DRIVE-BY BPO

758 PINE LAKE DRIVE NW

MARIETTA, GA 30064

45606 Loan Number **\$280,000**• 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	758 Pine Lake Drive Nw, Marietta, GA 30064 07/16/2021 45606 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	7435901 07/16/2021 20027400480 Cobb	Property ID	30656253
Tracking IDs					
Order Tracking ID	0715BPO_B0TW	Tracking ID 1	0715BPO_BOTW		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	MILES BIDDY	Condition Comments
R. E. Taxes	\$2,050	The subject property is in average condition as viewed from the
Assessed Value	\$67,564	street. No repairs noted. No adverse conditions noted.
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	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ıta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject neighborhood is located 1-3 miles from interstate or
Sales Prices in this Neighborhood	Low: \$281200 High: \$777000	highway, shopping and other points of interest as well as other like homes.
Market for this type of property	Increased 8 % in the past 6 months.	
Normal Marketing Days	<30	

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	758 Pine Lake Drive Nw	4110 W Pointe Dr	592 Glenhaven Dr	175 Wood Meade Way
City, State	Marietta, GA	Marietta, GA	Marietta, GA	Marietta, GA
Zip Code	30064	30064	30064	30064
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.63 1	1.33 1	1.82 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$259,900	\$335,000	\$329,900
List Price \$		\$259,900	\$335,000	\$329,900
Original List Date		07/07/2021	06/15/2021	07/07/2021
DOM · Cumulative DOM		7 · 9	7 · 31	5 · 9
Age (# of years)	49	42	52	44
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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,392	1,541	1,746	1,708
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	No
Basement (% Fin)	100%	0%	0%	0%
Basement Sq. Ft.	464	812	675	
Pool/Spa				
Lot Size	0.23 acres	0.34 acres	0.26 acres	0.53 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace

^{*} Listing 1 is the most comparable listing to the subject.

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

- **Listing 1**: GLA is bracketed in the sales but not the listings due to lack of listings at this time. Similar GLA, condition, age and location. Lacks finished basement. Most similar, most proximate, best comp.
- **Listing 2** Listing 2: GLA is bracketed in the sales but not the listings due to lack of listings at this time. Sueprior GLA, similar basement. Lacks finished basement. Similar age, location and appeal. Distance was expanded to find additional comps due to low supply.
- **Listing 3**: GLA is bracketed in the sales but not the listings due to lack of listings at this time. Superior GLA, lacks basement. Similar age, location and appeal. Distance was expanded to find additional comps due to low supply.

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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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	758 Pine Lake Drive Nw	1049 Acwoerth Due West Rd	4161 W Pointe Dr	170 Lake Somerset Cres
City, State	Marietta, GA	Marietta, GA	Marietta, GA	Marietta, GA
Zip Code	30064	30064	30064	30064
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.45 1	0.58 1	1.42 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$279,000	\$269,900	\$295,000
List Price \$		\$279,000	\$269,900	\$289,000
Sale Price \$		\$289,700	\$270,000	\$289,000
Type of Financing		Cash	Conv	Fha
Date of Sale		04/01/2021	10/14/2020	04/21/2021
DOM · Cumulative DOM		5 · 25	8 · 40	70 · 113
Age (# of years)	49	57	42	43
Condition	Average	Average	Good	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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,392	1,450	1,388	1,650
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	100%	0%	100%	60%
Basement Sq. Ft.	464		650	492
Pool/Spa				
Lot Size	0.23 acres	0.94 acres	0.22 acres	0.27 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace
Net Adjustment		+\$3,190	-\$15,360	-\$3,745

^{*} Sold 1 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: Similar GLA, age, location, condition and appeal. \$5000cc. Lacks basement \$4640. Similar overall. \$3550 lot size.
- **Sold 2**: Similar GLA, age, location, and appeal. Occ. Similar basement. Similar age, location and appeal. -5% condition is updated. Condition criteria is epxanded to find additional comps due to low supply. -\$1860 finihsed basement. This older sale date was used to bracket GLA. Least similar due to dated sale.
- **Sold 3**: Larger GLA -\$5160, -\$225cc. \$1640 finished basement. Similar age, condition and location. Distance was expanded to 2 miles to find additional comps due to low supply.

