## 197 DOGWOOD TRAIL

DALLAS, GA 30157

\$299,900 • As-Is Value

47595

Loan Number

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.

Inspection Date01Loan Number47	1/08/2022 7595	Order ID Date of Report APN County	7867455 01/11/2022 033400 Paulding	Property ID	31910130
Tracking IDs					
Order Tracking ID 01.0	05.22_BPO	Tracking ID 1	01.05.22_BPO		
Tracking ID 2		Tracking ID 3			

#### **General Conditions**

Owner	KAREN MARIE GREEN	Condition Comments
R. E. Taxes	\$2,466	Property has normal wear and tear.
Assessed Value	\$84,912	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
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 Data

Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Property is located in an established neighborhood with like		
Sales Prices in this Neighborhood	Low: \$194279 High: \$470510	condition properties.		
Market for this type of property	Increased 8 % in the past 6 months.			
Normal Marketing Days	<90			

by ClearCapital

## **197 DOGWOOD TRAIL**

DALLAS, GA 30157

\$299,900

47595

Loan Number

As-Is Value

## **Current Listings**

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	197 Dogwood Trail	36 Garner Farm Ct	47 Elizabeth Ct	3539 Mount Tabor Church Rd
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.73 <sup>1</sup>	0.50 1	0.88 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$319,000	\$289,900
List Price \$		\$300,000	\$319,900	\$269,900
Original List Date		11/08/2021	11/22/2021	12/09/2021
$\text{DOM} \cdot \text{Cumulative DOM}$	·	62 · 64	48 · 50	31 · 33
Age (# of years)	27	28	26	34
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 Story Split Entry	2 Stories Cape Cod	1.5 Stories Traditional	1.5 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,566	1,808	1,557	1,420
Bdrm $\cdot$ Bths $\cdot \frac{1}{2}$ Bths	3 · 2	4 · 2 · 1	4 · 2 · 1	3 · 2
Total Room #	5	7	7	5
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	25%	0%	50%	0%
Basement Sq. Ft.	854	1,024	1,468	910
Pool/Spa				Pool - Yes
Lot Size	0.47 acres	0.47 acres	0.56 acres	0.56 acres
Other				

\* Listing 2 is the most comparable listing to the subject.

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

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

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

DALLAS, GA 30157

## Current Listings - Cont.

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

- Listing 1 4 bedroom/ 2.5 Bath- Master on Main. This Home Is Situated in the Sought After East Paulding School District. No HOA! Oversized Living Room with Fireplace Open to Large Eat in Kitchen. Upstairs Hosts 3 bedrooms, 1 bath and Washer Dryer connections. Large Bonus Room Was Converted to a 4th Bedroom. 2 car Garage with Under Main Level Entry. Extra Room for Storage or To Build Out Your Own Workshop. This Home Has Ample Storage Space. Enjoy Your Rocking Chair Front Porch with a Cup of Coffee or Your Large Deck on the back of the house overlooking a private wooded yard.
- Listing 2 This well kept 4 bedroom home is sitting on over a half an acre with a wooded tree line giving you the privacy you need in your fenced in back yard. You can enjoy the fire pit or entertaining on the two level back deck. Walking in the front door you will be greeted with natural lighting in the two story foyer that continues into the living area. Brand new granite countertops have been added to the kitchen and all stainless steel appliances will be staying. The basement is finished with a bedroom, a half bathroom and a rec room. This is the one, don't miss it!
- Listing 3 Prepare to be amazed by this lovely home in the highly desirable neighborhood of Gunnell Place! As you enter through the covered front porch, you are greeted by an open concept layout and ample natural lighting that flows through the home. Cooking in the spacious kitchen will be a breeze featuring a ample countertop space and bay windows. Retreat to the primary bedroom and enjoy the en suite bathroom equipped with a dual sink vanity, separate soaking tub, and sizeable closet. This home features an in-ground pool and is sure to check all your boxes!

by ClearCapital

## **197 DOGWOOD TRAIL**

DALLAS, GA 30157

\$299,900

47595

Loan Number

As-Is Value

## **Recent Sales**

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	197 Dogwood Trail	97 Dogwood Trl	129 Wellington Ct	217 Ashwood Dr
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	Public Records	MLS
Miles to Subj.		0.07 1	0.79 <sup>1</sup>	0.66 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$300,000	\$312,000	\$265,000
List Price \$		\$300,000	\$312,000	\$265,000
Sale Price \$		\$303,000	\$312,000	\$284,000
Type of Financing		Cash	Cash	Cash
Date of Sale		12/22/2021	11/10/2021	11/09/2021
DOM $\cdot$ Cumulative DOM	·	47 · 47	1 · 0	28 · 28
Age (# of years)	27	28	26	26
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 Story Split Entry	1.5 Stories Other	1.5 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,566	1,503	1,700	1,272
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 3	4 · 3
Total Room #	5	5	7	7
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	25%	100%	85%	50%
Basement Sq. Ft.	854	708	1,664	1,204
Pool/Spa				
Lot Size	0.47 acres	0.48 acres	0.52 acres	0.56 acres
Other				
Net Adjustment		+\$1,575	-\$9,850	+\$850
Adjusted Price		\$304,575	\$302,150	\$284,850

\* Sold 1 is the most comparable sale to the subject.

