ANTIOCH, TN 37013

43833 Loan Number **\$435,000**• As-Is Value

by ClearCapital

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 13336 Old Hickory Boulevard Unit O, Antioch, TN 37013 Order ID 7570523 Property ID 31006938

 Inspection Date
 09/09/2021
 Date of Report
 09/09/2021

 Loan Number
 43833
 APN
 183-00-0-094.00

 Borrower Name
 Catamount Properties 2018 LLC
 County
 Davidson

Tracking IDs

Order Tracking ID	0908BPO_Update	Tracking ID 1	0908BPO_Update
Tracking ID 2		Tracking ID 3	

General Conditions	
Owner	Catamount Properties 2018 LLC
R. E. Taxes	\$3,519
Assessed Value	\$114,300
Zoning Classification	SFR
Property Type	SFR
Occupancy	Occupied
Ownership Type	Fee Simple
Property Condition	Good
Estimated Exterior Repair Cost	\$0
Estimated Interior Repair Cost	\$0
Total Estimated Repair	\$0
НОА	No
Visible From Street	Visible
Road Type	Public

Condition Comments

The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly of single family dwellings. There is commercial presence and the area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be verified.

Neighborhood & Market Data			
Suburban			
Stable			
Low: \$420,000 High: \$520,000			
Remained Stable for the past 6 months.			
<90			

Neighborhood Comments

The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly of single family dwellings. There is commercial presence and the area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be verified.

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DRIVE-BY BPO

Loan Number ANTIOCH, TN 37013

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	13336 Old Hickory Boulevard Unit O	388 Clarkston Dr	1225 Creekside Dr	6663 Nolensville Rd
City, State	Antioch, TN	Smyrna, TN	Nolensville, TN	Brentwood, TN
Zip Code	37013	37167	37135	37027
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		4.37 ¹	3.56 ¹	3.72 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$459,900	\$460,000	\$499,900
List Price \$		\$459,900	\$460,000	\$499,900
Original List Date		08/23/2021	08/12/2021	06/16/2021
DOM · Cumulative DOM	•	5 · 17	3 · 28	25 · 85
Age (# of years)	41	55	55	35
Condition	Good	Good	Good	Good
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	2 Stories 2 Story	2 Stories 2 Story	2 Stories 2 Story	2 Stories 2 Story
# Units	1	1	1	1
Living Sq. Feet	2,586	2,650	2,372	2,370
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	4 · 2	4 · 2 · 1
Total Room #	9	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	3 acres	0.77 acres	0.98 acres	3 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.

- Check with lender for flood insurance requirements. Home is not in the flood plain, but part of the yard is. First showings Wednesday, August 25th at 3pm. Any/all offers will be reviewed with the homeowners on Sunday, August 29th at 5pm. Gas grill in backyard is as-is. Don't miss this home!
- Listing 2 Buyer/Buyer's Agent to verify any and all pertinent information. Please see Response C.9 attached to Property Condition Disclosure for related information. Please provide Proof of Funds with the offer. Please submit all offers to ashah19.realtor@gmail.com
- Listing 3 Please contact Elisabeth Weeks at 615-948-0084 with any questions or offers! Buyer to verify all pertinent information. SOLD

by ClearCapital

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Recent Sales Subject Sold 1 * Sold 2 Sold 3 13336 Old Hickory 5883 Pettus Rd 5860 Cane Ridge Rd Street Address 14344 Old Hickory Blvd Boulevard Unit O City, State Antioch, TN Antioch, TN Antioch, TN Antioch, TN Zip Code 37013 37013 37013 37013 **Datasource** Tax Records MLS MLS MLS Miles to Subj. 2.28 1 3.01 1 0.92^{1} SFR SFR SFR **Property Type** SFR Original List Price \$ \$424,000 \$375,000 \$475,000 List Price \$ \$414,000 \$375,000 \$475,000 Sale Price \$ \$420,000 \$450,000 \$520,000 Type of Financing Conventional Conventional Conventional **Date of Sale** --05/28/2021 06/30/2021 10/13/2020 **DOM** · Cumulative DOM 25 · 57 6 · 54 23 · 165 -- · --41 55 55 35 Age (# of years) Condition Good Good Good Good Fair Market Value Fair Market Value Sales Type Fair Market Value Location Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential View Neutral; Residential Neutral; Residential Style/Design 2 Stories 2 Story 2 Stories 2 Story 2 Stories 2 Story 2 Stories 2 Story 1 # Units 1 1 1 2,586 2,233 2,784 Living Sq. Feet 2,924 Bdrm · Bths · ½ Bths 4 · 3 $3 \cdot 2 \cdot 1$ $4 \cdot 2 \cdot 1$ 4 · 3 9 7 9 Total Room # 8 Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Garage (Style/Stalls) No No No No Basement (Yes/No) 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft. Pool/Spa Lot Size 3.28 acres 5.08 acres 3 acres 2 acres Other **Net Adjustment** +\$14,354 +\$636 -\$8,644

Adjusted Price

\$434,354

\$450,636

Effective: 09/09/2021

\$511,356

^{*} 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.

