

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	1395 Stephens Pond View, Loganville, GA 30052	Order ID	7409252	Property ID	30592258
Inspection Date	07/02/2021	Date of Report	07/08/2021		
Loan Number	45208	APN	R5094 248		
Borrower Name	Hollyvale Rental Holdings LLC	County	Gwinnett		

Tracking IDs

Order Tracking ID	0702BPO_BOTW	Tracking ID 1	0702BPO_BOTW
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	MONICA TOMLINSON	Condition Comments Overall the subject appears to be in average condition with no exterior repairs noted. The interior is assumed to be in the same average condition.
R. E. Taxes	\$2,943	
Assessed Value	\$72,000	
Zoning Classification	Residential AA068	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Established area with a wide range of homes (i.e age, lot size and GLA). Market has been stable over the last 6 months though there is a lack of listing inventory.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$206400 High: \$389625	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1395 Stephens Pond View	3770 Glen Ian Dr	3562 Woodruff Ridge Ln	1395 Shamrock Hill Cir
City, State	Loganville, GA	Loganville, GA	Loganville, GA	Loganville, GA
Zip Code	30052	30052	30052	30052
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.77 ¹	0.19 ¹	0.46 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$325,000	\$265,000	\$235,000
List Price \$	--	\$325,000	\$265,000	\$235,000
Original List Date		06/10/2021	06/25/2021	06/03/2021
DOM · Cumulative DOM	-- · --	22 · 28	7 · 13	29 · 35
Age (# of years)	19	28	21	26
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	2 Stories Traditional	2 Stories Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,837	1,965	1,709	1,555
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 2 · 1	3 · 2
Total Room #	6	7	7	6
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.	--	878	--	--
Pool/Spa	--	--	--	--
Lot Size	.17 acres	0.45 acres	0.50 acres	0.56 acres
Other	patio	None	fenced yard	deck

* Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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

Listing 1 Similar square feet, room count and lot size

Listing 2 Similar age, square feet, room count and lot size

Listing 3 Similar style, square feet, room count and lot size

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1395 Stephens Pond View	1734 Stephens Pond Vw	3487 Temple Ridge Ct	3365 Summit Place Drive
City, State	Loganville, GA	Loganville, GA	Loganville, GA	Loganville, GA
Zip Code	30052	30052	30052	30052
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.20 ¹	0.74 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$255,000	\$249,900	\$240,000
List Price \$	--	\$255,000	\$249,900	\$240,000
Sale Price \$	--	\$250,000	\$265,000	\$255,000
Type of Financing	--	Fha	Cash	Conventional
Date of Sale	--	04/27/2021	05/05/2021	02/24/2021
DOM · Cumulative DOM	-- · --	33 · 33	21 · 21	3 · 33
Age (# of years)	19	17	17	27
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,837	1,835	1,920	1,933
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2 · 1	3 · 2 · 1
Total Room #	6	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.17 acres	0.18 acres	0.16 acres	0.340 acres
Other	patio	patio, fenced y ard	deck	none
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$250,000	\$265,000	\$255,000

* Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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

Sold 1 Similar age, style, square feet, and lot size

Sold 2 Similar age, style, square feet and lot size

Sold 3 Similar square feet, room count and lot size

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				pending			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/26/2021	\$254,900	--	--	Pending/Contract	06/04/2021	\$254,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$269,900	\$269,900
Sales Price	\$265,000	\$265,000
30 Day Price	\$254,000	--
Comments Regarding Pricing Strategy		
<p>Fair market comps from the same neighborhood, block or subdivision are used whenever possible. The sales and listing search revealed comps were that had similar size and features and are located in the closest possible vicinity to the subject. Search parameters start at 1 mile and closer and expand out as needed. Comp sale date starts at 180 days and earlier. GLA search starts at 15% smaller or larger of subject and increases only if necessary. Lot sizes vary in the subject market. It is not always possible to bracket the subjects lot size. Adjustments were made for features to determine value</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in average condition. Comps are similar in characteristics, located within 0.77 miles and the sold comps
Notes closed within the last 4 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

