

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>	3579 Oakshire Way Se, Atlanta, GA 30354	<b>Order ID</b>	8010752	<b>Property ID</b>	32263548
<b>Inspection Date</b>	03/02/2022	<b>Date of Report</b>	03/03/2022		
<b>Loan Number</b>	44310	<b>APN</b>	14 0002 LL0976		
<b>Borrower Name</b>	Champerly Real Estate 2015 LLC	<b>County</b>	Fulton		

### Tracking IDs

<b>Order Tracking ID</b>	03.01.22_CS_BPOs	<b>Tracking ID 1</b>	03.01.22_CS_BPOs
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Champerly Real Estate 2015 LLC	<b>Condition Comments</b> Based on exterior observation, subject property is in Average condition. No immediate repair or modernization required.
<b>R. E. Taxes</b>	\$3,367	
<b>Assessed Value</b>	\$83,120	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<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> The subject is located in a suburban neighborhood with stable property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$208,000 High: \$384,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<180	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3579 Oakshire Way Se	3595 Oakshire Way	4712 Price Street	2133 Allen Way
City, State	Atlanta, GA	Atlanta, GA	Forest Park, GA	Ellenwood, GA
Zip Code	30354	30354	30297	30294
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 <sup>1</sup>	2.18 <sup>1</sup>	2.94 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$275,000	\$290,990	\$320,000
List Price \$	--	\$275,000	\$290,990	\$320,000
Original List Date		12/26/2021	02/02/2022	02/14/2022
DOM · Cumulative DOM	-- · --	65 · 67	27 · 29	15 · 17
Age (# of years)	16	16	15	21
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	3,142	2,768	2,588	2,770
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	4 · 2 · 1	4 · 2 · 1
Total Room #	7	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	1,384	--	--
Pool/Spa	--	--	--	--
Lot Size	0.230 acres	0.21 acres	0.2 acres	0.40 acres
Other	None	None	None	None

\* 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.

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

**Listing 1** The property is similar in bath count and similar in view to the subject.Active1 => Bed= \$4000, Half Bath= \$1000, GLA= \$7480, basement=-\$1000,Total= \$11480, Net Adjusted Value= \$286480

**Listing 2** The property is inferior in gla and similar in bed count to the subject.Active2 => GLA= \$11080, Garage= \$4000, Total= \$15080, Net Adjusted Value= \$306070

**Listing 3** The property is inferior in gla and similar in bath count to the subject..Active3 => GLA= \$7440, Garage= \$4000, Lot= \$-340, Total= \$11100, Net Adjusted Value= \$331100

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3579 Oakshire Way Se	1695 Marceau Drive	1987 Pius Drive	1110 Erica Way
City, State	Atlanta, GA	Conley, GA	Ellenwood, GA	Atlanta, GA
Zip Code	30354	30288	30294	30354
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.36 <sup>1</sup>	2.11 <sup>1</sup>	0.27 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$260,000	\$350,000	\$300,000
List Price \$	--	\$260,000	\$350,000	\$300,000
Sale Price \$	--	\$260,000	\$320,000	\$303,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/11/2021	12/28/2021	11/19/2021
DOM · Cumulative DOM	-- · --	28 · 28	172 · 172	106 · 106
Age (# of years)	16	16	17	16
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	3,142	3,098	3,516	3,000
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	5 · 2 · 1	4 · 3
Total Room #	7	7	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	100%
Basement Sq. Ft.	--	--	--	1,500
Pool/Spa	--	--	--	--
Lot Size	0.230 acres	0.01 acres	0.5 acres	0.22 acres
Other	None	None	None	None
Net Adjustment	--	+\$1,440	-\$12,020	+\$90
Adjusted Price	--	\$261,440	\$307,980	\$303,090

\* Sold 1 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** The property is similar in bed count and similar in bath count to the subject.Sold1 => Lot= \$440, sold date=\$1000,Total= \$1440, Net Adjusted Value= \$261440
- Sold 2** The property is superior in gla and superior in bed count to the subject.Sold2 => Bed= \$-4000, GLA= \$-7480, Lot= \$-540, Total= \$-12020, Net Adjusted Value= \$307980
- Sold 3** The property is inferior in gla and superior in bath count to the subject.Sold3 => Condition= \$-3750, Bath= \$-2000, Half Bath= \$1000, GLA= \$2840, Garage= \$2000,basement=-\$1000,sold date=\$1000, Total= \$90, Net Adjusted Value= \$303090

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				None Noted			
<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

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$295,000	\$295,000
<b>Sales Price</b>	\$285,000	\$285,000
<b>30 Day Price</b>	\$275,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject is found in an adjusting, single family neighborhood of Atlanta. The subject appears to be in average condition. Sold comps within 1 mile radius and within a 3-month time frame were not available. Sold date exceeds upto 12 months. Comparables exceeds upto proximity of 2.23 miles. In order to use proximate comparable, it was necessary to use comparable having variance in condition. To locate the most proximate and similar comps the limitations on acceptable adjusted price range for the sales and listings were exceeded. For active comparables, to stay within criteria, it was necessary to use comparables with wider price range. Due to limited comps in the area, comparables were used despite the over 30% lot size difference as they are still considered to be reliable comparable. It was necessary to use active comparables without bracketing GLA. Due to the unique characteristic in subject bed/bath count it was necessary to use comparable with variance in bed/bath count. Subject is located near highway, worship places and commercials. Due to limited comparable from same location, it was necessary to use comparable from across the busy street but from similar neighborhood. It will not affect the current market value. In delivering final valuation, most weight has been placed on CS1 and LC1 as they are most similar to the subject condition and overall structure. Subject details are taken from tax record.</p>		

