

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	135 Rainbow Lane, Hiram, GA 30141	Order ID	7435901	Property ID	30656106
Inspection Date	07/16/2021	Date of Report	07/17/2021		
Loan Number	45600	APN	036030		
Borrower Name	Hollyvale Rental Holdings LLC	County	Paulding		

Tracking IDs

Order Tracking ID	0715BPO_BOTW	Tracking ID 1	0715BPO_BOTW
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	MILES BIDDY	Condition Comments	
R. E. Taxes	\$1,777	Property has normal wear and tear	
Assessed Value	\$59,860		
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Property is in an established neighborhood with like condition homes	
Sales Prices in this Neighborhood	Low: \$158770 High: \$344400		
Market for this type of property	Increased 9 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	135 Rainbow Lane	108 Thornbrooke Dr	429 Mein Mitchell Rd	1029 Mein Mitchell Rd
City, State	Hiram, GA	Hiram, GA	Hiram, GA	Hiram, GA
Zip Code	30141	30141	30141	30141
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	1.10 ¹	1.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$280,000	\$275,000	\$235,000
List Price \$	--	\$280,000	\$275,000	\$235,000
Original List Date		06/21/2021	07/02/2021	07/15/2021
DOM · Cumulative DOM	-- · --	24 · 26	14 · 15	0 · 2
Age (# of years)	25	26	34	32
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 Cape Cod	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,221	2,750	1,628	1,436
Bdrm · Bths · ½ Bths	3 · 2	5 · 3	4 · 3	3 · 2
Total Room #	5	8	7	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%	20%	0%
Basement Sq. Ft.	912	1,354	1,628	1,404
Pool/Spa	--	--	--	--
Lot Size	.46 acres	0.95 acres	4.50 acres	1.00 acres
Other	--	--	--	--

* Listing 3 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.

Current Listings - Cont.

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

- Listing 1** A Beautiful perfect starter home with a rocking chair porch just waiting for its new owner. Great location right down the road from LAKE RAMONA. This 5 bedrooms, 3 full bathroom home includes its very own apartment/suite with entrance. New LVP flooring on the main floor, living room, and hallway. NEW Exterior Paint, NEW Landscaping, Granite counter-tops, large leveled huge backyard, 2 car garage, and lots of space for the growing family to make new memories. Shed included
- Listing 2** 4.5 acres!!! This is your opportunity! Ranch with 3 bedrooms and 2 full bathrooms on the main level and full basement that has been partially finished. This property has so much to offer! Living and dining room immediately as you enter the front door. Great traffic flow from dining room through kitchen and den. Large den off the kitchen with glass doors that lead to covered deck that extends half the length of the house. Two car garage is at kitchen level with mudroom laundry space. Basement has space for extra living room, activity room and full eat in kitchen and full bathroom. Opportunity for private suite at basement level. Storm shelter space in basement or could be set up for extra storage. Large oak and pecan tree in front yard, large fig bush, peach tree and many mature plantings all around the property. Large tranquil back yard.
- Listing 3** Ranch on partially unfinished basement conveniently located to all shopping on HWY 278. Well maintained 1 acre private lot that is beautifully landscaped. Rocking chair front porch and private back deck and outdoor areas. Hardwood floors in great room and dinning room. wood burning fireplace. Owner's suite with walk in closet and private bath with oversized garden tub. Two secondary bedrooms that share a full bath. Partially stubbed basement plumbed for a bath. Great opportunity for in-law suite, storage, or extra living space!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	135 Rainbow Lane	631 Waters Rd	180 Rainbow Ln	85 Thornbrooke Dr
City, State	Hiram, GA	Hiram, GA	Hiram, GA	Hiram, GA
Zip Code	30141	30141	30141	30141
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.06 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$169,900	\$175,000	\$249,900
List Price \$	--	\$169,900	\$175,000	\$224,900
Sale Price \$	--	\$169,900	\$175,000	\$226,600
Type of Financing	--	Other	Conventional	Conventional
Date of Sale	--	03/24/2021	03/05/2021	06/14/2021
DOM · Cumulative DOM	-- · --	93 · 93	35 · 35	56 · 56
Age (# of years)	25	21	25	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	2 Stories Cape Cod	Split Traditional	Split Traditional	Split Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,221	1,104	1,220	1,790
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 3
Total Room #	5	5	5	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	912	576	576	576
Pool/Spa	--	--	--	--
Lot Size	.46 acres	0.57 acres	0.53 acres	0.62 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$169,900	\$175,000	\$226,600

