

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	966 Brandi Phillips Drive, Clarksville, TN 37042	Order ID	7054487	Property ID	29381502
Inspection Date	01/22/2021	Date of Report	01/22/2021		
Loan Number	43133	APN	077F C 003.00		
Borrower Name	Hollyvale Rental Holdings LLC	County	Montgomery		

Tracking IDs					
Order Tracking ID	0120BPOs	Tracking ID 1	0120BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Godfrey Douglas Jay	Condition Comments	
R. E. Taxes	\$1,281	This home is in average condition with the rest of the surrounding properties. It does not appear to need any repairs.	
Assessed Value	\$171,500		
Zoning Classification	R-1		
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	This home is in a slightly rural section of Clarksville. It is not in a subdivision with other homes exactly like it near is. Clarksville is booming. I had to run a 6 mile radius to get comparables. Nothing has been listed or sold any closer in the last year. Homes are going under contract in hours to days and appreciating at a rate of 11-15% a year depending on the area.	
Sales Prices in this Neighborhood	Low: \$140,000 High: \$174,100		
Market for this type of property	Increased 7 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	966 Brandi Phillips Drive	1223 Verkler Drive	338 Broadmore Dr	1134 Preachers Mill
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	5.81 ¹	5.77 ¹	5.81 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$170,000	\$185,000	\$197,000
List Price \$	--	\$170,000	\$185,000	\$197,000
Original List Date		01/04/2021	01/04/2021	11/19/2020
DOM · Cumulative DOM	-- · --	18 · 18	18 · 18	64 · 64
Age (# of years)	22	26	23	26
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	2 Stories Cape Cod	2 Stories cape cod
# Units	1	1	1	1
Living Sq. Feet	1,386	1,290	1,358	1,663
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	6	5	6
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 1 Car	None
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	1,300	--
Pool/Spa	--	--	--	--
Lot Size	.76 acres	0.34 acres	0.58 acres	0.41 acres
Other	--	--	--	--

* 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.

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

Listing 1 comp is 42 acres smaller than comp +\$1680, comp has att 2 car gar -\$10,000, comp is 96 sq ft smaller than sub +3,072, comp is 4 years older than sub +400. adj = -\$4,848 adj price is \$165,152

Listing 2 comp is .18 acres smaller than sub +720, comp is one room smaller than sub +5,000, comp is 28 sq ft smaller than sub +896, comp is one year older than sub +100, COMP HAS BASEMENT -10,000 COMP HAS 1 CAR ATT GAR -5,000, COMP WAS RECENTLY REMODELED -15,000 adj = -23,284 ADJ PRICE = 161,716

Listing 3 comp is 35 acres smaller than sub +1400, comp is 951 sq ft larger than sub -30,432, comp has one more bed than sub -5,000, comp is 4 yrs older than sub +400 = -33,632. adj price =\$163,386

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	966 Brandi Phillips Drive	190 Pine Mountain Rd	205 Mill Creek Rd	1174 Woodbridge
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	5.59 ¹	5.56 ¹	5.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$169,900	\$139,900	\$182,500
List Price \$	--	\$165,000	\$140,000	\$182,500
Sale Price \$	--	\$161,500	\$140,000	\$174,100
Type of Financing	--	Conv	Va	Va
Date of Sale	--	07/10/2020	03/02/2020	12/09/2020
DOM · Cumulative DOM	-- · --	10 · 39	2 · 31	1 · 31
Age (# of years)	22	31	31	30
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	2 Stories Cape Cod
# Units	1	1	1	1
Living Sq. Feet	1,386	1,409	1,225	1,484
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.76 acres	0.25 acres	0.26 acres	0.30 acres
Other	--	--	--	--
Net Adjustment	--	+\$2,204	+\$8,052	-\$10,466
Adjusted Price	--	\$163,704	\$148,052	\$163,634

* 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 comp is .51 acres smaller than sub +2040, comp is 23 sq ft larger than sub -736, comp is 9 yrs older than sub +900.

Sold 2 Comp is .50 acres smaller than sub +2,000, comp is 161 sq ft smaller than sub +5,152, comp is 9 yrs older than sub +900.

Sold 3 Comp is .46 smaller acres than sub +1840, comp has att gar -5,000, comp has one more bed -5,000, comp is 1,130 sq ft larger than sub -3,106 comp is 8 yrs older than sub +800.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				This home is not currently on the market for sale nor has it been in the recent past. I had to run a 6 mile radius of the subject property for comparable listings. Nothing any closer has been listed or sold in the past year.			
Listing Agent Name							
Listing Agent Phone							
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$163,700	\$163,700
Sales Price	\$163,700	\$163,700
30 Day Price	\$163,700	--
Comments Regarding Pricing Strategy		
Listing 1 is the most similar listing comp. It's adjusted price is \$165,152, Sold comp 1 is also most similar to the subject. The adjusted price is \$163,704. Seeing as we don't know the actual price the listing will sell for we will price it off of the adjusted sale price.		