### 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.

### Subject Photos



Front



Address Verification



Street

## Listing Photos

**L1** 3595 Oakshire Way  
Atlanta, GA 30354



Front

**L2** 4712 Price Street  
Forest Park, GA 30297



Front

**L3** 2133 ALLEN Way  
Ellenwood, GA 30294



Front



## Sales Photos

**S1** 1695 MARCEAU Drive  
Conley, GA 30288



Front

**S2** 1987 Pius Drive  
Ellenwood, GA 30294



Front

**S3** 1110 Erica Way  
Atlanta, GA 30354



Front

### ClearMaps Addendum

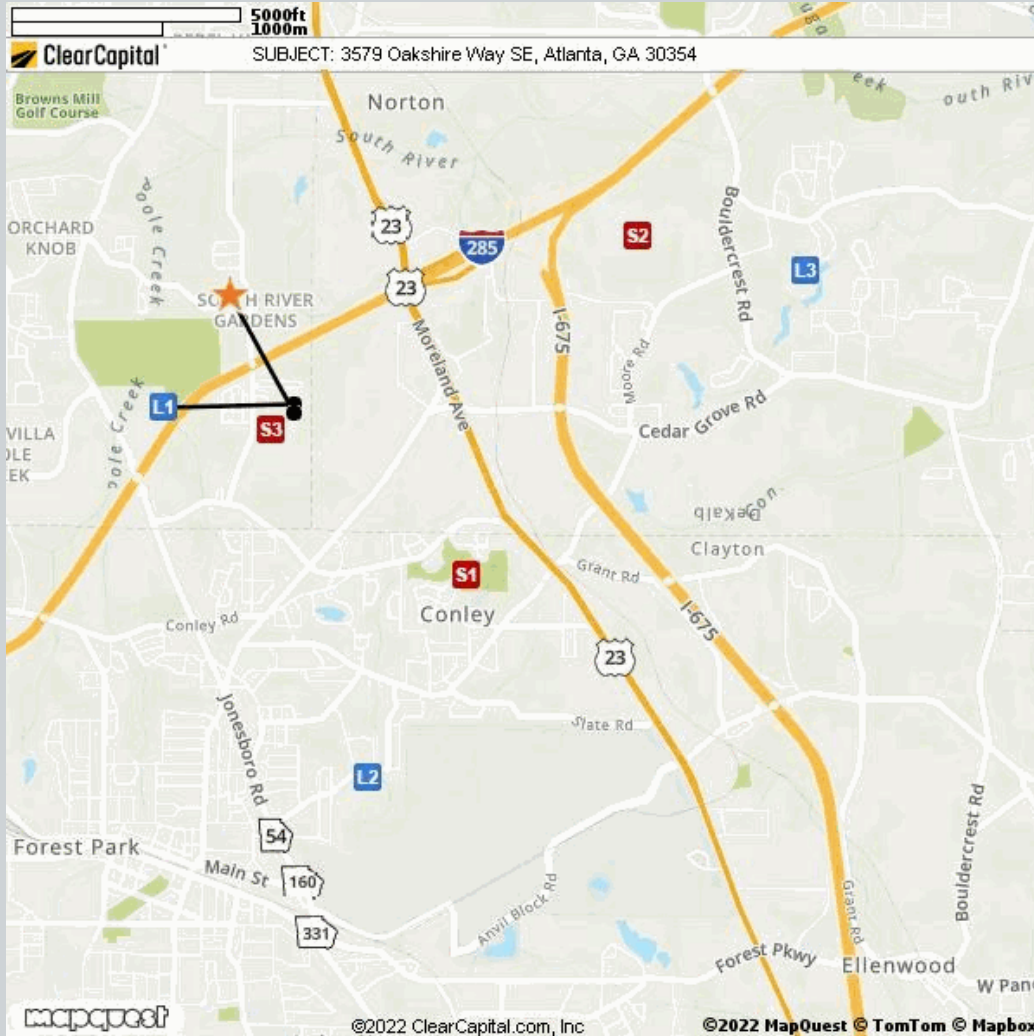
**Address** ★ 3579 Oakshire Way Se, Atlanta, GA 30354

**Loan Number** 44310

**Suggested List** \$295,000

**Suggested Repaired** \$295,000

**Sale** \$285,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3579 Oakshire Way Se, Atlanta, GA 30354	--	Parcel Match
L1 Listing 1	3595 Oakshire Way, Atlanta, GA 30354	0.05 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4712 Price Street, Forest Park, GA 30297	2.18 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2133 Allen Way, Ellenwood, GA 30294	2.94 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1695 Marceau Drive, Conley, GA 30288	1.36 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1987 Pius Drive, Ellenwood, GA 30294	2.11 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1110 Erica Way, Atlanta, GA 30354	0.27 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>	James Moore	<b>Company/Brokerage</b>	REAL BROKER LLC
<b>License No</b>	383761	<b>Address</b>	400 West Peachtree Street NW Suite #4 - 1390 Atlanta GA 30308
<b>License Expiration</b>	07/31/2022	<b>License State</b>	GA
<b>Phone</b>	6786796977	<b>Email</b>	realbrokerjames@gmail.com
<b>Broker Distance to Subject</b>	7.74 miles	<b>Date Signed</b>	03/02/2022

*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.**