

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>	5927 Rock Road, Union City, GA 30291	<b>Order ID</b>	8427962	<b>Property ID</b>	33291194
<b>Inspection Date</b>	09/14/2022	<b>Date of Report</b>	09/15/2022		
<b>Loan Number</b>	47987	<b>APN</b>	09F210400980124		
<b>Borrower Name</b>	Champerty Rental REO LLC	<b>County</b>	Fulton		

### 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>	CHAMPERTY RENTAL REO LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,549	Home and landscaping seem to have been maintained well as noted from doing an exterior drive by inspection. Subject has good functional utility and conforms well within the neighborhood.	
<b>Assessed Value</b>	\$38,400		
<b>Zoning Classification</b>	Residential R3		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes (Unknown)		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$250		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$250		
<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>	
<b>Local Economy</b>	Stable	Neighborhood marketing trends are decreasing slightly and there is a balance of supply and demand for the area. There is minimal REO Activity in immediate area. Seller concessions on average are at an acceptable range.	
<b>Sales Prices in this Neighborhood</b>	Low: \$195800 High: \$364800		
<b>Market for this type of property</b>	Decreased 4 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	5927 Rock Road	4717 Brice Dr	6196 Lower Dixie Lake Rd	5687 Liberty Rd
<b>City, State</b>	Union City, GA	Union City, GA	Union City, GA	Union City, GA
<b>Zip Code</b>	30291	30291	30291	30291
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.47 <sup>1</sup>	0.47 <sup>1</sup>	0.08 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$135,000	\$242,000	\$249,900
<b>List Price \$</b>	--	\$135,000	\$225,000	\$249,900
<b>Original List Date</b>		09/07/2022	08/08/2022	09/10/2022
<b>DOM · Cumulative DOM</b>	-- · --	8 · 8	33 · 38	5 · 5
<b>Age (# of years)</b>	35	60	62	36
<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>	1 Story Ranch	1 Story Ranch	1 Story Bungalow/Cottage	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,192	1,366	1,250	1,248
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 2 · 1	3 · 2 · 1	3 · 2
<b>Total Room #</b>	6	7	6	6
<b>Garage (Style/Stalls)</b>	None	None	Carport 1 Car	None
<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>	0.3678 acres	0.9 acres	0.97 acres	0.354 acres
<b>Other</b>	None	None	None	None

\* Listing 1 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.

## Current Listings - Cont.

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

- Listing 1** Great Opportunity Ranch With 4 Bedrooms And 2.5 With Full Unfinished Basement. Hardwood Floor Through Out Except Kitchen And Bathroom. This Home Is Being Sold 'As-Is' And No Disclosure. Needs Tlc. Great Location 5 Minutes To I-85 And Shopping Center. Large Front And Private Backyard.
- Listing 2** Lovely Bungalow Setting On Approximately One Acre Of Grassy Green Grass, 3 Bedroom And 2 1/2 Bathrooms, Laundry Room, Real Hard Wood Flooring Throughout The Home, The Home Is Move In Condition a Little Paint ad Tlc Is All You Need, Priced To Sell, This Home Wont Last Nice Neighborhood, With Easy Access To Major Highways And Shopping, Close To Hartsfield Jackson Airport, Parks And Bike Trials, Fishing, Major Movie Studios And More. You Will Love The Yard Perfect For Backyard Cookouts And Family Events, Perfect For Dogs And Kids. All Of The Appliances Are Staying. The Carport Will Accommodate Two Cars And The Drive Is Great For Guest. Sold As Is With No Disclosures The Owner Never Lived In The Property
- Listing 3** Excellent Ranch/ Totally Renovated/New Front Porch, Rear Deck, Windows, Front Door, French Doors To Deck, Lighting Fixtures, Granite Counter Tops In Kitchen Bathrooms, Kitchen Cabinets, Bathroom Vanities, Lvp Flooring Throughout, Interior Exterior Paint, Newer Roof Heat Pump. Family With Fireplace, Dining Area In Kitchen, Large Kitchen w/ Granite Countertops, White Cabinets, Stainless Steel Appliances, Pantry, Extra Bonus/Flex Room. Large Backyard, Partially Fenced. Thanks For Showing.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	5927 Rock Road	4990 Alexander Ave	6310 Thompson Dr	6147 Tucker Ln
City, State	Union City, GA	Union City, GA	Union City, GA	Union City, GA
Zip Code	30291	30291	30291	30291
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.99 <sup>1</sup>	0.84 <sup>1</sup>	0.57 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$210,000	\$229,000	\$265,000
List Price \$	--	\$210,000	\$189,500	\$200,000
Sale Price \$	--	\$157,000	\$175,000	\$200,000
Type of Financing	--	Cash	Cash	Cash
Date of Sale	--	08/12/2022	06/24/2022	07/06/2022
DOM · Cumulative DOM	-- · --	20 · 73	31 · 49	41 · 41
Age (# of years)	35	47	42	45
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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,192	1,688	1,593	1,288
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	3 · 2	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	None	None	Carport 2 Car(s)	None
Basement (Yes/No)	No	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	100%
Basement Sq. Ft.		500	300	500
Pool/Spa	--	--	--	--
Lot Size	0.3678 acres	0.9 acres	1.339 acres	0.23 acres
Other	None	None	None	None
Net Adjustment	--	-\$23,340	-\$16,290	-\$21,340
Adjusted Price	--	\$133,660	\$158,710	\$178,660

