by ClearCapital

922 W Greenwood Ave

Nashville, TN 37206

35581 Loan Number **\$155,000**• As-Is Value

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 Inspection Date Loan Number Borrower Name	922 W Greenwood Avenue, Nashville, TN 37206 07/11/2019 35581 BPF2	Order ID Date of Report APN County	6244009 07/12/2019 083-01-0-046 Davidson	Property ID	26807542
Tracking IDs					
Order Tracking ID	CS_FundingBatch73_07.11.2019	Tracking ID 1	CS_FundingBatch	73_07.11.2019	
Tracking ID 2		Tracking ID 3			

General Conditions			
Owner	Breckenridge Property Fund 2016 LLC	Condition Comments	
R. E. Taxes	\$1,454	The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly	
Assessed Value	\$184,400	of single family dwellings. There is commercial presence and the	
Zoning Classification	SFR	area has easy access to major highways and shopping. The	
Property Type	SFR	subject appears occupied although occupant type could not be verified. The subject is smaller than others in the area. This will	
Occupancy	Occupied	not affect price as most buyers in the area are looking for the	
Ownership Type	Fee Simple	land.	
Property Condition	Average		
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 Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is in average condition and conforms to surrounding
Sales Prices in this Neighborhood	Low: \$130,000 High: \$230,000	neighborhood. It's located in a neighborhood composed mostly of single family dwellings. There is commercial presence and the
Market for this type of property	Remained Stable for the past 6 months.	area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be
Normal Marketing Days	<90	verified.

Client(s): Wedgewood Inc

Property ID: 26807542

35581 Loan Number **\$155,000**• As-Is Value

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	922 W Greenwood Avenue	516 Wesley Ave	913 Sharpe Ave	809 Oneida Ave
City, State	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37206	37207	37206	37207
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.08 1	0.06 1	0.65 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$204,900	\$215,000	\$229,900
List Price \$		\$204,900	\$215,000	\$219,900
Original List Date		06/30/2019	07/08/2019	05/28/2019
DOM · Cumulative DOM	·	11 · 12	3 · 4	38 · 45
Age (# of years)	71	69	69	71
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	672	750	740	840
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.53 acres	.29 acres	.18 acres	.25 acres
Other				

^{*} Listing 1 is the most comparable listing to the subject.

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

- **Listing 1** This is equal to the subject in terms of GLA and equal in room count. The GLA varies lightly from the subject. It is within 1 mile from the subject but there was a lack of similar style comps to select from. Location all influences are believed to be similar.
- **Listing 2** This is equal to the subject in terms of GLA and equal in room count. The GLA varies lightly from the subject. It is within 1 mile from the subject but there was a lack of similar style comps to select from. Location all influences are believed to be similar.
- **Listing 3** This is slightly more to the subject in terms of GLA and equal in room count. The GLA varies lightly from the subject. It is within 1 mile from the subject but there was a lack of similar style comps to select from. Location all influences are believed to be similar.

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.

35581 Loan Number **\$155,000**• As-Is Value

by ClearCapital

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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	922 W Greenwood Avenue	516 Wesley Ave	887 Douglas Ave	511 E Trinity Ln
City, State	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37206	37207	37206	37207
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.08 1	0.20 1	1.05 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$130,000	\$109,900	\$195,000
List Price \$		\$130,000	\$129,900	\$180,000
Sale Price \$		\$130,000	\$140,000	\$170,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		03/15/2019	06/26/2019	04/01/2019
DOM · Cumulative DOM		2 · 35	5 · 88	46 · 52
Age (# of years)	71	69	74	73
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	672	750	750	750
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.53 acres	.29 acres	.14 acres	.32 acres
Other				
Net Adjustment		-\$1,000	+\$3,000	-\$1,000
Adjusted Price		\$129,000	\$143,000	\$169,000

^{*} Sold 3 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

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

Nashville, TN 37206

35581 Loan Number \$155,000 • As-Is Value

Recent Sales - Cont.

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

- **Sold 1** This is equal to the subject in terms of GLA and equal in room count. The GLA varies lightly from the subject. It is within 1 mile from the subject but there was a lack of similar style comps to select from. Location all influences are believed to be similar.
- **Sold 2** This is slightly less to the subject in terms of GLA and less in room count. The GLA varies lightly from the subject. It is within 1 mile from the subject but there was a lack of similar style comps to select from. Location all influences are believed to be similar.
- **Sold 3** This is slightly more to the subject in terms of GLA and equal in room count. The GLA varies lightly from the subject. It is within 1 mile from the subject but there was a lack of similar style comps to select from. Location all influences are believed to be similar.

