

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>	3263 N Senseney Circle, Clarksville, TN 37042	<b>Order ID</b>	6152877	<b>Property ID</b>	26403723
<b>Inspection Date</b>	04/26/2019	<b>Date of Report</b>	04/27/2019		
<b>Loan Number</b>	37602	<b>APN</b>	018A J 02300		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Montgomery		

### Tracking IDs

<b>Order Tracking ID</b>	BotW New Fac-DriveBy BPO 04.25.19	<b>Tracking ID 1</b>	BotW New Fac-DriveBy BPO 04.25.19
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	McCurdy Kewaun McCurdy Sierra	<b>Condition Comments</b>	Neighborhood is located right off of a main road. Convenient location but coming in and out of the neighborhood is a little hairy because of traffic. It was very difficult to get a clear shot of the subject due to a large tree in the front of the home. Appears to be vacant with lots of trash and debris accumulated on the side of the house. Conforms to the neighborhood as far as size and style. Power lines observed. Hard to tell about construction repairs with the tree obstructing it. Streets are somewhat busy due to its location. Lacking in curb appeal and needs to be cleaned up.
<b>R. E. Taxes</b>	\$1,214		
<b>Assessed Value</b>	\$112,700		
<b>Zoning Classification</b>	R-2: Single Family R		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	No (unknown )		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Partially Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	Schools and commercial very close by. Located off a main road with lots of traffic. No parks or amenities located within the neighborhood. Desirable location due to convenience. No boarded up homes, little to no REO influence.
<b>Local Economy</b>	Excellent		
<b>Sales Prices in this Neighborhood</b>	Low: \$79,000 High: \$159,900		
<b>Market for this type of property</b>	Increased 6 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	3263 N Senseney Circle	2503 Rafiki Drive	3266 Senseney Circle	3236 Tabby Drive
<b>City, State</b>	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
<b>Zip Code</b>	37042	37042	37042	37042
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.27 <sup>1</sup>	0.14 <sup>1</sup>	0.24 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$145,000	\$145,000	\$145,000
<b>List Price \$</b>	--	\$145,000	\$145,000	\$140,000
<b>Original List Date</b>		03/27/2019	03/29/2019	04/03/2019
<b>DOM · Cumulative DOM</b>	-- · --	2 · 31	1 · 29	10 · 24
<b>Age (# of years)</b>	18	16	18	20
<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	2 Stories Contemporary	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,302	1,200	1,332	1,164
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	9	8	7	7
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 1 Car	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>	0.21 acres	0.45 acres	0.21 acres	0.21 acres
<b>Other</b>	--	--	--	--

\* 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.

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

**Listing 1** Located in close proximity to the subject. Superior lot size and inferior sq footage. Similar in room count and age.

**Listing 2** Most similar to the subject based on all characteristics with the exception of style. Same lot size, age, closest in sq footage out of the comps and closest in proximity.

**Listing 3** Inferior in sq footage but also very close in proximity. Same lot size and similar in age.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	3263 N Senseney Circle	2469 Rafiki Drive	3313 S. Senseney Circle	3213 Tabby Drive
<b>City, State</b>	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
<b>Zip Code</b>	37042	37042	37042	37042
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.40 <sup>1</sup>	0.38 <sup>1</sup>	0.39 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$145,000	\$135,000	\$144,500
<b>List Price \$</b>	--	\$145,000	\$135,000	\$144,500
<b>Sale Price \$</b>	--	\$140,000	\$130,000	\$137,120
<b>Type of Financing</b>	--	Va	Conventional	Cash
<b>Date of Sale</b>	--	12/07/2018	12/27/2018	01/04/2019
<b>DOM · Cumulative DOM</b>	-- · --	10 · 52	143 · 177	21 · 38
<b>Age (# of years)</b>	18	15	16	21
<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 Ranch	2 Stories Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,302	1,168	1,143	1,308
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	9	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 1 Car	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>	0.21 acres	0.22 acres	0.23 acres	0.22 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$7,500	+\$8,500	\$0
<b>Adjusted Price</b>	--	\$147,500	\$138,500	\$137,120

\* 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.

