

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	712 Grandview Circle, Powder Springs, GEORGIA 30127	Order ID	7400163	Property ID	30567421
Inspection Date	06/30/2021	Date of Report	06/30/2021		
Loan Number	45373	APN	045972		
Borrower Name	Hollyvale Rental Holdings LLC	County	Paulding		

Tracking IDs					
Order Tracking ID	0629BPO_BOTW	Tracking ID 1	0629BPO_BOTW		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	Reed Myischa D	Subject is in average condition and is built to conform to other homes in the neighborhood. it sits on the main street inside the community with minimal traffic coming through. Subject is on a city road with easy access to major city roads. There are no major damage besides normal wear and tear noticed on the outside.
R. E. Taxes	\$1,923	
Assessed Value	\$166,510	
Zoning Classification	Residential	
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	unknown unknown	
Association Fees	\$130 / Year (Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subject community is in a quiet established neighborhood in Powder Springs. It has easy access to city major roads-Hwy 92 and Brownsville rd. There are lots of shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 2 active listings and 2 sold comps within one to 2 miles from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, acreage, room count, sq ft, and time because within 1 mile and 6 months there were 2 Active comparable that have similar sq ft, age, acreage, style as subject....
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$210,000 High: \$255,000	
Market for this type of property	Increased 10 % in the past 6 months.	
Normal Marketing Days	<90	

Neighborhood Comments

Subject community is in a quiet established neighborhood in Powder Springs. It has easy access to city major roads-Hwy 92 and Brownsville rd. There are lots of shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 2 active listings and 2 sold comps within one to 2 miles from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, acreage, room count, sq ft, and time because within 1 mile and 6 months there were 2 Active comparable that have similar sq ft, age, acreage, style as subject. I had to extend my distance up to 2 miles and 10 months in order to find comps that bracketed the subject's gla, age, acreage, and style. I have used the best available comps in my professional opinion.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	712 Grandview Circle	178 Yellowstone Dr	574 Pine Valley Dr	85 Sweetwater Pkwy
City, State	Powder Springs, GEORGIA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.49 ¹	1.28 ¹	1.85 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$239,900	\$265,000	\$210,000
List Price \$	--	\$239,900	\$265,000	\$210,000
Original List Date		05/24/2021	05/25/2021	06/18/2021
DOM · Cumulative DOM	-- · --	4 · 37	5 · 36	3 · 12
Age (# of years)	20	23	23	28
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,568	1,543	1,768	1,336
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)	No	No	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	1,768	1,262
Pool/Spa	--	--	--	--
Lot Size	.57 acres	0.46 acres	1.03 acres	.46 acres
Other	0	0	0	0

* 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 Comp is superior to subject in the area of room count and sq ft. Both have same lot size, age, and style. Comp is not in same community. Comp was used here because of its proximity and room count.

Listing 2 Comp is superior to subject in the area of sq ft and acreage. Comp has same age and style. However, Comp is not in same community. Comp was used here because of its room count, age, and proximity to subject.

Listing 3 Subject is superior to comp 3 in sq ft and lot size. Comp has same room count, age as subject. Both are not in same community but comp was used here because of its room count and proximity to subject.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	712 Grandview Circle	439 Legacy Park Dr	40 Devyn Ln	468 Highpoint Xing
City, State	Powder Springs, GEORGIA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.47 ¹	0.13 ¹	0.92 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$240,000	\$219,900	\$239,900
List Price \$	--	\$240,000	\$219,900	\$239,900
Sale Price \$	--	\$253,000	\$223,000	\$245,000
Type of Financing	--	Cash	Cash	Conv
Date of Sale	--	05/07/2021	03/02/2021	01/29/2021
DOM · Cumulative DOM	-- · --	18 · 18	18 · 18	32 · 32
Age (# of years)	20	23	20	27
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
Style/Design	1 Story Ranch	2 Stories Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,568	1,544	1,600	1,722
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)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.57 acres	0.55 acres	0.46 acres	0.46 acres
Other	0	0	0	0
Net Adjustment	--	\$0	\$0	-\$2,772
Adjusted Price	--	\$253,000	\$223,000	\$242,228

* 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.

Recent Sales - Cont.

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

- Sold 1** Comp 1 is equal to subject in room count, sq ft, and age. Both are of same style and lot size. Comp though is not in same community as subject but was used here because of its proximity to subject, its sq ft, and room count. Comp has been recently updated.
- Sold 2** Subject is similar to comp in style, room count and age. Comp has similar sq ft as subject. Both are in same community. Comp was used here because of its style, sold date, and proximity to subject. There was no need for adjustment to sq ft.
- Sold 3** Comp is superior to subject in the area of sq ft. Both have same room count, age, and style. However, comp has less sq ft as subject. Comp is in same community. Comp was used here because of its proximity and room count. Adjustment is in the area of sq ft in the amount of -\$2772.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	The Realty Group	Listing sheet is attached here.					
Listing Agent Name	Consuelo DuConge						
Listing Agent Phone	678-564-2555						
# 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
05/31/2021	\$218,500	--	--	Pending/Contract	06/15/2021	\$218,500	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$225,000	\$225,000
Sales Price	\$225,000	\$225,000
30 Day Price	\$218,000	--
Comments Regarding Pricing Strategy		
Subject list price is determined based on the sales and listings in the area of home similar to subject in the area of room, style, age, and sq ft. A comp sold for more count than the list price and this maybe due to multiple offers received.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Street



