109 BAINBRIDGE PLACE

DALLAS, GA 30132 Loan Number

\$226,900 • As-Is Value

45607

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	109 Bainbridge Place, Dallas, GA 30132 07/16/2021 45607 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	7435901 07/17/2021 055476 Paulding	Property ID	30656108
Tracking IDs					
Order Tracking ID	0715BPO_BOTW	Tracking ID 1	0715BPO_BOT\	N	
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	MILES BIDDY	Condition Comments
R. E. Taxes	\$2,389	Property has normal wear and tear.
Assessed Value	\$70,536	
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	Heritage Property	
Association Fees	\$150 / Year (Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Property is located in an established neighborhood
Sales Prices in this Neighborhood	Low: \$99000 High: \$352252	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

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Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	109 Bainbridge Place	100 Brookside Dr	176 Silver Fox Trl	109 Bainbridge Way
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30132	30157	30132
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.30 ¹	0.75 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$195,000	\$230,000	\$200,000
List Price \$		\$230,000	\$230,000	\$200,000
Original List Date		07/08/2021	06/25/2021	05/19/2021
$DOM \cdot Cumulative DOM$		8 · 9	21 · 22	58 · 59
Age (# of years)	19	28	18	18
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 Traditional	1 Story Traditional	2 Stories A-Frame	1.5 Stories Contempora
# Units	1	1	1	1
Living Sq. Feet	2,044	1,952	1,661	1,328
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	5	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	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	892	1,152		
Pool/Spa				
Lot Size	0.97 acres	0.39 acres	0.16 acres	0.21 acres
Other				

* 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.

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Current Listings - Cont.

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

- Listing 1 Beautiful Home in Convenient Location. 4 Bedrooms, 2 Baths with Covered Front Porch & Finished Basement. Open Floor Plan with Vaulted Ceilings and Hardwood Floors. Kitchen features Breakfast Bar, Gas Stove & All Appliances Remain. Dining Room with View to Spacious Family Room including Fireplace. Main Level has 3 Bedrooms with Oversized Master. Master Bath with Tub/Shower & Large Closet. Finished Basement features Recreation Space & Fourth Bedroom. Cul-de-sac Home with Private Backyard. Great Location close to Shopping, Dining, and More!
- **Listing 2** Beautiful Home In Silver Ridge Swim/Tennis Community. This home features 3 bedrooms and 2 1/2 baths. It has hardwood flooring on the main level and carpeting in the other areas of the house. The family room has a fireplace accented with a lovely ceiling fan. You also have a eat-in kitchen with a chandelier for a nice dinning experience. The large yard is fenced in with a patio area to enjoy nice evenings outdoors. This location is minutes from shopping and the Silver Comet Trail. The HOA fees include maintenance of the front lawn and swim/tennis
- Listing 3 Back on market due to buyer's inability to acquire financing! Perfect little starter home minutes from the beautiful Dallas community! Walk into a beautiful foyer that is perfect for welcoming your guests and family to this home ready to be made into a cozy nest. Straight through the foyer is the living room that has a fireplace ready for all those stockings to be hung once the holidays roll around! All bedrooms are on the upper level, boasting a Master with its own private bathroom, and down the hall is two bedrooms perfect for kids separated by a Jack-n-Jill bathroom. Come and see this beautiful home ready to be made yours!

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Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	109 Bainbridge Place	103 Silver Spring St	107 Silver Bow Ln	111 Silver Spring St
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.66 1	0.58 1	0.66 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$249,900	\$219,900	\$195,000
List Price \$		\$249,900	\$219,900	\$195,000
Sale Price \$		\$255,800	\$233,000	\$200,000
Type of Financing		Cash	Other	Conventional
Date of Sale		07/12/2021	06/09/2021	06/03/2021
DOM \cdot Cumulative DOM	•	25 · 25	23 · 23	46 · 46
Age (# of years)	19	16	16	17
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,044	1,741	1,610	1,521
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	5	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	892			
Pool/Spa				
Lot Size	0.97 acres	0.31 acres	0.13 acres	0.29 acres
Other				
Net Adjustment		+\$7,575	+\$10,850	+\$13,075
Adjusted Price		\$263,375	\$243,850	\$213,075