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

**Sold 1** Despite being inferior in sq footage. Most similar in lot size, room count, garage size and style. Adjusted +\$7500 for inferior sq footage.

**Sold 2** Also inferior in sq footage. Similar in lot size. age and close in proximity to the subject. Adjusted +\$8500 for inferior sq footage.

**Sold 3** Slightly older than the subject, similar in lot size and sq footage. No adjustments needed.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				The subject property was last sold on 11/20/2017 for \$135,000.			
<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>	\$145,000	\$145,000
<b>Sales Price</b>	\$145,000	\$145,000
<b>30 Day Price</b>	\$145,000	--
<b>Comments Regarding Pricing Strategy</b>		
Based on recent listing and sales data and knowing nothing about the interior condition of the subject, I priced the property at \$145,000 or \$111 per sq ft. At this price in the Clarksville market, the subject would likely sell very quickly and for full list price if not above. The comparables that had the most weight on pricing was list comp 2 and sold comp 1.		

### 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



Front



Front



Address Verification



Side



Side

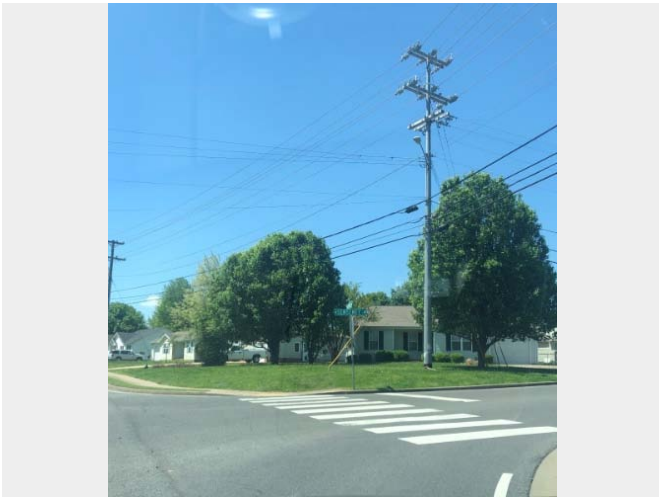
## Subject Photos



Side



Side



Street



Street



Street



Garage

## Subject Photos



Garage



## Listing Photos

**L1** 2503 Rafiki Drive  
Clarksville, TN 37042



Front

**L2** 3266 Senseney Circle  
Clarksville, TN 37042



Front

**L3** 3236 Tabby Drive  
Clarksville, TN 37042



Front

## Sales Photos

**S1** 2469 Rafiki Drive  
Clarksville, TN 37042



