DOUGLASVILLE, GA 30134

45315 Loan Number **\$191,000**• 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	359 Burton Drive, Douglasville, GA 30134 07/16/2021 45315 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	7435901 07/17/2021 039878 Paulding	Property ID	30656250
Tracking IDs					
Order Tracking ID	0715BPO_BOTW	Tracking ID 1	0715BPO_BOTV	V	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	MILES BIDDY	Condition Comments
R. E. Taxes	\$1,724	SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED
Assessed Value	\$58,064	WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT
Zoning Classification	Residential	PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
Property Type	SFR	TOTAL NEI AINO DETECTED.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

	ta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISH			
Sales Prices in this Neighborhood	Low: \$184000 High: \$331000	SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.			
Market for this type of property	Increased 6 % in the past 6 months.				
Normal Marketing Days	<30				

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	359 Burton Drive	142 Burton Dr	176 Shadow Wood Dr	216 Bridge Lndg
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30134	30134	30134	30134
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.20 1	0.20 1	0.72 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$239,900	\$199,900	\$184,980
List Price \$		\$239,900	\$199,900	\$184,980
Original List Date		06/22/2021	06/25/2021	11/22/2020
DOM · Cumulative DOM		25 · 25	22 · 22	237 · 237
Age (# of years)	23	23	25	22
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	Split TRADITIONAL	Split Traditional	1 Story Ranch/Rambler	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,257	1,277	1,092	1,304
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1 · 1	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,232	984		1,104
Pool/Spa				
Lot Size	0.47 acres	1.30 acres	0.46 acres	0.46 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

^{*} Listing 2 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.

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Current Listings - Cont.

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

- Listing 1 This Gorgeous Split-level Home Sits On An Enormous Double Lot With A Huge Yard And Has An Oversized Driveway Into A Side Entrance Garage. It Features 3 Bedrooms And 2 Baths On The Main Level With A Huge Living Room And Kitchen. The Kitchen Has A Nice Breakfast Area And Deck Access Off The Rear Of The Home. The Basement Is Finished To Give It A 4th Bedroom Or Office And A Huge Room For Entertainment, Recreation, Or An In-law Type Suite. This Lot Is Awesome And Also Has An Additional Storage Building For Equipment Or A Small Workshop. This Backyard Is Wooded And Has So Much Privacy And Land. Located In A Quiet Community Without Hoa Requirements And Is Only Minutes To Shopping, Dining, And Schools.
- **Listing 2** This Well Maintained Ranch Is Ready For You!!!! Move-in-ready, Featuring Kitchen Dining Combo, Cozy Living Room, Freshly Painted Cabinets, And Lvp Flooring Throughout The Home.
- **Listing 3** Welcome Home! Move In Ready Country Ranch With Hardwoods In Family, Kitchen And Hall. Newly Updated Bathrooms, Carpet And Paint. A Must See.... This One Won't Last Long!

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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	359 Burton Drive	244 Burton Dr	59 Streamview Trl	16 Collins Dr
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30134	30134	30134	30134
Datasource	Tax Records	Public Records	Public Records	MLS
Miles to Subj.		0.12 1	0.18 1	0.50 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$185,000	\$191,000	\$208,000
List Price \$		\$185,000	\$191,000	\$208,000
Sale Price \$		\$185,000	\$191,000	\$208,000
Type of Financing		Conv.	Conv.	Conv.
Date of Sale		02/19/2021	05/17/2021	05/28/2021
DOM · Cumulative DOM		36 · 45	64 · 22	60 · 60
Age (# of years)	23	23	23	24
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	Split TRADITIONAL	Split TRADITIONAL	Split TRADITIONAL	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,257	1,245	1,259	1,158
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
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)	0%	0%	0%	0%
Basement Sq. Ft.	1232	1,232	1,232	650
Pool/Spa				
Lot Size	0.47 acres	0.46 acres	0.46 acres	0.52 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment		\$0	\$0	+\$1,980
Adjusted Price		\$185,000	\$191,000	\$209,980

^{*} 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.

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Recent Sales - Cont.