* 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** Great Opportunity in Paulding County! The location is PERFECT, close to shopping, schools, hospitals, highway access, walking trails, parks, etc. Nice curb appeal! Minor cosmetics needed, but property is priced to sell "AS IS". Covered Front Porch, private rear deck! Vaulted Living Room with Fireplace. Seller's Title Company will hold earnest money funds [No Exceptions]. NO BLIND offers! Supra Lockbox for all showings. Agents schedule through ShowingTime! Proof of Funds or Pre-qualification Letter required up front. LLC Docs required up front if applicable. Listing Agent does not offer dual or transaction agency, Buyer's must obtain their own licensed Broker/Agent. CASH or REHAB Loans only [FHA203B Escrow Rehab types]. Seller does not provide lender required inspections.
- Sold 2** This is it! Charming home with wrap rocking chair front, perfect for those peaceful mornings. You'll love the functional floor plan ideal for entertaining. Beautiful hardwood floors. Welcoming family room with fireplace and cathedral ceilings. Escape to your master suite. Two generously sized secondary bedrooms. Spacious eat-in kitchen with breakfast room. Private backyard and deck - great for kids and pets.
- Sold 3** This is the perfect starter home with a rocking chair porch just waiting for its new owner. Great location right down the road from LAKE RAMONA. This 4 bedrooms, 3 full bathroom home includes its very own apartment/suite w/entrance. NEW Electric Stove with gas connections available. NEW Roof, NEW Exterior Paint, Granite counter-tops, Hardwood floors. Newly painted fence, large leveled backyard with fire pit area, gardens, and lots of space for the growing family to make new memories.**Property tenanted until the end of July.** Sold AS-IS

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last on the market in 2017			
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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$195,900	\$195,900
Sales Price	\$195,900	\$195,900
30 Day Price	\$190,000	--
Comments Regarding Pricing Strategy		
Property is located in hiram ga and is sought after for its proximity to marietta and atlanta		

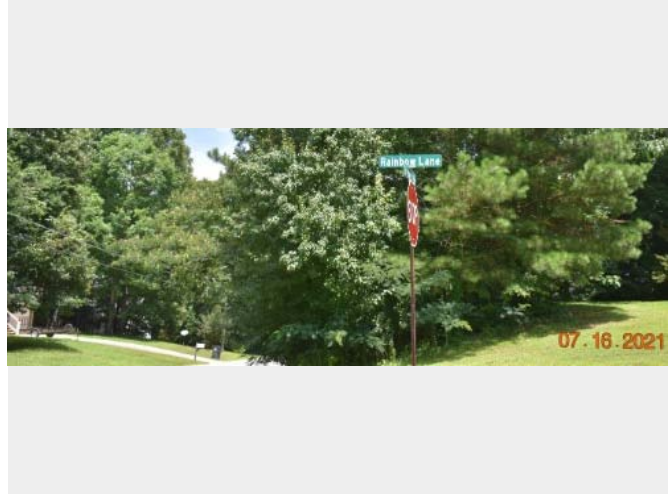
Clear Capital Quality Assurance Comments Addendum

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.
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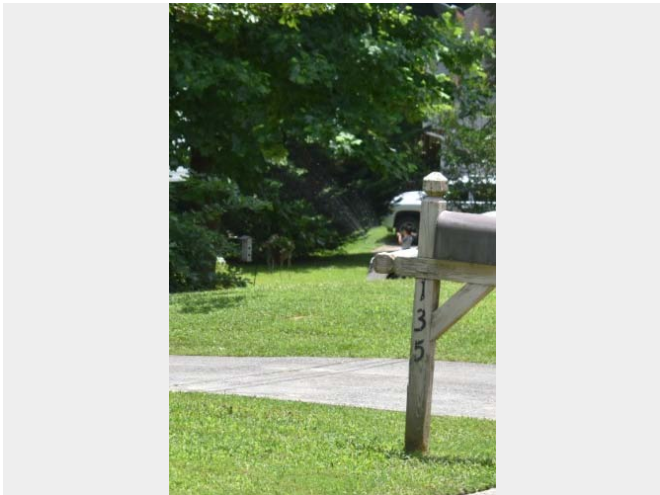
Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street