Subject Photos



Front



Front



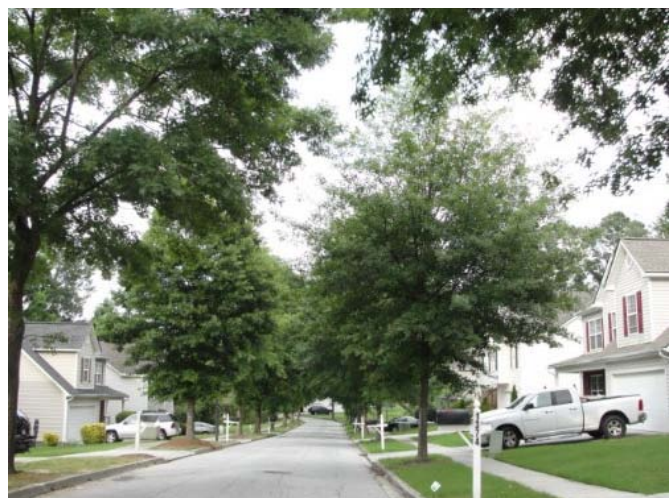
Address Verification



Side



Street



Street

Subject Photos



Street

Listing Photos

L1 3770 Glen Ian Dr
Loganville, GA 30052



Front

L2 3562 Woodruff Ridge Ln
Loganville, GA 30052



Front

L3 1395 Shamrock Hill Cir
Loganville, GA 30052



Front

Sales Photos

S1 1734 Stephens Pond Vw
Loganville, GA 30052



Front

S2 3487 Temple Ridge Ct
Loganville, GA 30052



Front

S3 3365 Summit Place Drive
Loganville, GA 30052



Front

ClearMaps Addendum

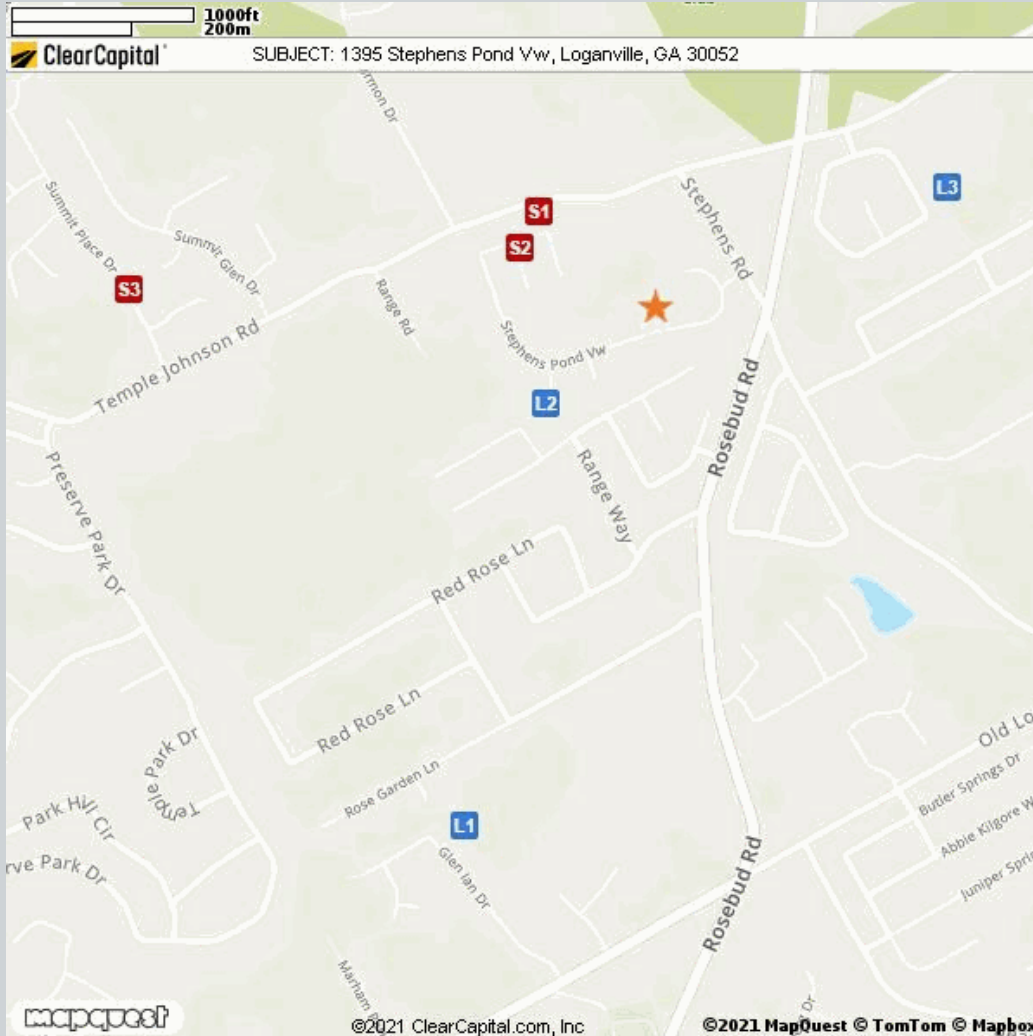
Address ★ 1395 Stephens Pond View, Loganville, GA 30052

Loan Number 45208

Suggested List \$269,900

Suggested Repaired \$269,900

Sale \$265,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1395 Stephens Pond View, Loganville, GA 30052	--	Parcel Match
L1 Listing 1	3770 Glen Ian Dr, Loganville, GA 30052	0.77 Miles ¹	Parcel Match
L2 Listing 2	3562 Woodruff Ridge Ln, Loganville, GA 30052	0.19 Miles ¹	Parcel Match
L3 Listing 3	1395 Shamrock Hill Cir, Loganville, GA 30052	0.46 Miles ¹	Parcel Match
S1 Sold 1	1734 Stephens Pond Vw, Loganville, GA 30052	0.21 Miles ¹	Parcel Match
S2 Sold 2	3487 Temple Ridge Ct, Loganville, GA 30052	0.20 Miles ¹	Parcel Match
S3 Sold 3	3365 Summit Place Drive, Loganville, GA 30052	0.74 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 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

Broker Name	Patina Findley	Company/Brokerage	First United Realty
License No	340876	Address	7213 Sunset Blvd Loganville GA 30052
License Expiration	12/31/2022	License State	GA
Phone	6783251225	Email	tjf280@gmail.com
Broker Distance to Subject	7.40 miles	Date Signed	07/03/2021

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 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.