

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	568 Lory Lane, Grovetown, GA 30813	Order ID	7785115	Property ID	31726673
Inspection Date	12/02/2021	Date of Report	12/02/2021		
Loan Number	47071	APN	052 455		
Borrower Name	Champery Rental REO LLC	County	Columbia		

Tracking IDs

Order Tracking ID	1201BPO	Tracking ID 1	1201BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Vivek Pandya and Tanya Pandya	Condition Comments	The property appears to be in average condition as compared with the surrounding homes. There seem to be no required repairs from exterior inspection. The home has average curb appeal and is located in a mild traffic area. The home conforms to those in the immediate area. There are no other externalities influencing the subject's value.
R. E. Taxes	\$2,342		
Assessed Value	\$181,899		
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	Pamir Place HOA 706-922-0903		
Association Fees	\$100 / Year (Landscaping)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	This neighborhood is located about 10 miles west of downtown Augusta, GA. The supply and demand are stable, and there are no boarded-up or abandoned homes notice at time of drive-by. The normal seller concession in the neighborhood is about 2-5 percent of the sales price. There is a middle school located just outside of the neighborhood boundary. There has been limited REO activity.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$184,900 High: \$289,900		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	568 Lory Lane	609 Lory Lane	744 Michelle Ct	303 Elbrus Way
City, State	Grovetown, GA	Grovetown, GA	Grovetown, GA	Grovetown, GA
Zip Code	30813	30813	30813	30813
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.27 ¹	0.09 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$205,000	\$200,000	\$200,000
List Price \$	--	\$205,000	\$200,000	\$200,000
Original List Date		11/10/2021	10/22/2021	11/02/2021
DOM · Cumulative DOM	-- · --	18 · 22	37 · 41	26 · 30
Age (# of years)	14	16	14	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	1 Story Ranch/Rambler	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,691	1,940	1,562	1,456
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	9	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	.16 acres	.16 acres	.23 acres	.15 acres
Other	--	--	--	--

* Listing 2 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.

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

Listing 1 This listed comp has a similar lot size, similar age, superior total room count, similar bedroom/bathroom configuration, superior total living square footage, and inferior carport/garage configuration.

Listing 2 This listed comp has a superior lot size, similar age, similar total room count, similar bedroom/bathroom configuration, similar total living square footage, and similar carport/garage configuration.

Listing 3 This listed comp has a similar lot size, similar age, similar total room count, similar bedroom/bathroom configuration, inferior total living square footage, and similar carport/garage configuration.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	568 Lory Lane	586 Lory Lane	633 Lory Lane	579 Lory Lane
City, State	Grovetown, GA	Grovetown, GA	Grovetown, GA	Grovetown, GA
Zip Code	30813	30813	30813	30813
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.27 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$196,500	\$210,000	\$220,900
List Price \$	--	\$196,500	\$210,000	\$220,900
Sale Price \$	--	\$202,000	\$210,000	\$207,000
Type of Financing	--	Va	Va	Conventional
Date of Sale	--	08/26/2021	10/04/2021	11/29/2021
DOM · Cumulative DOM	-- · --	35 · 34	57 · 56	40 · 39
Age (# of years)	14	15	16	14
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/Rambler	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,691	1,712	1,694	1,678
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	8	5	9
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	.16 acres	.16 acres	.20 acres	.34 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	-\$3,000
Adjusted Price	--	\$202,000	\$210,000	\$204,000

* 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.

Recent Sales - Cont.

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

- Sold 1** The sold comp has a similar lot size, similar age, similar total room count, similar bedroom/bathroom configuration, similar total living square footage, and similar carport/garage configuration.
- Sold 2** The sold comp has a similar lot size, similar age, similar total room count, similar bedroom/bathroom configuration, similar total living square footage, and similar carport/garage configuration. This home is most like the subject property.
- Sold 3** The sold comp has a superior lot size (-2000), similar age, similar total room count, superior bedroom/bathroom configuration (-1000), similar total living square footage, and similar carport/garage configuration.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The listing history has been verified by using the Greater Augusta MLS service.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	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	\$203,000	\$203,000
Sales Price	\$203,000	\$203,000
30 Day Price	\$196,900	--
Comments Regarding Pricing Strategy		
An extensive search of the MLS was performed to provide sales/listings within 1 mile gla +/- 20% sqft similar lot size and up to 12 months in time. My search yielded: Limited comparables that matched gla, lot size, age, or condition that were considered applicable in regards to distance to subject 3 month date of sale parameter 90 DOM requirement and still be within 15% tolerance range. So I had to utilize what was available and the sales/listings selected were considered to be the best available.		