Client(s): Wedgewood Inc Property ID: 26807542 Effective: 07/11/2019 Page: 4 of 13

Price

by ClearCapital

Date

922 W Greenwood Ave

Nashville, TN 37206

35581 Loan Number **\$155,000**• As-Is Value

Subject Sales & Listing History **Current Listing Status Listing History Comments** Not Currently Listed Listing Agency/Firm The subject last sold on 7/31/2018 **Listing Agent Name Listing Agent Phone** # of Removed Listings in Previous 12 0 Months # of Sales in Previous 12 0 Months **Original List Original List Final List Final List** Result **Result Date Result Price** Source

Marketing Strategy			
	As Is Price	Repaired Price	
Suggested List Price	\$160,000	\$160,000	
Sales Price	\$155,000	\$155,000	
30 Day Price	\$150,000		
Comments Regarding Pricing S	trategy		
The market is stable in this	neighborhood. Market the property as	is	

Price

Clear Capital Quality Assurance Comments Addendum

Date

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.

Client(s): Wedgewood Inc

Property ID: 26807542

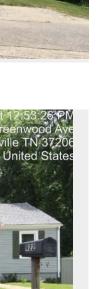
35581

Subject Photos

DRIVE-BY BPO



Front



Side



Street



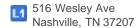
Address Verification



Side

Listing Photos

DRIVE-BY BPO



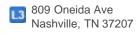


Front





Front





Front

Sales Photos

DRIVE-BY BPO





Front

887 Douglas Ave Nashville, TN 37206



Front

53 511 E Trinity Ln Nashville, TN 37207



Front

DRIVE-BY BPO

by ClearCapital

Nashville, TN 37206

35581 Loan Number

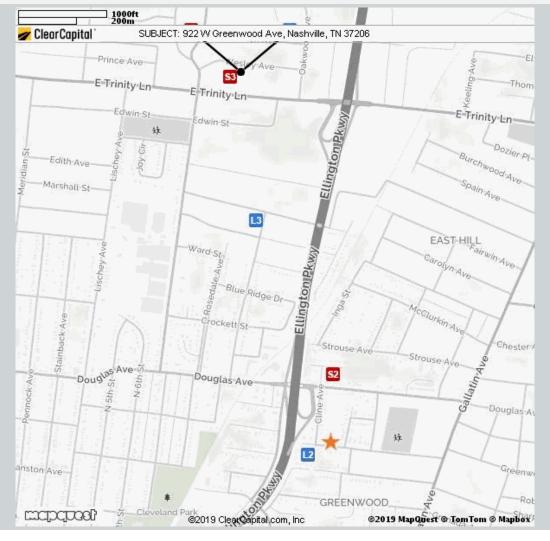
\$155,000 As-Is Value

ClearMaps Addendum

Address 🗙 922 W Greenwood Avenue, Nashville, TN 37206 Loan Number 35581 Suggested List \$160,000

Suggested Repaired \$160,000

Sale \$155,000



Address	Miles to Subject	Mapping Accuracy
922 W Greenwood Ave, Nashville, TN		Parcel Match
516 Wesley Ave, Nashville, TN	1.08 Miles ¹	Parcel Match
913 Sharpe Ave, Nashville, TN	0.06 Miles ¹	Parcel Match
809 Oneida Ave, Nashville, TN	0.65 Miles ¹	Parcel Match
516 Wesley Ave, Nashville, TN	1.08 Miles ¹	Parcel Match
887 Douglas Ave, Nashville, TN	0.20 Miles ¹	Parcel Match
511 E Trinity Ln, Nashville, TN	1.05 Miles ¹	Parcel Match
	922 W Greenwood Ave, Nashville, TN 516 Wesley Ave, Nashville, TN 913 Sharpe Ave, Nashville, TN 809 Oneida Ave, Nashville, TN 516 Wesley Ave, Nashville, TN 887 Douglas Ave, Nashville, TN	922 W Greenwood Ave, Nashville, TN 516 Wesley Ave, Nashville, TN 1.08 Miles 1 913 Sharpe Ave, Nashville, TN 0.06 Miles 1 809 Oneida Ave, Nashville, TN 516 Wesley Ave, Nashville, TN 1.08 Miles 1 887 Douglas Ave, Nashville, TN 0.20 Miles 1

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.

35581 Loan Number \$155,000 • As-Is Value

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.

Client(s): Wedgewood Inc

Property ID: 26807542

Page: 10 of 13

Nashville, TN 37206

35581

\$155,000 As-Is Value

Loan Number

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:

by ClearCapital

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
- 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.

Client(s): Wedgewood Inc Property ID: 26807542 Page: 11 of 13

Nashville, TN 37206

35581 Loan Number **\$155,000**• As-Is Value

Report Instructions - cont.

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 26807542 Effective: 07/11/2019 Page: 12 of 13

Nashville, TN 37206

35581

\$155,000

Loan Number • As-Is Value

Broker Information

by ClearCapital

Broker Name Shane Duncan Company/Brokerage Atlas Wealth Properties

License No 311617 Address 3102 West End Ave Naashville TN

37203

License Expiration 01/18/2021 **License State** TN

Phone6157087828Emailatlaswealthprop@gmail.com

Broker Distance to Subject 4.87 miles Date Signed 07/12/2019

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.

Client(s): Wedgewood Inc Property ID: 26807542 Effective: 07/11/2019 Page: 13 of 13