DRIVE-BY BPO

304 PROVIDENCE ROAD

DALLAS, GEORGIA 30157

45611 Loan Number **\$228,000**• 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	304 Providence Road, Dallas, GEORGIA 30157 07/17/2021 45611 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	7435901 07/18/2021 056321 Paulding	Property ID	30656249
Tracking IDs					
Order Tracking ID	0715BPO_BOTW	Tracking ID 1	0715BPO_BOTW		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	BIDDY VENTURES LLC	Condition Comments
R. E. Taxes	\$2,309	The subject property is in average condition with no repaird to be
Assessed Value	\$68,192	noted concerning this property.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data						
Location Type	Suburban	Neighborhood Comments				
Local Economy	Stable	The subject is in a established neighborhood were the home				
Sales Prices in this Neighborhood	Low: \$147000 High: \$371742	are similar to the subject and conform to esch other.				
Market for this type of property Increased 12 % in the past 6 months.						
Normal Marketing Days	<30					

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	304 Providence Road	404 Providence Rd	306 Providence Rd	202 E Skyline Vw
City, State	Dallas, GEORGIA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.16 1	0.01 1	0.24 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$275,500	\$270,000	\$260,000
List Price \$		\$275,500	\$270,000	\$260,000
Original List Date		07/09/2021	07/10/2021	06/23/2021
DOM · Cumulative DOM	•	8 · 9	7 · 8	24 · 25
Age (# of years)	18	19	18	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	1 Story Ranch/Rambler	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,465	1,452	1,323	1,566
Bdrm · Bths · ½ Bths	3 · 2	3 · 3	3 · 2 · 1	3 · 2
Total Room #	5	6	6	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	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	762	902		
Pool/Spa				
Lot Size	0.14 acres	0.11 acres	0.16 acres	0.18 acres
Other	NONE	NONE	NONE	NONE

^{*} 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 comparable is similar to the subject in square footage and superior in amenities than the subject property.

Listing 2 Listing 2 comparable is inferior to the subject account of less square footage than the subject property.

Listing 3 Comparable is superior to the subject account of more square footage than the subject property.

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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.

DALLAS, GEORGIA 30157 Loan

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	304 Providence Road	313 Providence Rd	101 Providence Rd	207 Providence Dr
City, State	Dallas, GEORGIA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.05 1	0.08 1	0.04 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$215,000	\$227,000	\$199,900
List Price \$		\$215,000	\$227,000	\$199,900
Sale Price \$		\$223,000	\$227,000	\$257,500
Type of Financing		Conventional	Other	Conventional
Date of Sale		05/25/2021	06/11/2021	06/01/2021
DOM · Cumulative DOM	+	27 · 27	137 · 137	25 · 25
Age (# of years)	18	19	18	17
Condition	Average	Average	Average	Good
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	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,465	1,447	1,721	1,246
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	5	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	762			1,246
Pool/Spa				
Lot Size	0.14 acres	0.13 acres	0.19 acres	0.17 acres
Other	NONE	None	None	None
Net Adjustment		+\$450	-\$8,900	-\$7,313
Adjusted Price		\$223,450	\$218,100	\$250,187

^{*} Sold 1 is the most comparable sale to the subject.

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

Sold 1 Sale 1 comparable is similar to the subject and the amenities is inferior to the subject property.

Sold 2 Sale 2 comparable is superior to the subject accoount of more square footage than the subject property.

Sold 3 Sale 2 comparable is inferior to the subject account of living square footage and there more amenities than the subject property.

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 Sale	es & Listing His	tory					
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm		No current listing history					
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed List 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

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$230,000	\$230,000			
Sales Price	\$228,000	\$228,000			
30 Day Price	\$222,000				
Comments Regarding Pricing S	trategy				
The price opinion weight is given to sale 1, sale 2 and sale 3.					
	<u> </u>				

Clear Capital Quality Assurance Comments Addendum

Reviewer's Please add the following statement to the Value Conclusion Section VI: 'This report was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of the report, COVID-19 was having widespread health and economic impacts. The effects of COVID-19 on the real estate market in the area of the subject property were not yet measurable based on reliable data. The analysis and value opinion in this report are based on the data available at the time of the assignment and apply only as of the effective date indicated. No analysis or opinions contained in this report should be construed as predictions of future market conditions or value.'

