

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	203 Mariners Way, Savannah, GA 31419	Order ID	8495863	Property ID	33503219
Inspection Date	10/29/2022	Date of Report	10/30/2022		
Loan Number	49216	APN	10994c01005		
Borrower Name	Champerty Real Estate 2015 LLC	County	Chatham		

Tracking IDs					
Order Tracking ID	10.28.22 BPO	Tracking ID 1	10.28.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Karen Dickerson	Condition Comments The subject property appears well maintained with no repairs or improvements needed.
R. E. Taxes	\$2,058	
Assessed Value	\$173,100	
Zoning Classification	Single Family	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Forest Cove	
Association Fees	\$10 / Month (Pool,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments The subject property is located close to schools, shopping, highways, hospitals and industry.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$230,000 High: \$389,900	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	203 Mariners Way	105 Barksdale Drive	109 Barksdale Drive	215 Whittington Drive
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.96 ¹	0.99 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$273,000	\$250,000	\$229,000
List Price \$	--	\$273,000	\$250,000	\$229,000
Original List Date		10/27/2022	07/27/2022	10/14/2022
DOM · Cumulative DOM	-- · --	2 · 3	94 · 95	15 · 16
Age (# of years)	28	46	45	43
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	1,442	1,578	1,450	1,416
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.22 acres	.35 acres	.20 acres
Other	None	None	None	None

* Listing 1 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.

Current Listings - Cont.

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

- Listing 1** Three bedrooms, two baths, living room, dining room, family room, and separate laundry room. One car garage with new garage door being installed prior to closing. Separate storage area in rear of home. Fenced back yard offers privacy with a view of woods behind the house, tree canopy, and even enough space to have your own backyard garden! Enjoy all of the Georgetown amenities, including community pool, playground, tennis courts, street lights and sidewalks. Conveniently located near the expressway where you can connect to the Islands, Beaches, Interstate 95 or Interstate 16 within minutes. Nearby Chick-fil-A, Home Depot, Lowes, Publix and Food Lion, as well as many restaurants, or minutes to fine dining in downtown Savannah! No flood insurance required! Only County taxes required!
- Listing 2** This house is the perfect fix and flip. Located in Desirable Georgetown on a .35 Acre Lot. 3 Bedrooms, 2 Bathrooms, Living Room, Dining Room, Office, Screened-In Porch. Endless possibilities. Sold "As Is."
- Listing 3** All brick ranch house with lots of potential in sought after Georgetown community. Home features fantastic details like a brick floored eat-in kitchen and wooden beams in the great room with stone fireplace. Two good size bedrooms and a large master with his and hers closets and master bath. New carpet, new exterior paint, a large yard with patio, and a one car garage make this home an excellent choice for a buyer not afraid of a little elbow grease to give it all the updates it needs to be the perfect forever or investment home. Convenient location with easy access to HAAF, downtown Savannah, Richmond Hill, and Pooler. P.S. It's NOT in a flood zone! BACK ON THE MARKET AT NO FAULT TO SELLER.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	203 Mariners Way	17 Cove Court	9 Cove Court	108 Wimbledon Drive
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.44 ¹	0.42 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$269,000	\$269,000	\$243,000
List Price \$	--	\$269,000	\$269,000	\$243,000
Sale Price \$	--	\$280,000	\$271,000	\$248,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/15/2022	08/04/2022	09/08/2022
DOM · Cumulative DOM	-- · --	34 · 44	4 · 34	34 · 56
Age (# of years)	28	31	30	43
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	1,442	1,623	1,573	1,307
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.32 acres	.19 acres	.24 acres
Other	None	None	None	\$7000 Closing Costs
Net Adjustment	--	-\$18,100	-\$13,100	-\$20,500
Adjusted Price	--	\$261,900	\$257,900	\$227,500

