

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.

<b>Address</b>	2178 Pepperidge Drive, Augusta, GA 30906	<b>Order ID</b>	8427962	<b>Property ID</b>	33291360
<b>Inspection Date</b>	09/15/2022	<b>Date of Report</b>	09/16/2022		
<b>Loan Number</b>	47684	<b>APN</b>	1430247000		
<b>Borrower Name</b>	Champery Rental REO LLC	<b>County</b>	Richmond		

### Tracking IDs

<b>Order Tracking ID</b>	09.14.22 CS Update	<b>Tracking ID 1</b>	09.14.22 CS Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Jeffery Ferguson	<b>Condition Comments</b> 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
<b>R. E. Taxes</b>	\$2,113	
<b>Assessed Value</b>	\$170,189	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>		
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>		
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> This neighborhood is located about 6 miles south 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 0-2 percent of the sales price. There is an elementary, middle, and high school located just outside of the neighborhood boundary. There has been limited REO activity in the subject's neighborhood.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$130,000 High: \$240,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2178 Pepperidge Drive	3605 Stanton Ct	3502 Monte Carlo Dr	2215 Ramblewood Dr
City, State	Augusta, GA	Augusta, GA	Augusta, GA	Augusta, GA
Zip Code	30906	30906	30906	30906
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.53 <sup>1</sup>	0.41 <sup>1</sup>	0.21 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$179,900	\$164,900	\$240,000
List Price \$	--	\$179,900	\$164,900	\$240,000
Original List Date		07/25/2022	09/09/2022	09/07/2022
DOM · Cumulative DOM	-- · --	52 · 53	6 · 7	7 · 9
Age (# of years)	32	20	37	32
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 Other	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,640	1,434	1,400	1,888
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	4 · 2
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 1 Car	None	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.30 acres	.19 acres	.27 acres	.35 acres
Other	--	--	--	--

\* Listing 3 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.

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

**Listing 1** This listing has inferior lot size, superior age, similar total rooms, inferior bed/bathroom configuration, similar gross living area, inferior garage/carport configuration.

**Listing 2** This listing has similar lot size, similar age, similar total rooms, inferior bed/bathroom configuration, inferior gross living area, inferior garage/carport configuration.

**Listing 3** This listing has similar lot size, same age, similar total rooms, superior bed/bathroom configuration, similar gross living area, superior garage/carport configuration.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	2178 Pepperidge Drive	3802 Dorset	2555 Smoketree Rd	2304 Ramblewood Dr
<b>City, State</b>	Augusta, GA	Augusta, GA	Augusta, GA	Augusta, GA
<b>Zip Code</b>	30906	30906	30906	30906
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.24 <sup>1</sup>	0.60 <sup>1</sup>	0.27 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$202,500	\$175,000	\$240,000
<b>List Price \$</b>	--	\$202,500	\$175,000	\$240,000
<b>Sale Price \$</b>	--	\$185,000	\$185,000	\$237,500
<b>Type of Financing</b>	--	Covnventional	Va	Conventional
<b>Date of Sale</b>	--	12/16/2021	09/16/2021	05/06/2022
<b>DOM · Cumulative DOM</b>	-- · --	83 · 83	55 · 55	52 · 53
<b>Age (# of years)</b>	32	28	21	31
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Other	1 Story Ranch	1 Story Ranch	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,640	2,164	1,680	1,978
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	4 · 2	4 · 2	3 · 2 · 1
<b>Total Room #</b>	6	9	6	7
<b>Garage (Style/Stalls)</b>	Attached 1 Car	None	None	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.30 acres	.53 acres	.20 acres	.28 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$1,500	+\$250	-\$1,500
<b>Adjusted Price</b>	--	\$183,500	\$185,250	\$236,000

\* Sold 3 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.

## Recent Sales - Cont.

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

- Sold 1** The sold comp has superior lot size (-690), similar age, superior total rooms, superior bed/bathroom configuration (-500), superior gross living area (-1310), inferior garage/carport configuration (1000).
- Sold 2** The sold comp has inferior lot size (300), superior age (-550), similar total rooms, superior bed/bathroom configuration (-500), similar gross living area, inferior garage/carport configuration (1000).
- Sold 3** The sold comp has similar lot size, similar age, similar total rooms, similar bed/bathroom configuration, superior gross living area (-1500), similar garage/carport configuration.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				The subjects listing history was verified usinf the Greater Augusta MLS			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$195,000	\$195,000
<b>Sales Price</b>	\$195,000	\$195,000
<b>30 Day Price</b>	\$169,900	--
<b>Comments Regarding Pricing Strategy</b>		
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 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.



### Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

## Subject Photos



Street



## Listing Photos



3502 Monte Carlo Dr  
Augusta, GA 30906



Front

## Sales Photos

**S1** 3802 Dorset  
Augusta, GA 30906



Front

**S2** 2555 Smoketree Rd  
Augusta, GA 30906



Front

**S3** 2304 Ramblewood Dr  
Augusta, GA 30906



Front



Front

### ClearMaps Addendum

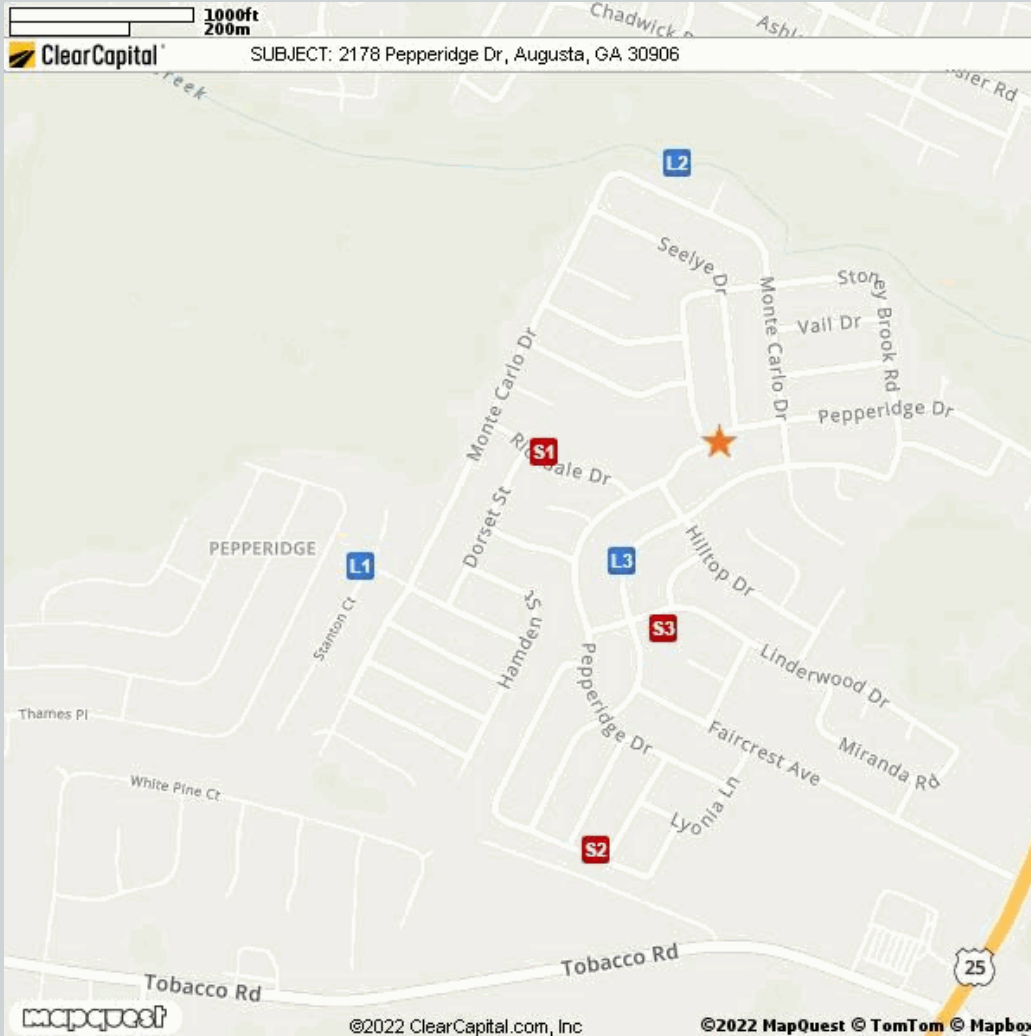
**Address** ★ 2178 Pepperidge Drive, Augusta, GA 30906

**Loan Number** 47684

**Suggested List** \$195,000

**Suggested Repaired** \$195,000

**Sale** \$195,000



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2178 Pepperidge Drive, Augusta, GA 30906	--	Parcel Match
L1 Listing 1	3605 Stanton Ct, Augusta, GA 30906	0.53 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3502 Monte Carlo Dr, Augusta, GA 30906	0.41 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2215 Ramblewood Dr, Augusta, GA 30906	0.21 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3802 Dorset, Augusta, GA 30906	0.24 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2555 Smoketree Rd, Augusta, GA 30906	0.60 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2304 Ramblewood Dr, Augusta, GA 30906	0.27 Miles <sup>1</sup>	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.

## 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.

### Report Instructions - cont.

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.

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

<b>Broker Name</b>	Samuel Jones	<b>Company/Brokerage</b>	Keller Williams Realty Augusta Partners
<b>License No</b>	331479	<b>Address</b>	3633 Wheeler Rd, Ste 125 Augusta GA 30909
<b>License Expiration</b>	11/30/2024	<b>License State</b>	GA
<b>Phone</b>	7067503410	<b>Email</b>	samuelyjonesse2@gmail.com
<b>Broker Distance to Subject</b>	7.43 miles	<b>Date Signed</b>	09/16/2022

*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 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:**

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