\* 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** Bedrooms -5000, Half Baths -1000, Total Baths -500, Square Footage -19840, Year Built 3000, =-23,340.00 Great Opportunity Ranch With 4 Bedrooms And 2.5 With Full Unfinished Basement. Hardwood Floor Through Out Except Kitchen And Bathroom. This Home Is Being Sold 'As-Is' And No Disclosure. Needs Tlc. Great Location 5 Minutes To I-85 And Shopping Center. Large Front And Private Backyard.
- Sold 2** Carport Spaces -2000, Square Footage -16040, Year Built 1750, =-16,290.00. Beautiful Brick Ranch With a Full Basement Stubbed In For a Bath. Private Lot With Lots Of Trees. In a Quiet Established Neighborhood Within Walking Distance To Ronald Bridges Park. This Home Will Need a Full Reno And Is Priced Accordingly. Reno Loans And Cash Only.
- Sold 3** Great Location Off Hightower RD And Hwy 29. With Ease Of Access To Interstate. This Square Footage -3840, Year Built 2500, Fnsh Bsmnt -20000 =-21,340.00. Spacious 3Br/2Ba Split Level Has A Finished Basement, Great Room With Fireplace, Eat-In-Kitchen, Separate Dining Room, 3Br/2Full Baths.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Subject has not been listed within the last 12 months per GAMLIS.			
<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>	1						
<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>
--	--	--	--	Sold	02/11/2022	\$148,425	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$178,000	\$178,250
<b>Sales Price</b>	\$178,000	\$178,250
<b>30 Day Price</b>	\$170,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject is located in an area of mixed styles and values, (old &amp; new) based on construction and remodel condition. Area is near shopping, dining and schools, and offers easy access to major highways. Investor purchases and renovated properties limited similar list comps. Sold Comp 2 is weighted the most and is similar in GLA and close in proximity. List Comp 1 is weighted the most because of GLA. There are no known repair issues that would have a negative impact on the value of the subject property. Property should be marketed as-is. The suggested pricing is based on the Subject's condition and the value is consistent with the likeness of most similar comps.</p>		

