MARIETTA, GA 30066

45951 Loan Number **\$378,000**• 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	4038 Rocky Valley Court Ne, Marietta, GA 30066 08/21/2021 45951 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	7520892 08/21/2021 16026700260 Cobb	Property ID	30876060
Tracking IDs					
Order Tracking ID	0819BPO	Tracking ID 1	0819BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	NATIONWIDE INVS	Condition Comments
R. E. Taxes	\$3,415 The subject property is	The subject property is in good condition based on a prior 2018
Assessed Value	\$112,512	listing. The home has updated kitchen and bathrooms. No
Zoning Classification	Residential	repairs noted. No adverse conditions noted. Per a prior listing the subject has 5 bedrooms and 3 baths. This appears over built for
Property Type	SFR	the GLA and subdivision. It is a 1.5 story with bedrooms on main
Occupancy	Occupied	and upstairs.
Ownership Type	Fee Simple	
Property Condition	Good	
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	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject neighborhood is located 1-3 miles from interstate,
Sales Prices in this Neighborhood	Low: \$290080 High: \$610200	shopping and other points of interest. As well as other like homes.
Market for this type of property	Increased 6 % in the past 6 months.	
Normal Marketing Days	<30	

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4038 Rocky Valley Court N		4353 S Landing Trl	4201 Keheley Lake Dr
City, State	Marietta, GA	Marietta, GA	Marietta, GA	Marietta, GA
Zip Code	30066	30066	30066	30066
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.02 1	0.74 1	0.87 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,900	\$325,000	\$379,000
List Price \$		\$299,900	\$325,000	\$379,000
Original List Date		07/29/2021	08/11/2021	08/09/2021
DOM · Cumulative DOM		4 · 23	4 · 10	12 · 12
Age (# of years)	41	42	38	33
Condition	Good	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	1.5 Stories Contemporary	1 Story Traditional	1 Story Contemporary	1.5 Stories Contempora
# Units	1	1	1	1
Living Sq. Feet	2,476	2,092	2,343	2,482
Bdrm · Bths · ½ Bths	5 · 3	4 · 2	4 · 2	4 · 3
Total Room #	8	7	8	8
Garage (Style/Stalls)	Attached 1 Car	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	0.29 acres	0.23 acres	0.28 acres	0.46 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace

<sup>\*</sup> Listing 3 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.

MARIETTA, GA 30066

45951 Loan Number **\$378,000**• As-Is Value

### Current Listings - Cont.

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

- Listing 1 is from the subject area. Similar age, location and appeal. Smaller GLA. Similar lack of basement. Superir by 1 garage. Inferior due to GLA. Condition is non updated and inferior. Condition criteria was expanded due to a lack of comps at this time that are more similar. Distance was expanded to 2 miles to find additional comps due to low supply. 2% location adjustment Sprayberry HS, subject is Lassiter HS. HS districts drive value.
- **Listing 2** Listing 2 is similar in GLA, age, location and appeal. Similar condition. Similar overall. Subject competing area. Superior by 1 garage. 2% location adjustment Sprayberry HS, subject is Lassiter HS. HS districts drive value.
- Listing 3 is simialr in GLA, and location. This comp has some updates but not all, therefore it is average condition. Superior by 1 garage. Age is newer. Age criteria was expanded to find additional comps due of low supply. This comp brackets GLA. Best comp due to similar GLA. 2% location adjustment Sprayberry HS, subject is Lassiter HS. HS districts drive value.

Client(s): Wedgewood Inc

Property ID: 30876060

Effective: 08/21/2021 Page: 3 of 15

by ClearCapital

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4038 Rocky Valley Court No	e 1730 Basswood Ct	3756 Shallow Ct	2950 Firest Chase Ter
City, State	Marietta, GA	Marietta, GA	Marietta, GA	Marietta, GA
Zip Code	30066	30066	30066	30066
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.04 1	0.52 1	1.39 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$380,000	\$409,000	\$360,000
List Price \$		\$380,000	\$409,000	\$360,000
Sale Price \$		\$380,000	\$405,000	\$354,000
Type of Financing		Cash	Conv	Cash
Date of Sale		03/30/2021	06/09/2021	04/05/2021
DOM · Cumulative DOM		5 · 35	4 · 27	2 · 27
Age (# of years)	41	36	41	36
Condition	Good	Good	Good	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	1.5 Stories Contemporary	2 Stories Traditional	1.5 Stories Contemporary	Split Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,476	2,392	2,170	2,730
Bdrm · Bths · ½ Bths	5 · 3	4 · 2 · 1	3 · 2 · 1	4 · 3
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Carport 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	0.29 acres	0.46 acres	0.20 acres	0.42 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace
Net Adjustment		+\$8,600	+\$11,120	-\$3,080
Adjusted Price	<del></del>	\$388,600	\$416,120	\$350,920

<sup>\*</sup> Sold 2 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.

MARIETTA, GA 30066

45951 Loan Number **\$378,000**• As-Is Value

### Recent Sales - Cont.

by ClearCapital

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

- **Sold 1** Sold 1 is from the subject competing area. Similar GLA, age, location and appeal. Similar condition. \$2000 garage. \$2000 bedroom, \$1000 half bath. Similar overall. Distance was expanded to 2 miles to find additional comps due to low supply. 2% location adjustment Sprayberry HS, subject is Lassiter HS. HS districts drive value.
- Sold 2 Sold 2 is similar in GLA \$6120, \$4000 bedroom, \$2000 bathroom, \$1000 half bath. Similar competing area. Subject Lassiter HS district
- **Sold 3** Sold 3: Distance was expanded to 2 miles to find additional comps due to low supply. -\$5080 GLA. Occ. \$2000 bedroom. Subject Lassiter HS district.