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 0.27 miles and the sold comps
Notes closed within the last 3 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 609 Lory Lane
Grovetown, GA 30813



Front

L2 744 Michelle Ct
Grovetown, GA 30813



Front

L3 303 Elbrus Way
Grovetown, GA 30813



Front

Sales Photos

S1 586 Lory Lane
Grovetown, GA 30813



Front

S2 633 Lory Lane
Grovetown, GA 30813



Front

S3 579 Lory Lane
Grovetown, GA 30813



Front

ClearMaps Addendum

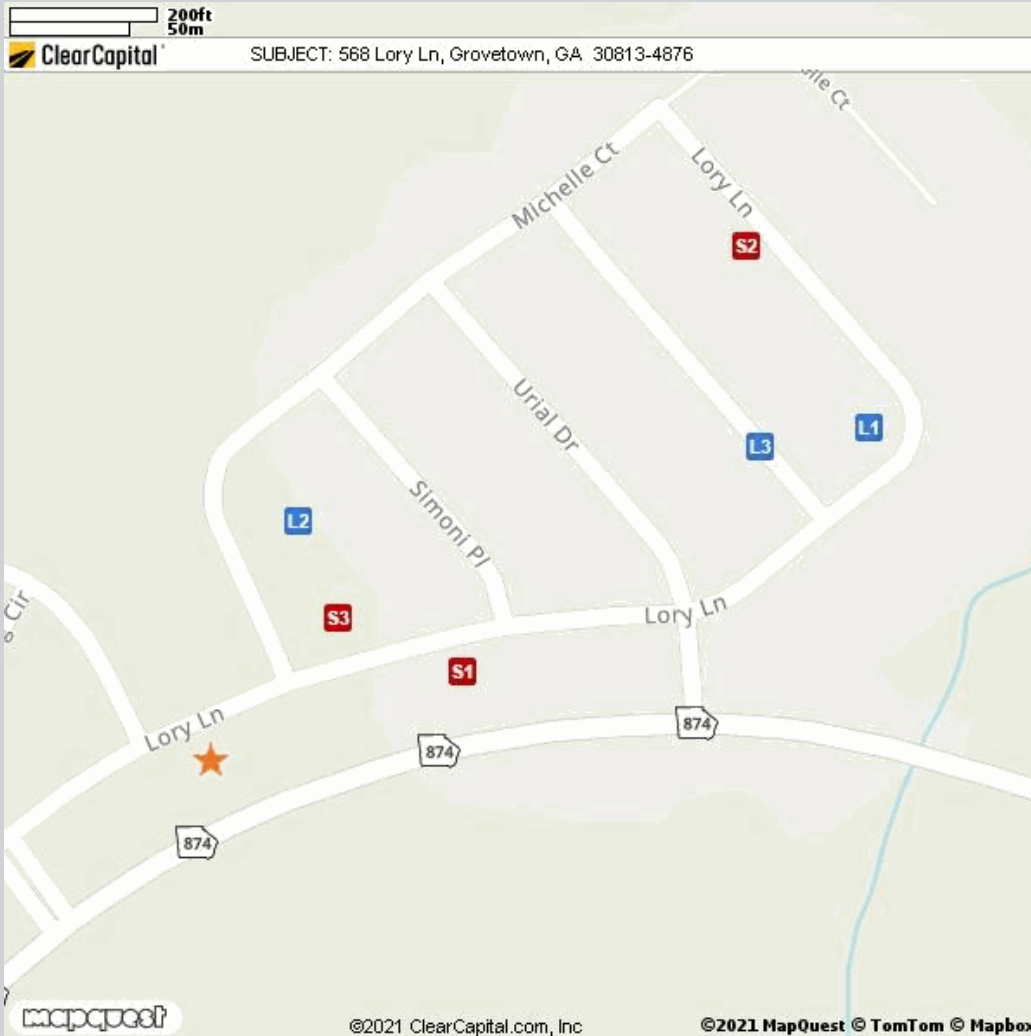
Address ★ 568 Lory Lane, Grovetown, GA 30813

Loan Number 47071

Suggested List \$203,000

Suggested Repaired \$203,000

Sale \$203,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	568 Lory Lane, Grovetown, GA 30813	--	Parcel Match
L1 Listing 1	609 Lory Lane, Grovetown, GA 30813	0.27 Miles ¹	Parcel Match
L2 Listing 2	744 Michelle Ct, Grovetown, GA 30813	0.09 Miles ¹	Parcel Match
L3 Listing 3	303 Elbrus Way, Grovetown, GA 30813	0.23 Miles ¹	Parcel Match
S1 Sold 1	586 Lory Lane, Grovetown, GA 30813	0.10 Miles ¹	Parcel Match
S2 Sold 2	633 Lory Lane, Grovetown, GA 30813	0.27 Miles ¹	Parcel Match
S3 Sold 3	579 Lory Lane, Grovetown, GA 30813	0.07 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.

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.

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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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.

Broker Information

Broker Name	Samuel Jones	Company/Brokerage	Keller Williams Realty Augusta Partners
License No	331479	Address	3633 Wheeler Rd, Ste 125 Augusta GA 30909
License Expiration	11/30/2024	License State	GA
Phone	7067503410	Email	samuelyjonesse2@gmail.com
Broker Distance to Subject	8.74 miles	Date Signed	12/02/2021

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.