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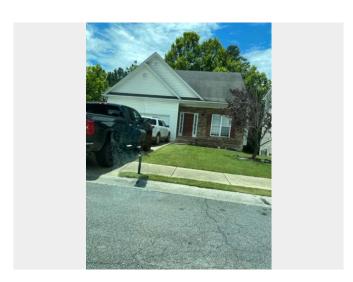
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DRIVE-BY BPO

45611

Loan Number

Subject Photos



Front



Address Verification



Street

Listing Photos

by ClearCapital



404 Providence Rd Dallas, GA 30157



Front



306 Providence Rd Dallas, GA 30157



Front



202 E Skyline Vw Dallas, GA 30157



Front

by ClearCapital

Sales Photos





Front

101 Providence Rd Dallas, GA 30157



Front

207 Providence Dr Dallas, GA 30157

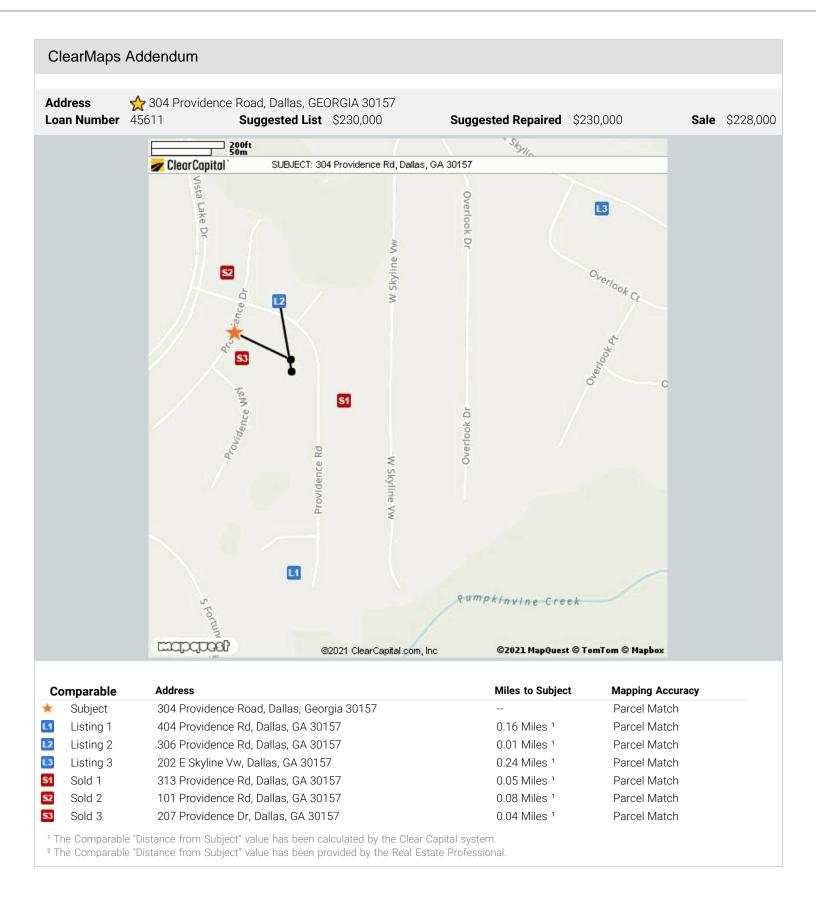


Front

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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

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 Cheryl Talbot Company/Brokerage Talbot Property Solutions

License No 352447 **Address** 6671 FAIRWAY RIDGE DR Douglasville GA 30134

License Expiration 08/31/2021 License State GA

Phone 8505295073 Email cheryltalbot1@gmail.com

Broker Distance to Subject 14.35 miles **Date Signed** 07/17/2021

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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