Front

**S2** 3313 S. Senseney Circle  
Clarksville, TN 37042



Front

**S3** 3213 Tabby Drive  
Clarksville, TN 37042



Front

### ClearMaps Addendum

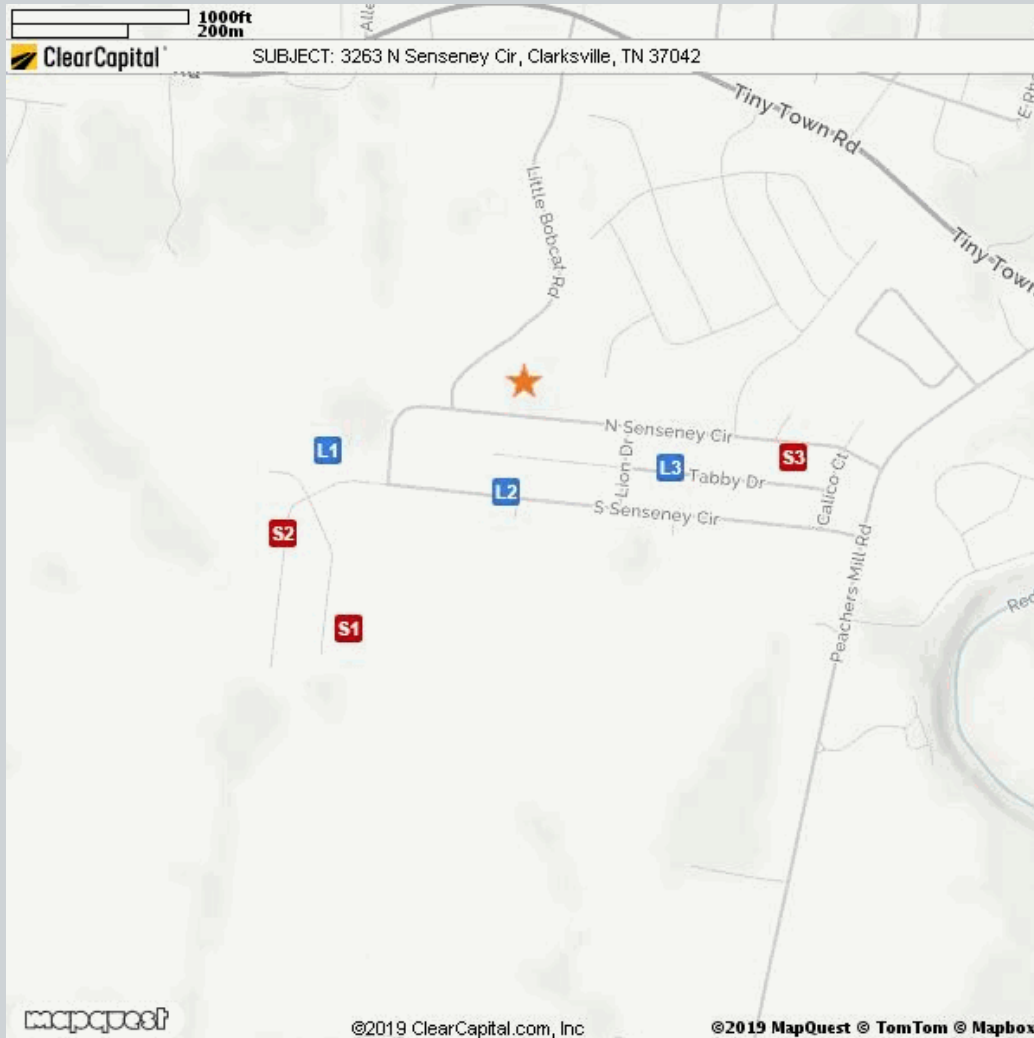
**Address** ★ 3263 N Senseney Circle, Clarksville, TN 37042

**Loan Number** 37602

**Suggested List** \$145,000

**Suggested Repaired** \$145,000

**Sale** \$145,000



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3263 N Senseney Cir, Clarksville, TN	--	Parcel Match
L1 Listing 1	2503 Rafiki Drive, Clarksville, TN	0.27 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3266 Senseney Circle, Clarksville, TN	0.14 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3236 Tabby Drive, Clarksville, TN	0.24 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2469 Rafiki Drive, Clarksville, TN	0.40 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3313 S. Senseney Circle, Clarksville, TN	0.38 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3213 Tabby Drive, Clarksville, TN	0.39 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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

## Report Instructions - cont.

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>	Felicia Waller	<b>Company/Brokerage</b>	Keller Williams Realty
<b>License No</b>	337515	<b>Address</b>	1843 Kaitlyn Virginia Ct Clarksville TN 37042
<b>License Expiration</b>	08/01/2020	<b>License State</b>	TN
<b>Phone</b>	4234530908	<b>Email</b>	stellabelle2828@gmail.com
<b>Broker Distance to Subject</b>	2.65 miles	<b>Date Signed</b>	04/26/2019

*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:**

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