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Recent Sales - Cont.

by ClearCapital

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

- Sold 1 Entry only listing. Contact seller directly at (615) 405-8728 for all showings, questions, and offers.
- **Sold 2** Buyer and buyer's agent to verify all pertinent info. See MLS attachment for upgrades seller has made to the home. Back of property in a flood zone. MULTIPLE OFFERS RECEIVED -- Deadline to receive offers: 5/24 at 12pm. Seller reserves right to accept an offer prior to deadline.
- **Sold 3** Buyer/Buyer's Agent to verify all information of importance-not guaranteed.

Client(s): Wedgewood Inc

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Subject Sale	es & Listing His	tory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm			No sales history in 12 months				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	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	\$440,000	\$440,000		
Sales Price	\$435,000	\$435,000		
30 Day Price	\$430,000			
Comments Regarding Pricing Strategy				

The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly of single family dwellings. There is commercial presence and the area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be verified.

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13336 OLD HICKORY BOULEVARD UNIT O

ANTIOCH, TN 37013

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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.

Client(s): Wedgewood Inc Property ID: 31006938 Effective: 09/09/2021 Page: 6 of 14

DRIVE-BY BPO

Subject Photos





Front



Address Verification



Side



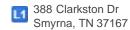
Side



Street Street

Client(s): Wedgewood Inc Property ID: 31006938 **DRIVE-BY BPO**

Listing Photos





Front

1225 Creekside Dr Nolensville, TN 37135



Front

6663 Nolensville Rd Brentwood, TN 37027



DRIVE-BY BPO

Sales Photos





Front

14344 Old Hickory Blvd Antioch, TN 37013



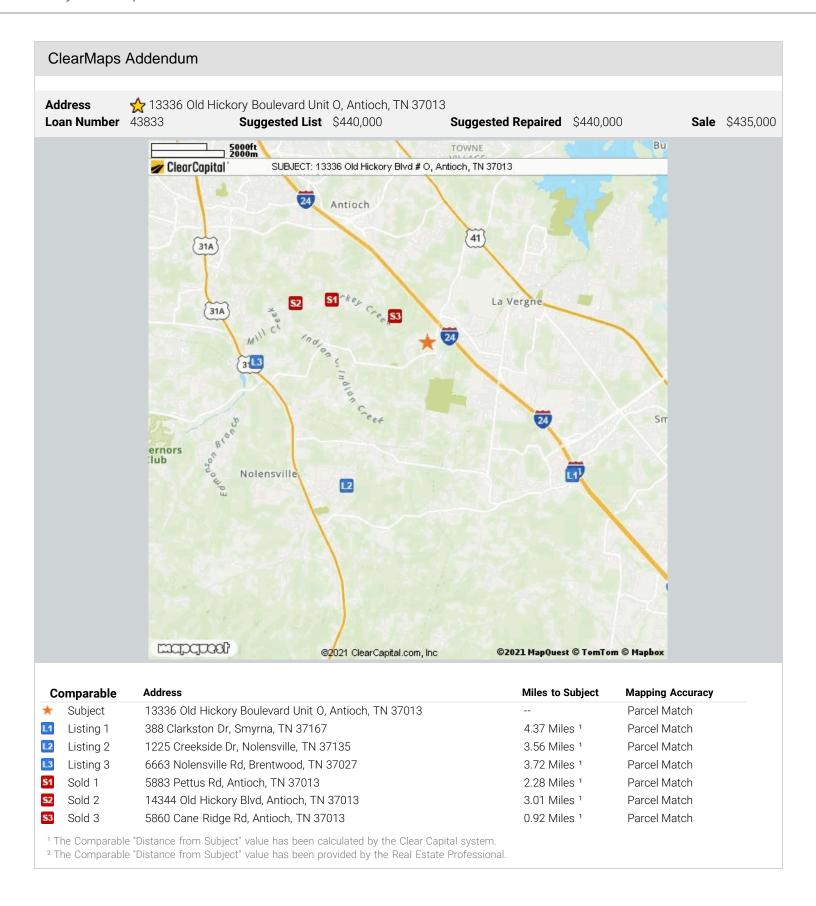
Front

53 5860 Cane Ridge Rd Antioch, TN 37013



Front





13336 OLD HICKORY BOULEVARD UNIT O ANTIOCH, TN 37013

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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.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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Report Instructions - cont.

by ClearCapital

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.

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Broker Information

by ClearCapital

Broker Name Shane Duncan Company/Brokerage Real Val Consulting Firm Inc

150 4th Ave North Nashville TN

License No 311617 Address 130 401 Ave N 37219

License Expiration 01/18/2023 **License State** TN

Phone 6157087828 Email realvalcf@gmail.com

Broker Distance to Subject 13.72 miles **Date Signed** 09/09/2021

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.

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