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

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

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

## **197 DOGWOOD TRAIL**

DALLAS, GA 30157

## Recent Sales - Cont.

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

**Sold 1** This Dallas home has two stories. This home has been virtually staged to illustrate its potential.

- **Sold 2** Located in a private cul-de-sac on a large half acre lot you get the best of both worlds being out of the city and right near Lake Allatoona and Kennesaw mountain for outdoor activities, but very close to the new shopping and dining area in Hiram. This well-maintained house features a huge open floor plan with a fully finished basement, a large yard, and separate screened porch and walk-out deck. The master suite features a garden tub, and a large walk-in closet. There is also 2 car garage.
- **Sold 3** Beautiful home in well sought after East Paulding School District. This home offers vaulted ceilings, granite countertops in kitchen, new roof, new water heater, new dishwater, and energy efficient windows with lifetime warranty. Finished Basement with custom tiled shower that could be an in-law suite. Huge leveled backyard that's fenced, has a fire pit, mature apple tree and sits on half an acre. New septic lines installed in 2020. Minutes away from shopping and more!

## **197 DOGWOOD TRAIL**

DALLAS, GA 30157

47595

Loan Number

## Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			Property wa	Property was last on the market in 2018			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis 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 \$299,900 \$299,900 Sales Price \$299,900 \$299,900 30 Day Price \$295,900 - Comments Regarding Pricing Strategy - Property is located in Dallas, GA. Are its sought after for its proximity to Marietta and Atlanta. Adjustments 25 SQFT GLA 3500 Bedroom 3000 Full Bath 2450 Half Bath

#### 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.

by ClearCapital

## **197 DOGWOOD TRAIL**

DALLAS, GA 30157

**47595 \$299,900** Loan Number • As-Is Value

## **Subject Photos**





Address Verification

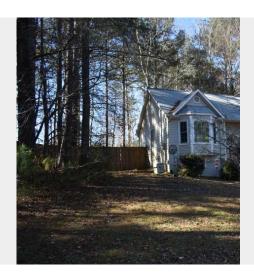


Front

Address Verification



Side





#### Street

by ClearCapital

## **197 DOGWOOD TRAIL**

DALLAS, GA 30157

**47595 \$299,900** Loan Number • As-Is Value

## **Subject Photos**



Street



Other

by ClearCapital

## **197 DOGWOOD TRAIL**

DALLAS, GA 30157

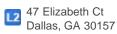
## **47595 \$299,900** Loan Number • As-Is Value

## **Listing Photos**

36 Garner Farm Ct Dallas, GA 30157



Front





Front



3539 Mount Tabor Church Rd Dallas, GA 30157



Front

by ClearCapital

## **197 DOGWOOD TRAIL**

DALLAS, GA 30157

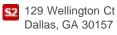
**47595 \$299,900** Loan Number • As-Is Value

## **Sales Photos**

S1 97 Dogwood Trl Dallas, GA 30157



Front





Front

S3 217 Ashwood Dr Dallas, GA 30157



Front

## **197 DOGWOOD TRAIL**

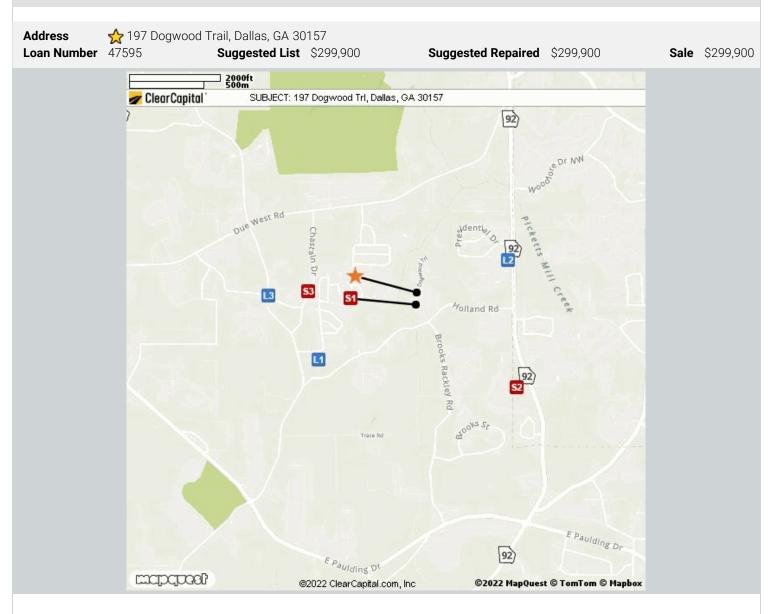
DALLAS, GA 30157

#### \$299,900 • As-Is Value

47595

Loan Number

## ClearMaps Addendum



C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	197 Dogwood Trail, Dallas, GA 30157		Parcel Match
L1	Listing 1	36 Garner Farm Ct, Dallas, GA 30157	0.73 Miles 1	Parcel Match
L2	Listing 2	47 Elizabeth Ct, Dallas, GA 30157	0.50 Miles 1	Parcel Match
L3	Listing 3	3539 Mount Tabor Church Rd, Dallas, GA 30157	0.88 Miles 1	Parcel Match
<b>S1</b>	Sold 1	97 Dogwood Trl, Dallas, GA 30157	0.07 Miles 1	Parcel Match
<b>S2</b>	Sold 2	129 Wellington Ct, Dallas, GA 30157	0.79 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	217 Ashwood Dr, Dallas, GA 30157	0.66 Miles 1	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## **197 DOGWOOD TRAIL**

DALLAS, GA 30157

## 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.

DALLAS, GA 30157

## 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.

## **197 DOGWOOD TRAIL**

DALLAS, GA 30157



#### 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.

## **197 DOGWOOD TRAIL**

DALLAS, GA 30157

## \$299,900

47595

Loan Number

As-Is Value

#### **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	8.00 miles	Date Signed	01/09/2022

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 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 or 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 subject property or of the present owners or occupants of the subject property or of the favore of the state 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.