# **DRIVE-BY BPO**

# **207 ARROWHEAD DRIVE**

DALLAS, GA 30132

45609 Loan Number **\$255,000**• 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	207 Arrowhead Drive, Dallas, GA 30132 07/16/2021 45609 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	7435901 07/17/2021 063999 Paulding	Property ID	30656414
Tracking IDs					
Order Tracking ID	0715BPO_BOTW	Tracking ID 1	0715BPO_BOTV	V	
Tracking ID 2		Tracking ID 3			

Owner	MILES BIDDY	Condition Comments
R. E. Taxes	\$2,153	Property has normal wear and tear.
Assessed Value	\$72,504	
oning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
stimated Exterior Repair Cost	\$0	
stimated Interior Repair Cost	\$0	
otal Estimated Repair	\$0	
IOA	Cottage Cove HOA	
Association Fees	\$744 / Year (Pool,Tennis)	
isible From Street	Visible	
oad Type	Public	

Neighborhood & Market Da	ta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Property is in an established neighborhood
Sales Prices in this Neighborhood	Low: \$131800 High: \$352482	
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	207 Arrowhead Drive	187 Topaz Dr	46 Crescent Woode Way	102 Timberland Trace Way
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30132	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.21 1	0.99 1	1.05 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$215,000	\$293,000	\$279,900
List Price \$		\$215,000	\$293,000	\$279,900
Original List Date		06/18/2021	07/06/2021	07/07/2021
DOM · Cumulative DOM	·	28 · 29	10 · 11	9 · 10
Age (# of years)	14	16	15	5
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 Ranch/Rambler	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,190	1,757	2,157	2,080
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	4 · 2 · 1
Total Room #	6	5	6	7
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	0.09 acres	0.28 acres	0.13 acres	0.26 acres
Other				

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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# Current Listings - Cont.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$ 

- Listing 1 Sold as is. No Disclosures. Tenant occupied. Hard to find Ranch w/ hardwood floors in family & dining room Wainscoting in foyer & dining room. Beautiful corner fireplace, Private deck overlooking wooded back yard. The kitchen opens into the family and dining room and has a great breakfast bar, pantry and lots of cabinets. Mstr bedroom has double trey ceiling & walk in closet. Master bath has a walk-in shower. 2 nice sized secondary bedrooms. Lg. laundry room. Yard care and swim membership is included.
- Listing 2 This Dallas two-story home offers a two-car garage. This home has been virtually staged to illustrate its potential.
- Listing 3 Welcome Home! Beautiful 4 Bedroom, 2.5 Bath On A Cul-De-Sac with Fenced Backyard! Spacious Open Concept Main Floor With Upgraded Granite Countertops In Kitchen, Formal Dining Room, Laundry Room, Powder Bath & HUGE Pantry. The 2nd Level Boasts A Large Master Suite With Double Vanities, Walk-In Closet, Separate Tub & Shower Plus 3 Additional Bedrooms & A Full Bath. Step out into a private oasis back yard with a covered patio and plenty of space for entertaining. This home has been meticulously maintained and cared for, you will not be disappointed. Minutes Away From Shopping, Parks, Schools & More!

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	207 Arrowhead Drive	236 Arrowhead Dr	58 Arrowhead Dr	48 Chalet Xing
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30132	30132	30132
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.04 1	0.13 1	0.10 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$224,900	\$225,000	\$231,000
List Price \$		\$224,900	\$225,000	\$231,000
Sale Price \$		\$255,000	\$240,000	\$252,500
Type of Financing		Cash	Cash	Cash
Date of Sale		06/25/2021	06/30/2021	05/06/2021
DOM · Cumulative DOM		30 · 30	23 · 23	12 · 12
Age (# of years)	14	16	19	15
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 Bungalow	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,190	2,030	1,774	2,069
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
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)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.09 acres	0.09 acres	0.09 acres	0.10 acres
Other				
Net Adjustment		+\$400	+\$10,400	+\$3,025
Adjusted Price		\$255,400	\$250,400	\$255,525