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Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			No listing hi	story found in the	past 12 months.	
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li 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	\$289,000	\$289,000		
Sales Price	\$280,000	\$280,000		
30 Day Price	\$270,000			
Comments Regarding Pricing S	trategy			

The subject market has increased by 8% in 6 months per Clear Capital Analytics. This is a pop up in pricing due to low supply. The market is stable with stable rates. This increase is due to low supply at this time. Due to low supply, age, GLA location, condition and close date have expanded to find additional comps due to low supply. The best comps found were used. Sale 1 and 3 and listing 1 are the best comps due to them being th emost similar GLA.

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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.

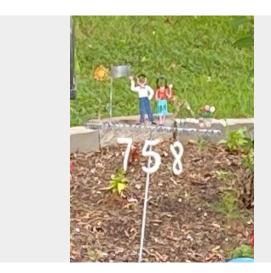
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Subject Photos

by ClearCapital



Front



Address Verification



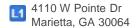
Street



Street

45606

Listing Photos





Front

592 Glenhaven Dr Marietta, GA 30064



Front

175 Wood Meade Way Marietta, GA 30064



Front

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Sales Photos





Front

4161 W Pointe Dr Marietta, GA 30064



Front

170 Lake Somerset Crest Marietta, GA 30064

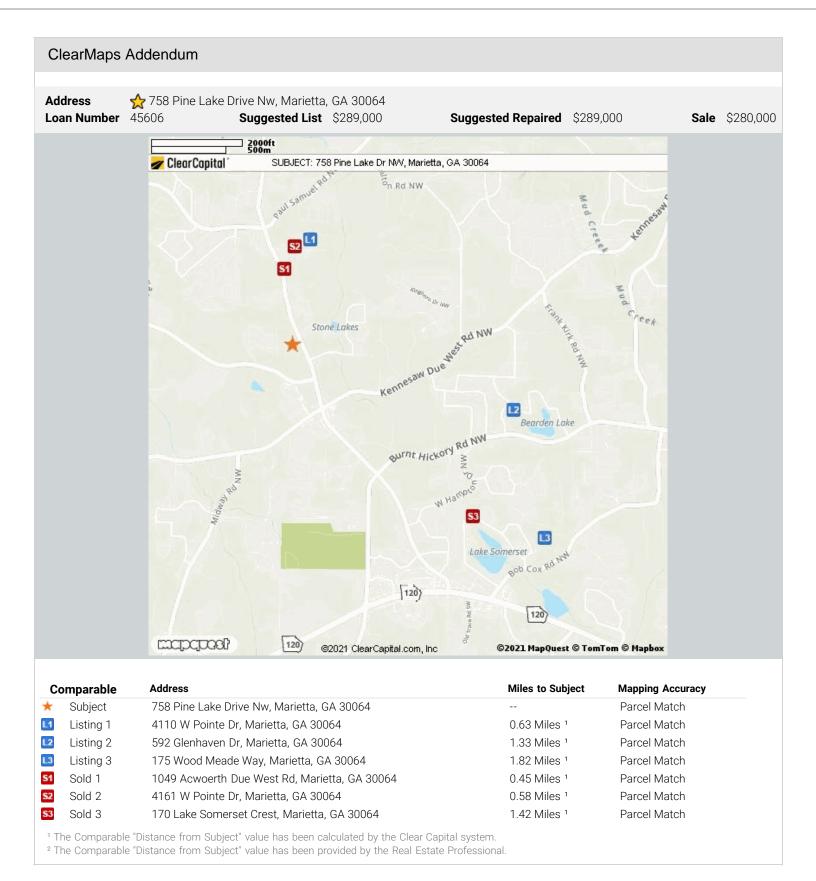


Front

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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

by ClearCapital

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.

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Report Instructions - cont.

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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 Cara Caldwell Company/Brokerage Atlanta Communities

4286 Bells Ferry Road kennesaw License No 202666 Address

GA 30144

License State License Expiration 01/31/2023 GA

Phone 7707788851 Email cara@getcaldwell.com

Broker Distance to Subject 8.66 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.

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