* Sold 1 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** Nestled on the banks of the Grove River, the Forest Cove Community affords you great access to all things. Roads can quickly take you any directions for the Interstate, Midtown, Southside or Downtown. Waterways can quickly take you to the ICW and barrier island beaches. Great amenities are available to homeowners including a gated entrance with pool/tennis/playground area. The home sits on a larger corner lot which opens up to an expansive private outdoor backyard space. Inside this home you'll find an open main living area with a split floor plan. An additional room at the front of the home is a great option for a home office/flex space. A vaulted living room is more than adequate for large gatherings and has easy access to the backyard. An open bar top connects the kitchen with the family room and its fireplace for the more informal guests. Plenty of cabinets and prep counters allow for 2 cooks in the kitchen! Come see in person what this home has to offer.
- Sold 2** Rare opportunity to find a one-level home in Georgetown area gated community with brick & concrete siding under \$270,000 in an X-flood zone! This home has a newer roof & HVAC and the kitchen has new quartz counters & breakfast bar, under-counter stainless sink and features stainless appliances including French-door refrigerator. New modern/neutral color paint in kitchen & main living areas. Floors in main areas and baths are tile, vaulted ceilings in living room, kitchen & keeping/breakfast room give an airy & open feel, perfect for enjoying the fireplace. Large primary bedroom with ensuite bath & large walk-in closet. Two additional bedrooms are on other side of living room, both good sized sharing a bathroom off the hall. You will love the fenced back yard with lots of space for gatherings, garden, and much more. All this in the coveted Forest Cove gated community with amenities featuring swimming pool, dock/marina area and boat ramp, playground, tennis courts and RV/boat parking.
- Sold 3** Welcome to 108 Wimbledon Dr, a charming 3-bedroom brick home nestled in the established community of Village Green. Paint, flooring, ceiling fans, and many fixtures have been updated to get this home move-in ready for the new owners! The main living area features a beautiful stone fireplace and the kitchen includes all appliances, a spacious pantry, and a breakfast bar perfect for entertaining. The primary suite features an en suite bath and walk-in closet. Two additional rooms share a full bath, and part of the original garage has been converted to a bonus room for extra living space! The back patio is perfect for grilling or relaxing, and the large backyard is fully fenced. This adorable home is not only close to everything Savannah has to offer, but also has access to wonderful community amenities, including a pool, clubhouse, and more!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	ReMax Accent	The subject property is currently listed at \$290,000 on 10/28/2022. DOM is 2. MLS #279745					
Listing Agent Name	Mike Stubbs						
Listing Agent Phone	912-756-5888						
# 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
10/28/2022	\$290,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$265,000	\$265,000
Sales Price	\$260,000	\$260,000
30 Day Price	\$255,000	--
Comments Regarding Pricing Strategy		
I priced the subject property in line with currently listed and recently sold comps with similar characteristics and located in surrounding area.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Other