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.
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Subject Photos



Front



Address Verification



Side



Street



Street

Listing Photos

L1 1223 Verkler Drive
Clarksville, TN 37042



Front

L2 338 Broadmore Dr
Clarksville, TN 37042



Front

L3 1134 Preachers Mill
Clarksville, TN 37042



Front

Sales Photos

S1 190 Pine Mountain Rd
Clarksville, TN 37042



Front

S2 205 Mill Creek Rd
Clarksville, TN 37042



Front

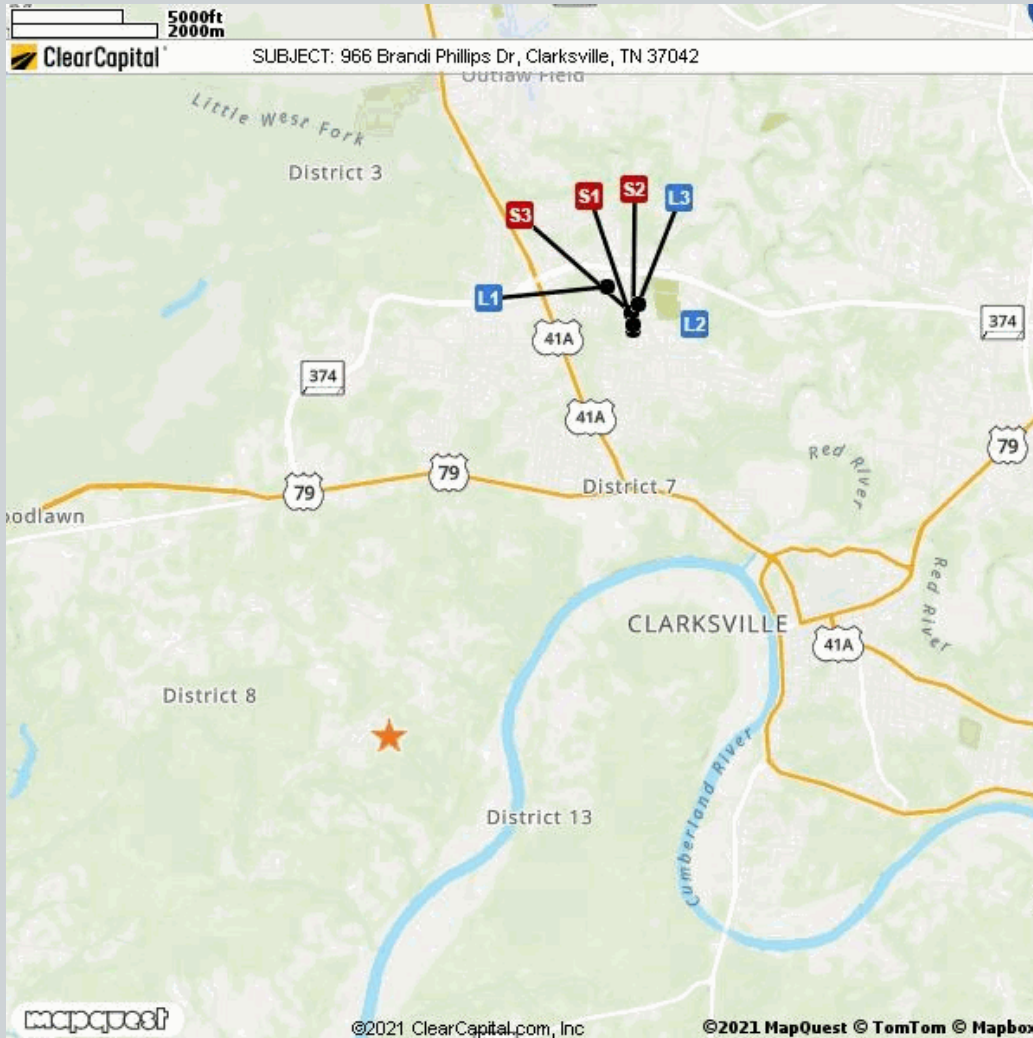
S3 1174 Woodbridge
Clarksville, TN 37042



Front

ClearMaps Addendum

Address ★ 966 Brandi Phillips Drive, Clarksville, TN 37042
Loan Number 43133 **Suggested List** \$163,700 **Suggested Repaired** \$163,700 **Sale** \$163,700



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	966 Brandi Phillips Drive, Clarksville, TN 37042	--	Parcel Match
L1 Listing 1	1223 Verkler Drive, Clarksville, TN 37042	5.81 Miles ¹	Parcel Match
L2 Listing 2	338 Broadmore Dr, Clarksville, TN 37042	5.77 Miles ¹	Parcel Match
L3 Listing 3	1134 Preachers Mill, Clarksville, TN 37042	5.81 Miles ¹	Parcel Match
S1 Sold 1	190 Pine Mountain Rd, Clarksville, TN 37042	5.59 Miles ¹	Parcel Match
S2 Sold 2	205 Mill Creek Rd, Clarksville, TN 37042	5.56 Miles ¹	Parcel Match
S3 Sold 3	1174 Woodbridge, Clarksville, TN 37042	5.70 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	Laura Grekousis	Company/Brokerage	Huneycutt Realtors
License No	349983	Address	3412 Oak Lawn Dr Clarksville TN 37042
License Expiration	03/11/2021	License State	TN
Phone	9312417112	Email	soldagainbylaurie@gmail.com
Broker Distance to Subject	9.05 miles	Date Signed	01/22/2021

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.