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

- **Sold 1** This Home Features A Spacious Eat-in Kitchen With Lots Of Cabinets For Storage And Stainless Steel Appliances, Beautiful Flooring Throughout, And A Large Bedroom With Full Bathroom On Lower Level.
- Sold 2 The Huge Backyard Is Perfect For Entertaining, Gardening Or Play. No Hoa. This Home Is Ready For You To Move In!
- Sold 3 Status Will Be Changed Today! We Received Multiple Offers And Had To Shut Down Showings And Offers. We Do Have An Accepted Offer And I Apologize For Not Having The Time To Reach Out To Each And Every One Of Of You Individually. Please Know, We Value Your Offers And Time And Sincerely Apologize For Not Getting Back To Each Of You Before Now. Thank You So Much!

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Subject Sale	es & Listing His	ory					
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm		2/18/2016 \$95,712					
Listing Agent Na	me						
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 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	\$194,900	\$194,900		
Sales Price	\$191,000	\$191,000		
30 Day Price	\$189,900			

Comments Regarding Pricing Strategy

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359 BURTON DRIVE

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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 0.72 miles and the sold comps **Notes** closed within the last 5 months. The market is reported as having increased 6% in the last 6 months. The price conclusion is deemed supported.

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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos

by ClearCapital





Street Other

Listing Photos



Douglasville, GA 30134



Front

176 Shadow Wood Dr Douglasville, GA 30134



Front



216 Bridge Lndg Douglasville, GA 30134



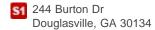
Front

DOUGLASVILLE, GA 30134

45315

Sales Photos

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Front

59 Streamview Trl Douglasville, GA 30134

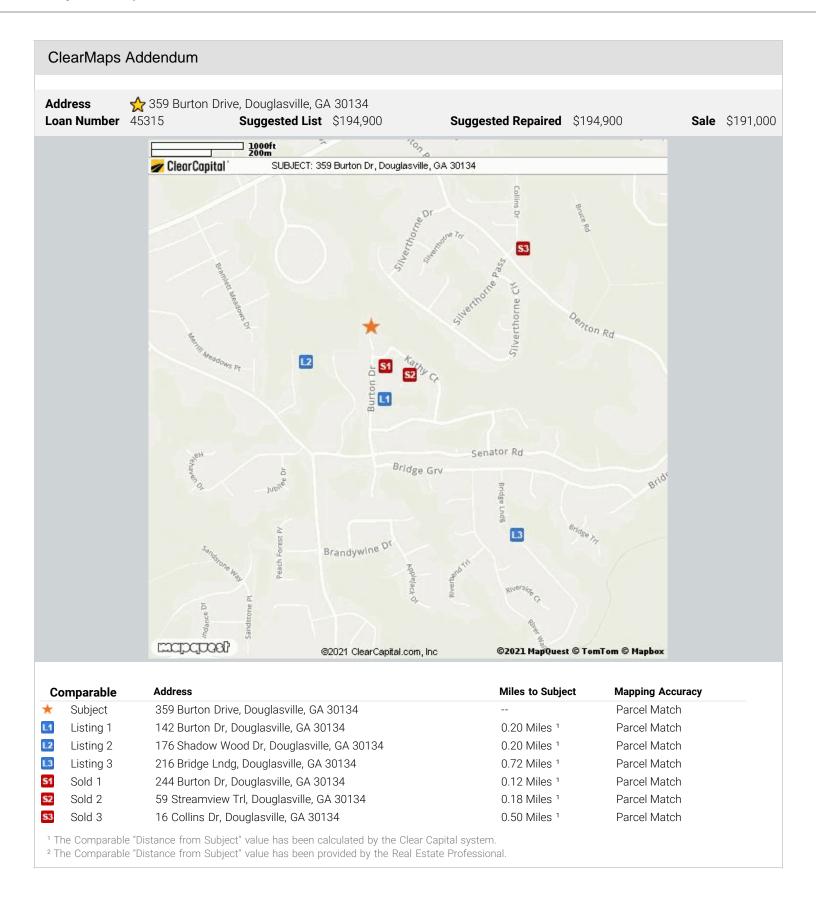


Front

16 Collins Dr Douglasville, GA 30134



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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.

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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
- 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.

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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 Trina Dowdy Company/Brokerage ATLANTAHOMESTEADS
6000 STEWART PKWY

License No 266749 Address DOUGLASVILLE GA 30154

License Expiration 02/28/2023 License State GA

Phone 7705724741 Email yourbroker@atlantahomesteads.com

Broker Distance to Subject 6.42 miles **Date Signed** 07/17/2021

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.

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