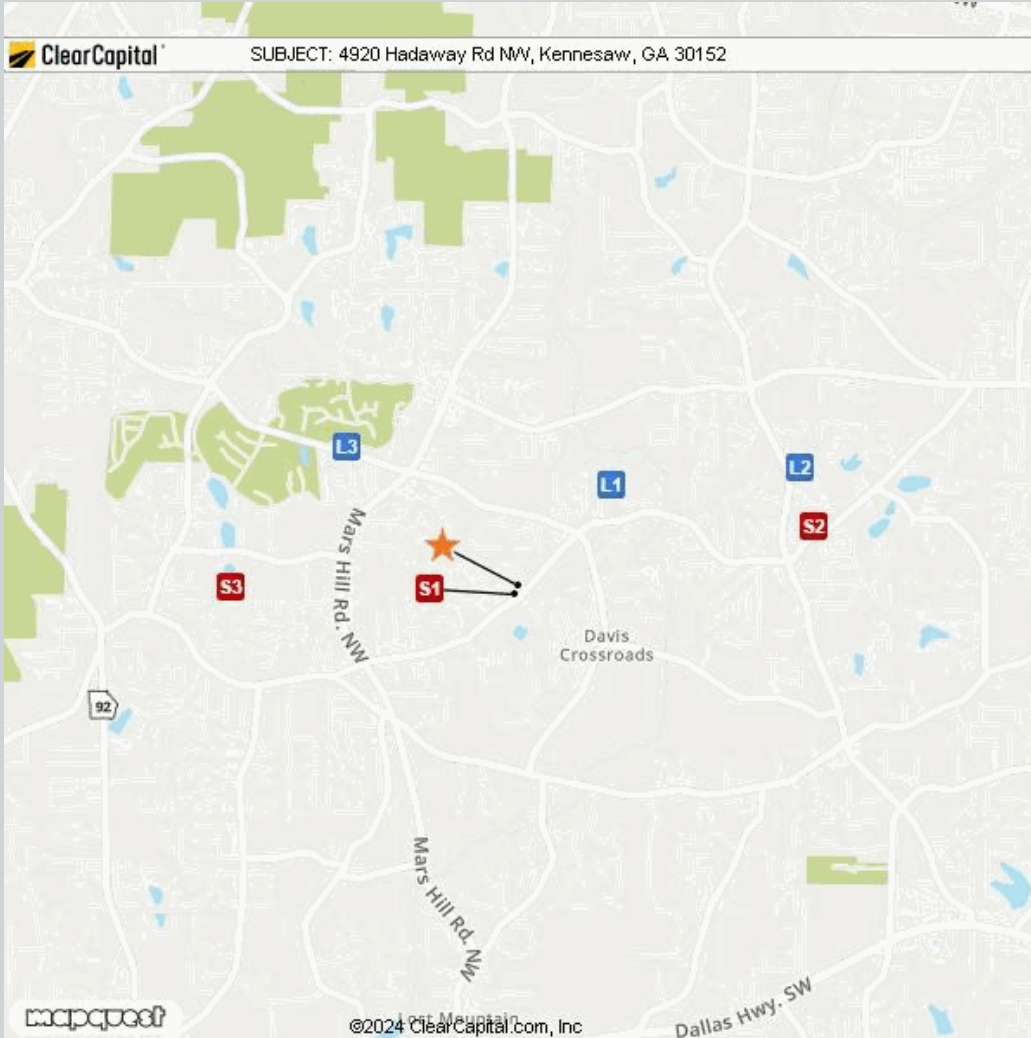
**Address** ★ 4920 Hadaway Road, Kennesaw, GA 30152

**Loan Number** 44247

**Suggested List** \$542,000

**Suggested Repaired** \$542,000

**Sale** \$542,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4920 Hadaway Road, Kennesaw, GA 30152	--	Parcel Match
L1 Listing 1	4725 Twin Oaks Dr Nw, Kennesaw, GA 30152	0.77 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1503 Barksdale Ct Nw, Kennesaw, GA 30152	1.73 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	5705 Brynwood Cir Nw, Acworth, GA 30101	1.25 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	4950 Hadaway Rd Nw, Kennesaw, GA 30152	0.06 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4080 Paul Samuel Rd Nw, Kennesaw, GA 30152	1.71 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	6007 Fords Lake Ct Nw, Acworth, GA 30101	1.64 Miles <sup>1</sup>	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.

## 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

<b>Broker Name</b>	Daniel Geiman	<b>Company/Brokerage</b>	Exp realty llc
<b>License No</b>	380873	<b>Address</b>	2242 Major Loring Way SW Marietta GA 30064
<b>License Expiration</b>	07/31/2025	<b>License State</b>	GA
<b>Phone</b>	6787613425	<b>Email</b>	Daniel.geiman@exprealty.com
<b>Broker Distance to Subject</b>	6.25 miles	<b>Date Signed</b>	03/21/2024

*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 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.**