## 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



Side



Side



Street



Street



### Subject Photos



Other



Other

## Listing Photos

**L1** 4717 Brice Dr  
Union City, GA 30291



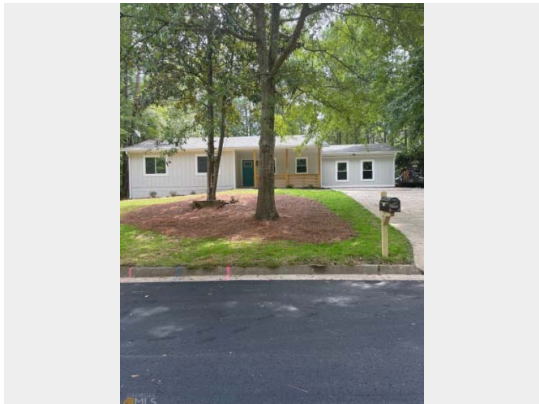
Front

**L2** 6196 Lower Dixie Lake Rd  
Union City, GA 30291



Front

**L3** 5687 Liberty Rd  
Union City, GA 30291



Front

## Sales Photos

**S1** 4990 Alexander Ave  
Union City, GA 30291



Front

**S2** 6310 Thompson Dr  
Union City, GA 30291



Front

**S3** 6147 Tucker Ln  
Union City, GA 30291



Front

### ClearMaps Addendum

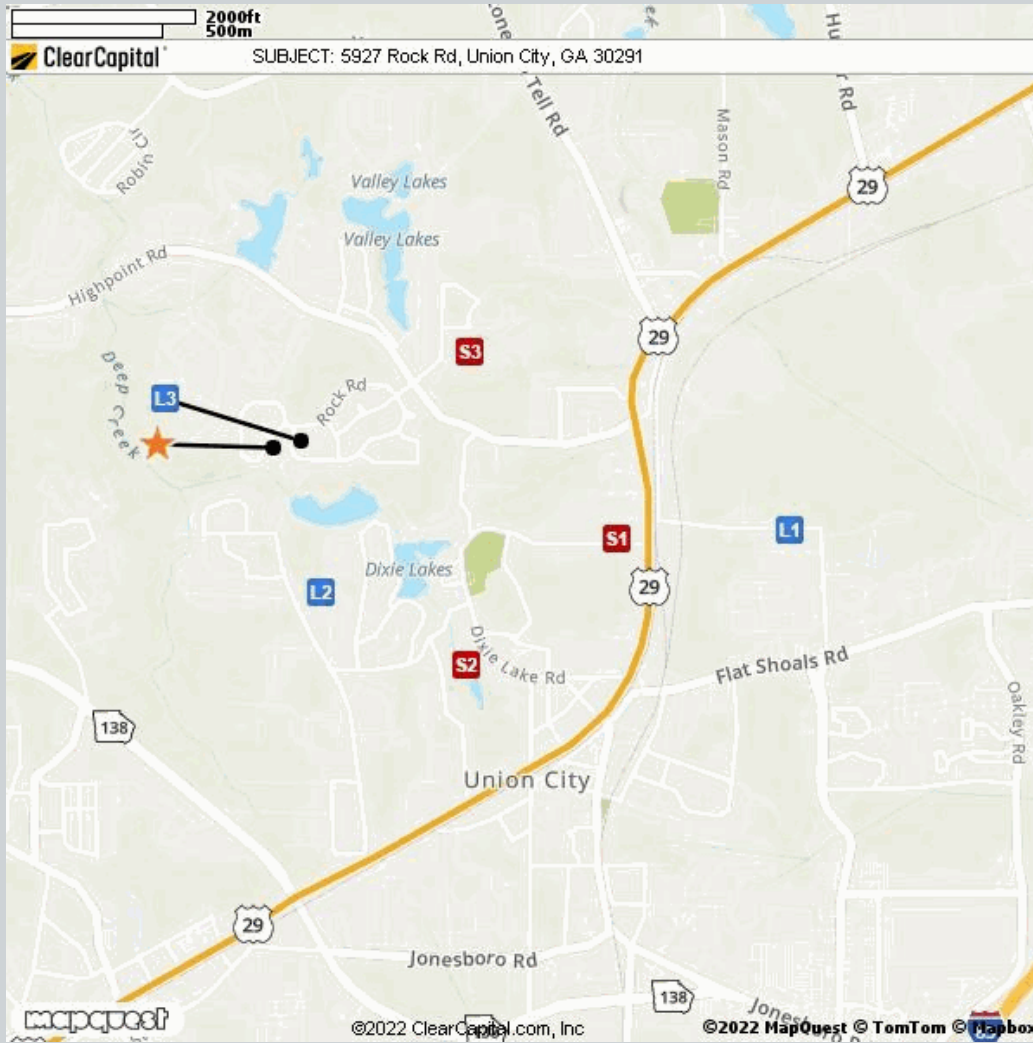
**Address** ★ 5927 Rock Road, Union City, GA 30291

**Loan Number** 47987

**Suggested List** \$178,000

**Suggested Repaired** \$178,250

**Sale** \$178,000



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5927 Rock Road, Union City, GA 30291	--	Parcel Match
L1 Listing 1	4717 Brice Dr, Union City, GA 30291	1.47 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	6196 Lower Dixie Lake Rd, Union City, GA 30291	0.47 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	5687 Liberty Rd, Union City, GA 30291	0.08 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	4990 Alexander Ave, Union City, GA 30291	0.99 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	6310 Thompson Dr, Union City, GA 30291	0.84 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	6147 Tucker Ln, Union City, GA 30291	0.57 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>	Daryl Billingsley	<b>Company/Brokerage</b>	EXP Realty
<b>License No</b>	247060	<b>Address</b>	320 W. Lanier Avenue Suite 200 Fayetteville GA 30214
<b>License Expiration</b>	03/31/2025	<b>License State</b>	GA
<b>Phone</b>	7703016713	<b>Email</b>	daryl@vibesdigital.net
<b>Broker Distance to Subject</b>	11.72 miles	<b>Date Signed</b>	09/15/2022

*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:**

**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.**