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> 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 Don't miss this stunning renovated home. You will love the new floors, new paint, renovated kitchen and bathrooms, and beautiful yard. Open floorplan with spacious eat- in kitchen that opens to the family room. Large owner suite with beautifully renovated bathroom and large closet on the main level. Upstairs you'll find a loft perfect for an office as well as 2 secondary bedrooms and a bathroom. Fenced backyard perfect to relax or entertain. Wonderful community with pool and playground conveniently located close to shopping and dining. Hurry! This home won't last long.
- Sold 2 Run don't walk to view this newly renovated 3 bedroom 2 1/2 bath home in a quiet subdivision. New floors, entire interior repainted in beautiful agreeable gray, freshly painted kitchen cabinets, new appliances, updated bathroom floors and painted cabinets, new light fixtures and new carpet upstairs. This open floor plan has a spacious eat-in kitchen with an open view to the family room. The owners suite is on the second level and has a large walk in closet. The large backyard is perfect to unwind or entertain with cookouts and gatherings. The community with pool and playground is conveniently located close to shopping and dining. This beautiful home won't last and in this community typically sells within 1 day!!
- **Sold 3** Welcome home to this meticulously maintained open concept, 3bed 2.5 bath beauty! This home offers a welcoming open concept kitchen, dining, and living area on the main level. Three large size bedrooms on the upper level with plenty of space to add a desk in the common area upstairs. This move in ready home has new paint throughout, new floor covering, new windows, granite counter tops, new appliances, and fenced yard. Hurry to see this beauty before its gone!

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Subject Sal	es & Listing Hist	ory					
Current Listing S	Status	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/F	irm			Proeprty wa	s last on the mark	et in 2008	
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

	As Is Price	Repaired Price	
Suggested List Price	\$255,000	\$255,000	
Sales Price	\$255,000	\$255,000	
30 Day Price	\$249,900		
Comments Regarding Pricing S	trategy		

# 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 1.05 miles and the sold comps **Notes** closed within the last 2 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

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# **Subject Photos**



Front



Address Verification



Street



Address Verification



Street

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# **Listing Photos**



187 Topaz Dr Dallas, GA 30132



Front



46 Crescent Woode Way Dallas, GA 30157



Front



102 Timberland Trace Way Dallas, GA 30157



Front

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# **Sales Photos**





Front

58 Arrowhead Dr Dallas, GA 30132



Front

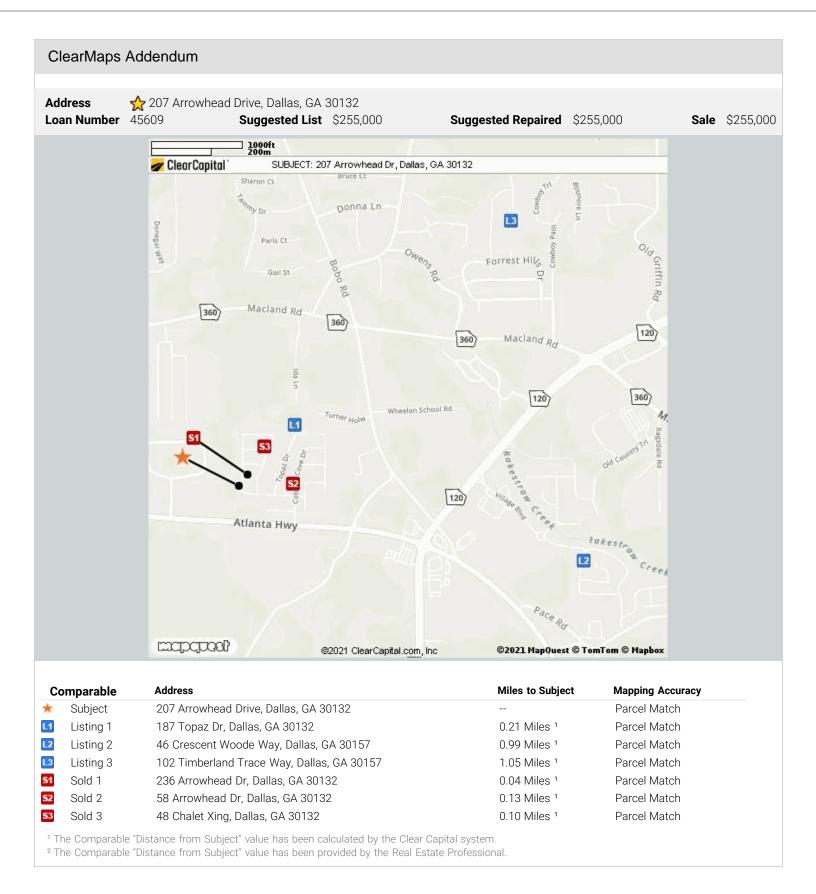
48 Chalet Xing Dallas, GA 30132



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:

by ClearCapital

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.

The amount of time the property is exposed to a pool of prospective buyers before going into contract. Marketing Time

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.

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 Ilc

2242 Major Loring Way SW Marietta License No 380873 Address

GA 30064

**License State License Expiration** 07/31/2025 GA

Phone 6787613425 Email Daniel.geiman@exprealty.com

**Broker Distance to Subject** 9.76 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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