Listing Photos

L1 105 Barksdale Drive
Savannah, GA 31419



Front

L2 109 Barksdale Drive
Savannah, GA 31419



Front

L3 215 Whittington Drive
Savannah, GA 31419



Front

Sales Photos

S1 17 Cove Court
Savannah, GA 31419



Front

S2 9 Cove Court
Savannah, GA 31419



Front

S3 108 Wimbledon Drive
Savannah, GA 31419



Front

ClearMaps Addendum

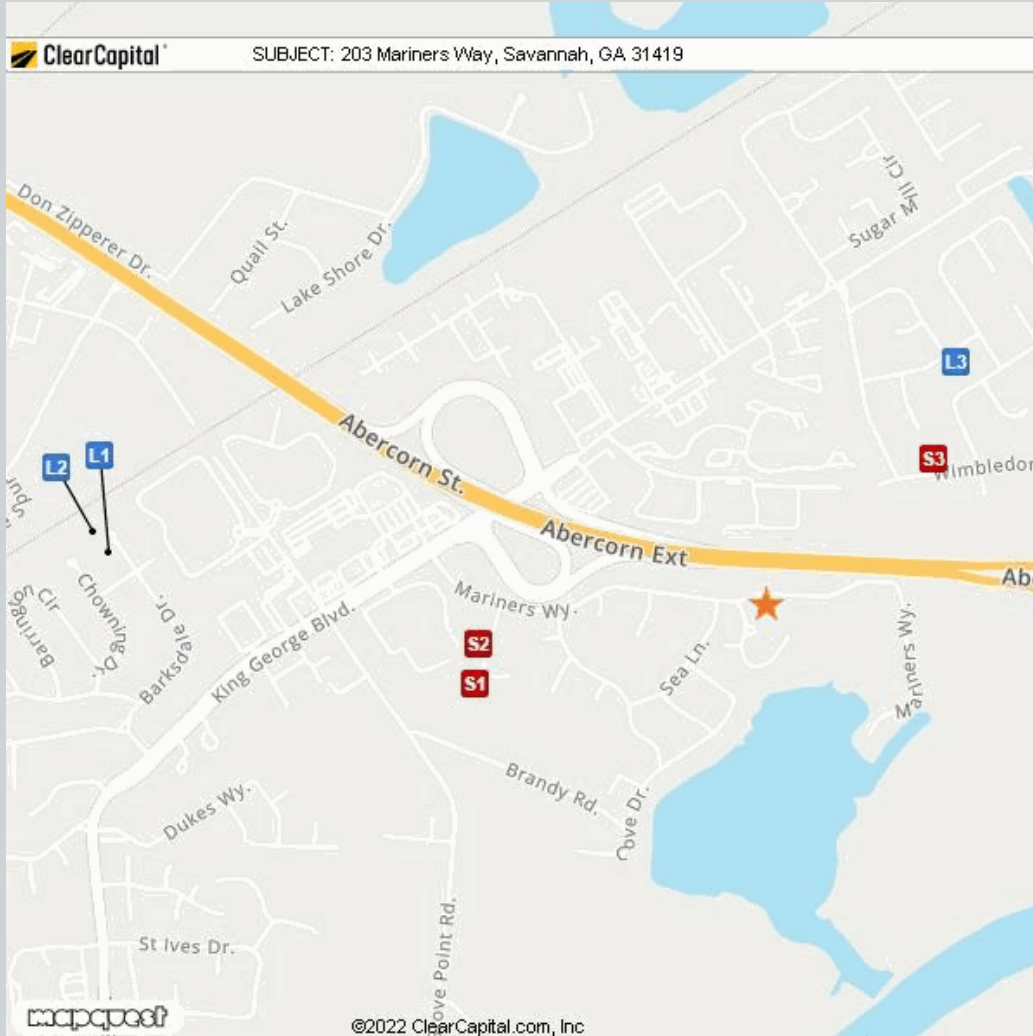
Address ★ 203 Mariners Way, Savannah, GA 31419

Loan Number 49216

Suggested List \$265,000

Suggested Repaired \$265,000

Sale \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	203 Mariners Way, Savannah, GA 31419	--	Parcel Match
L1 Listing 1	105 Barksdale Drive, Savannah, GA 31419	0.96 Miles ¹	Parcel Match
L2 Listing 2	109 Barksdale Drive, Savannah, GA 31419	0.99 Miles ¹	Parcel Match
L3 Listing 3	215 Whittington Drive, Savannah, GA 31419	0.45 Miles ¹	Parcel Match
S1 Sold 1	17 Cove Court, Savannah, GA 31419	0.44 Miles ¹	Parcel Match
S2 Sold 2	9 Cove Court, Savannah, GA 31419	0.42 Miles ¹	Parcel Match
S3 Sold 3	108 Wimbledon Drive, Savannah, GA 31419	0.32 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.

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.

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.

Broker Information

Broker Name	Jennifer Breon	Company/Brokerage	ERA Coastal RE
License No	302412	Address	324 Mulberry Drive Richmond Hill GA 31324
License Expiration	01/31/2026	License State	GA
Phone	9123120333	Email	breonbpo@gmail.com
Broker Distance to Subject	6.07 miles	Date Signed	10/30/2022

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.