Street



Other

Listing Photos

L1 178 Yellowstone Dr
Powder Springs, GA 30127



Front

L2 574 Pine Valley Dr
Powder Springs, GA 30127



Front

L3 85 Sweetwater Pkwy
Powder Springs, GA 30127



Front

Sales Photos

S1 439 Legacy Park Dr
Powder Springs, GA 30127



Front

S2 40 Devyn Ln
Powder Springs, GA 30127



Front

S3 468 Highpoint Xing
Powder Springs, GA 30127



Front

ClearMaps Addendum

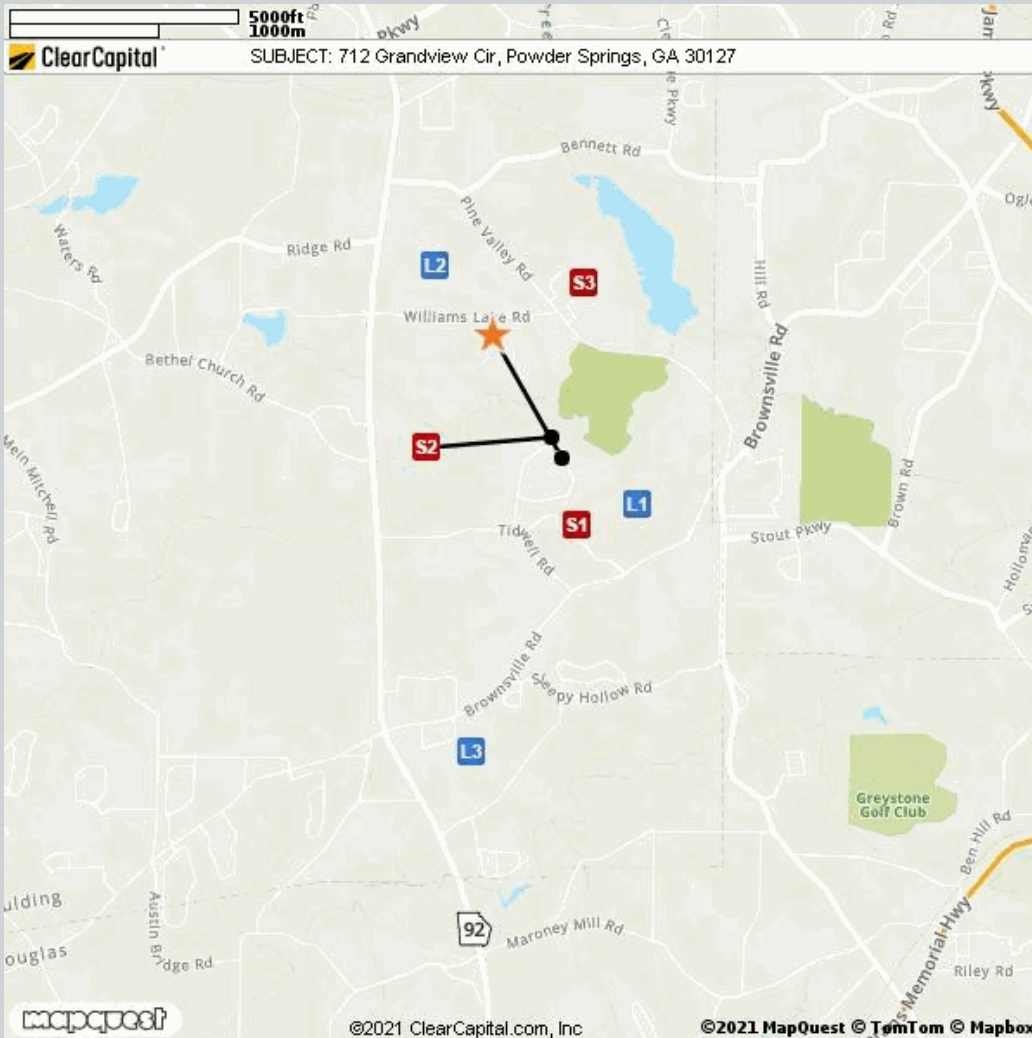
Address ★ 712 Grandview Circle, Powder Springs, GEORGIA 30127

Loan Number 45373

Suggested List \$225,000

Suggested Repaired \$225,000

Sale \$225,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	712 Grandview Circle, Powder Springs, Georgia 30127	--	Parcel Match
L1 Listing 1	178 Yellowstone Dr, Powder Springs, GA 30127	0.49 Miles ¹	Parcel Match
L2 Listing 2	574 Pine Valley Dr, Powder Springs, GA 30127	1.28 Miles ¹	Parcel Match
L3 Listing 3	85 Sweetwater Pkwy, Powder Springs, GA 30127	1.85 Miles ¹	Parcel Match
S1 Sold 1	439 Legacy Park Dr, Powder Springs, GA 30127	0.47 Miles ¹	Parcel Match
S2 Sold 2	40 Devyn Ln, Powder Springs, GA 30127	0.13 Miles ¹	Parcel Match
S3 Sold 3	468 Highpoint Xing, Powder Springs, GA 30127	0.92 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	Rose Udoumana	Company/Brokerage	Maximum One Realty Greater Atlanta
License No	179645	Address	4605 Rugosa Way Austell GA 30106
License Expiration	08/31/2024	License State	GA
Phone	7709198825	Email	fmu4@att.net
Broker Distance to Subject	5.93 miles	Date Signed	06/30/2021

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:

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