* 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 Wonderful Home In Silver Ridge Swim/Tennis Community. Exterior Is Maintenance Free Vinyl With Brick Front. Lot Features Tree-Lined Backyard. One Of The More Spacious Floorplans In Silver Ridge. New Carpeting, New Interior Paint Including Trim, New Dishwasher, New Gas Range, New Blinds, New Front Yard Sod. Exterior Was Pressure Washed And All Shutters And Trim Were Painted. This Location Is Amazing For Those Who Love Hiking Or Biking As It Is Located Just Minutes From The Silver Comet Trail. Near Shopping And Paulding County Hospital. HOA Fees Include The Front Lawn Maintenance. Investor Owned And Being Sold As Is/Where IsGC¥.
- Sold 2 3 Bedroom, 2 -+ Bath, well-maintained home in the quiet community of Silver Ridge! This beautiful home features a 1 car garage, private fenced backyard! eat-in kitchen. Hard flooring throughout the first level. All 3 Bedrooms, 2 Full Baths & Laundry room upstairs! The refrigerator remains with the home! Neighborhood offers Swim, Tennis & Playground! Front lawns maintained by HOA! Just minutes from The Silver Comet Trail & Wellstar Paulding Hospital! More pictures to come! This is a must-see!!!!!
- Sold 3 This is a great home located just off of Highway 278. Close to shopping, lots of restaurant options and easy access to Douglasville and Marietta. The backyard backs up to Silver Comet Trail and has a privacy fence and garden! The seller is leaving the brand new washer and dryer, stainless steel refrigerator, and 55" television above fireplace along with sound bar and subwooofer (tv and sound system professionally installed)! This home is so cozy!

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Subject Sales & Listing History

# of Removed Listings i Months # of Sales in Previous 1 Months							
•	2	0					
	in Previous 12	0					
Listing Agent Phone							
Listing Agent Name							
Listing Agency/Firm			Property was last on the market in 2015				
Current Listing Status Not Currently Listed		sted	Listing History Comments				

Marketing StrategySugested List PriceRepaired PriceSugested List Price\$226,900Sales Price\$226,900\$226,900\$226,90030 Day Price\$225,000Comments Regarding Pricing StrategyAdjustment 25 per sqft GLA Property is located in dallas ga and is sought after for its rowinity to Atlanta.

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.

DRIVE-BY BPO by ClearCapital

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Subject Photos



Front



Address Verification



Address Verification



Street

by ClearCapital

109 BAINBRIDGE PLACE

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Listing Photos

100 Brookside Dr L1 Dallas, GA 30132



Front





Front



109 Bainbridge Way Dallas, GA 30132



Front

by ClearCapital

109 BAINBRIDGE PLACE

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Sales Photos

S1 103 Silver Spring St Dallas, GA 30157



Front





Front



111 Silver Spring St Dallas, GA 30157



Front

109 BAINBRIDGE PLACE

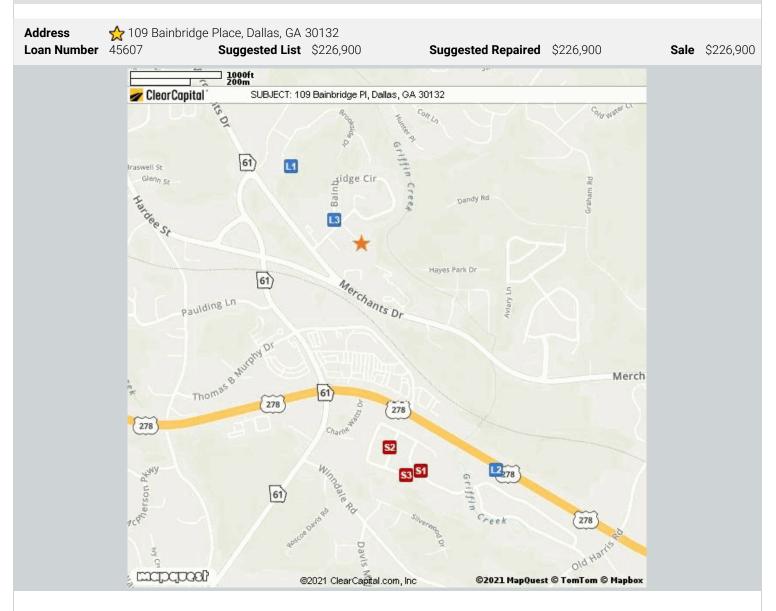
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ClearMaps Addendum



Co	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	109 Bainbridge Place, Dallas, GA 30132		Parcel Match
L1	Listing 1	100 Brookside Dr, Dallas, GA 30132	0.30 Miles 1	Parcel Match
L2	Listing 2	176 Silver Fox Trl, Dallas, GA 30157	0.75 Miles 1	Parcel Match
L3	Listing 3	109 Bainbridge Way, Dallas, GA 30132	0.10 Miles 1	Parcel Match
S1	Sold 1	103 Silver Spring St, Dallas, GA 30157	0.66 Miles 1	Parcel Match
S 2	Sold 2	107 Silver Bow Ln, Dallas, GA 30157	0.58 Miles 1	Parcel Match
S 3	Sold 3	111 Silver Spring St, Dallas, GA 30157	0.66 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.

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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.)

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:

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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DALLAS, GA 30132



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	Daniel Geiman	Company/Brokerage	Exp realty IIc
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	11.77 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 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 or nace, 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 subject property or of the state like the property 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.