Other

Listing Photos

L1 108 Thornbrooke Dr
Hiram, GA 30141



Front

L2 429 Mein Mitchell Rd
Hiram, GA 30141



Front

L3 1029 Mein Mitchell Rd
Hiram, GA 30141



Front

Sales Photos

S1 631 Waters Rd
Hiram, GA 30141



Front

S2 180 Rainbow Ln
Hiram, GA 30141



Front

S3 85 Thornbrooke Dr
Hiram, GA 30141



Front

ClearMaps Addendum

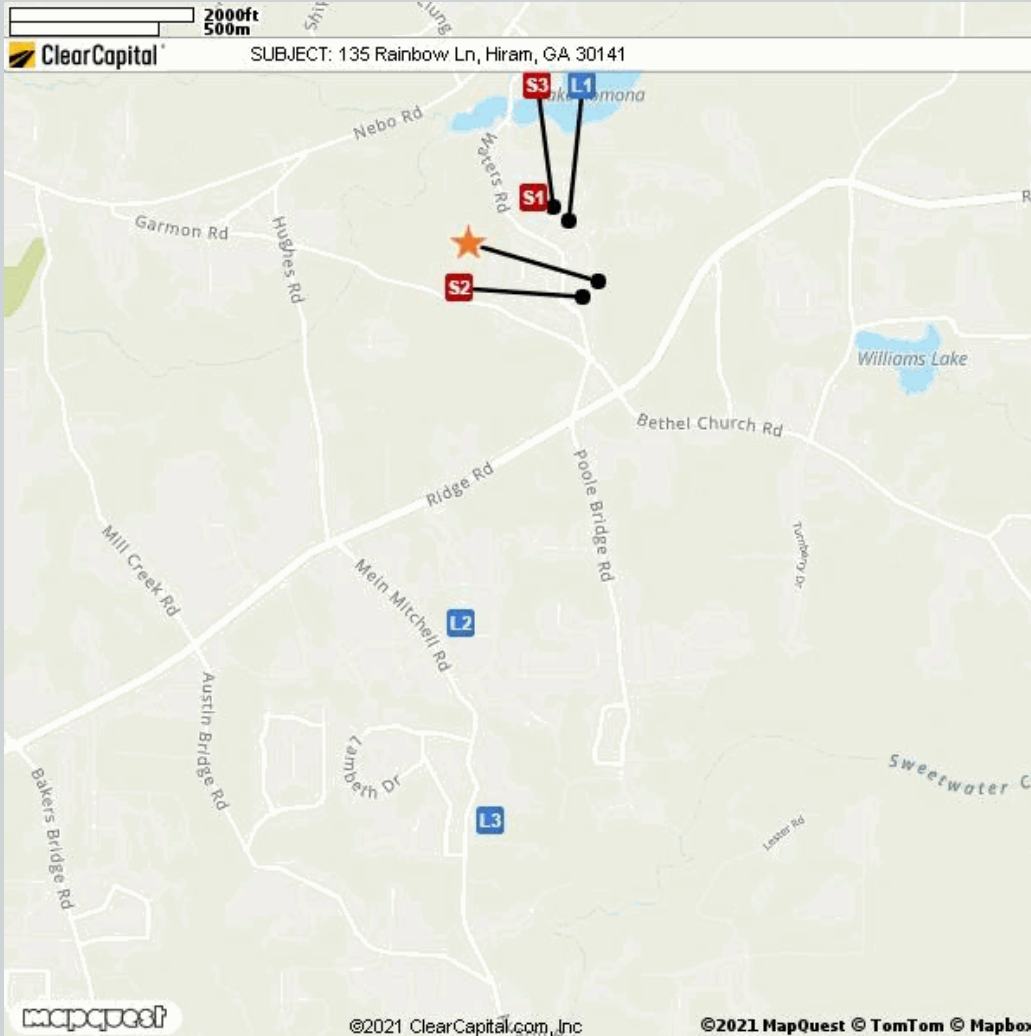
Address ★ 135 Rainbow Lane, Hiram, GA 30141

Loan Number 45600

Suggested List \$195,900

Suggested Repaired \$195,900

Sale \$195,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	135 Rainbow Lane, Hiram, GA 30141	--	Parcel Match
L1 Listing 1	108 Thornbrooke Dr, Hiram, GA 30141	0.19 Miles ¹	Parcel Match
L2 Listing 2	429 Mein Mitchell Rd, Hiram, GA 30141	1.10 Miles ¹	Parcel Match
L3 Listing 3	1029 Mein Mitchell Rd, Hiram, GA 30141	1.61 Miles ¹	Parcel Match
S1 Sold 1	631 Waters Rd, Hiram, GA 30141	0.30 Miles ¹	Parcel Match
S2 Sold 2	180 Rainbow Ln, Hiram, GA 30141	0.06 Miles ¹	Parcel Match
S3 Sold 3	85 Thornbrooke Dr, Hiram, GA 30141	0.25 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	Daniel Geiman	Company/Brokerage	Exp realty llc
License No	380873	Address	2242 Major Loring Way SW Marietta GA 30064
License Expiration	07/31/2025	License State	GA
Phone	6787613425	Email	Daniel.geiman@exprealty.com
Broker Distance to Subject	11.19 miles	Date Signed	07/16/2021

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.