Client(s): Wedgewood Inc

Property ID: 30876060

Effective: 08/21/2021

Page: 5 of 15

45951 Loan Number

\$378,000 As-Is Value

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Current Listing Status Not Currently Listed			∟isted	Listing Histor	y Comments		
Listing Agency/Firm			No listing history 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	\$379,000	\$379,000		
Sales Price	\$378,000	\$378,000		
30 Day Price	\$370,000			
Comments Regarding Pricing S	trategy			

The subject market has increased by 6% 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. The subject is in Lassiter HS district. The only similar Lassiter HS sales or listings were sale 2-3. The others require a location adjustment of 2%. This could not be helped due to low supply. Sale 2-3 are the best comps found, sale 2 is the most similar due to distance from subject, similar GLA and age. Sale 2-3 are the most similar, but the upper range of \$379,000 is the top end, because the listings constrain this part of the range. There are no comps with 5 bedrooms, the subject is overbuilt. As well, there are no homes with only 1 garage. Sale 2 brackets this with only carport to offer.

Client(s): Wedgewood Inc

Property ID: 30876060

by ClearCapital

# **4038 ROCKY VALLEY COURT NE**MARIETTA, GA 30066

45951 Loan Number **\$378,000**• As-Is Value

### 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.

Client(s): Wedgewood Inc Property ID: 30876060 Effective: 08/21/2021 Page: 7 of 15

# **Subject Photos**





Front





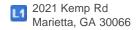
Address Verification



Side

Street

# **Listing Photos**





Front





Front





## **Sales Photos**



1730 Basswood Ct Marietta, GA 30066



Front

3756 Shallow Ct Marietta, GA 30066

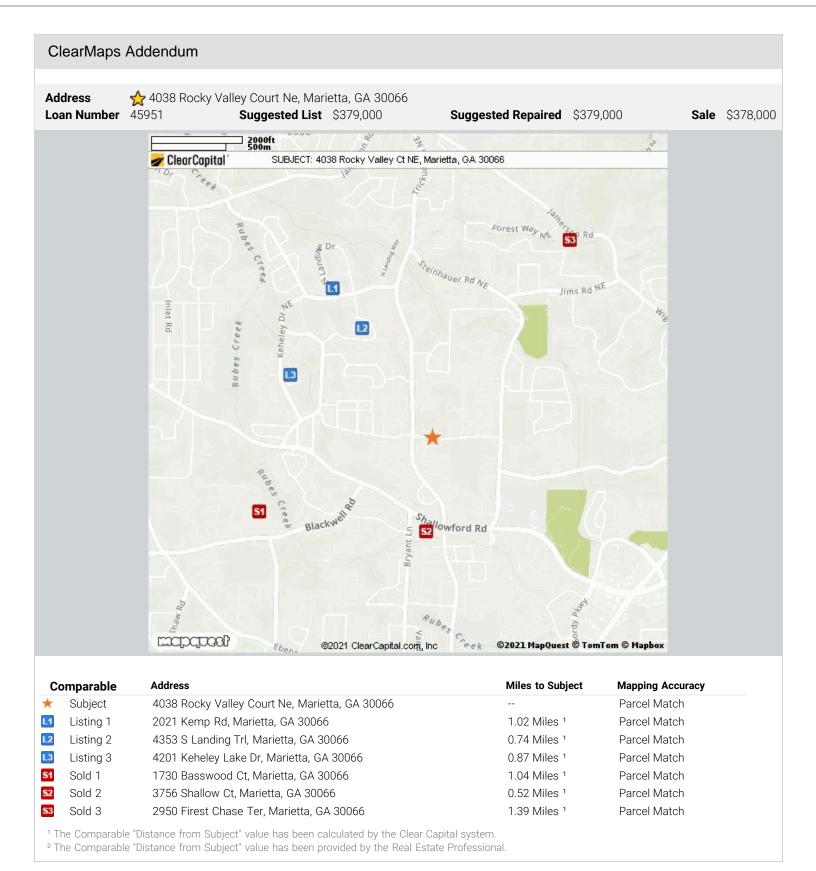


Front

2950 Firest Chase Ter Marietta, GA 30066



Front



45951 Loan Number **\$378,000**• As-Is Value

#### 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.

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.

Client(s): Wedgewood Inc

Property ID: 30876060

Effective: 08/21/2021 Page: 12 of 15

45951 Loan Number **\$378,000**• As-Is Value

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.

Client(s): Wedgewood Inc

Property ID: 30876060

MARIETTA, GA 30066

45951 Loan Number **\$378,000**• As-Is Value

### Report Instructions - cont.

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 30876060

Page: 14 of 15

45951 Loan Number **\$378,000**• As-Is Value

Broker Information

by ClearCapital

Broker Name Cara Caldwell Company/Brokerage Atlanta Communities

**License No** 202666 **Address** 4286 Bells Ferry Road kennesaw

GA 30144

**License Expiration** 01/31/2023 **License State** GA

Phone 7707788851 Email cara@getcaldwell.com

**Broker Distance to Subject** 4.05 miles **Date Signed** 08/21/2021

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.

Client(s): Wedgewood Inc

Property ID: 30876060

Page: 15 of 15