DRIVE-BY BPO

772 PRINCETON CIRCLE

CLARKSVILLE, TN 37042

44816 Loan Number **\$175,120**• 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 Inspection Date Loan Number Borrower Name	772 Princeton Circle, Clarksville, TN 37042 05/20/2021 44816 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	7305115 05/21/2021 006N C 0150 Montgomery	Property ID 0 000	30328835
Tracking IDs					
Order Tracking ID	0518BPO	Tracking ID 1	0518BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	ZULAY BAEZ	Condition Comments
R. E. Taxes	\$1,031	tthe exterior of the home does not appear to need any repairs. it
Assessed Value	\$102,600	is in average condition with the homes surrounding it. It is in a
Zoning Classification	Residential R-2	subdivision in a suburb.
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	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ıta			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Improving	This is in a subdivision in a suburb. The Real Estate market in		
Sales Prices in this Neighborhood	Low: \$150,000 High: \$162,500	Clarksville is exploding in 2021. It was booming, but now exploded. Homes are going under contract in days to weeks an		
Market for this type of property	Increased 30 % in the past 6 months.	at least 60% go into bid wars. It is rare to see a home sell unde list price right now.		
Normal Marketing Days	<30			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	772 Princeton Circle	914 Princeton Cir	1016 Summerhaven Rd	3318 S Senseney
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.11 1	0.35 1	0.73 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$208,500	\$179,900	\$214,900
List Price \$		\$208,500	\$179,900	\$214,900
Original List Date		03/18/2021	05/10/2021	05/13/2021
DOM · Cumulative DOM		33 · 64	0 · 11	5 · 8
Age (# of years)	27	26	22	17
Condition	Average	Good	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 Historical	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,080	1,220	1,099	1,118
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.29 acres	0.20 acres	0.40 acres	0.24 acres
Other				

^{*} Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** comp is .09 acres smaller than sub +\$270, comp is 140 sq- ft larger than sub -\$4,200, comp is 1 year younger than sub +100. Home was recently remodeled -\$20,000 total adjustments =-\$23,830 total adjusted price = \$236,070.
- **Listing 2** comp is 5 yrs younger than sub -500, comp is .11 acres larger than sub -330, comp is 19 sq ft larger than sub -\$570, total adj = -\$1400, \$178,500.
- **Listing 3** comp is .05 acres smaller than sub +\$150, comp has 1 car att gar -5,000, comp is 38 sq ft larger than sub -1,140., comp is 10 years younger than sub -1,000. -6,990. total adjusted price = \$207,910.

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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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	772 Princeton Circle	776 Princeton Cir	1009 Sumerhaven Rd	755 Princeton Circle
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.01 1	0.31 1	0.09 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$147,000	\$156,000	\$165,000
List Price \$		\$147,000	\$162,500	\$165,000
Sale Price \$		\$150,000	\$162,500	\$157,000
Type of Financing		Va	Fha	Fha
Date of Sale		03/22/2021	02/05/2021	03/26/2021
DOM · Cumulative DOM		3 · 74	1 · 31	1 · 39
Age (# of years)	27	27	23	17
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 Historical	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,080	1,080	1,112	1,075
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	6	5	6
Garage (Style/Stalls)	None	None	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.29 acres	0.25 acres	0.27 acres	0.96 acres
Other				
Net Adjustment		+\$25,120	+\$27,000	+\$8,840
Adjusted Price		\$175,120	\$189,500	\$165,840

^{*} 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.

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

- **Sold 1** comp is .04 acres smaller than sub +120, comp is one room larger than sub -5,000. add 20% appreciation +25,120 adj price = \$175,120.
- **Sold 2** comp is .02 acres smaller than sub +\$60, comp has att 1 car gar -\$5,000, comp has 32 sq ft larger than sub -960, comp is 4 yrs younger than sub +\$400, add 20%appreciation +\$32,500 =+ \$27,000
- **Sold 3** comp is .67 acres larger than sub -\$2,010, comp is 1 room larger than sub -\$5,000, comp is 5 sq ft smaller than sub +\$150, add 10% appreciation +15,700 =+\$8,840.

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Subject Sal	es & Listing His	tory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm		The subject is not currently listed and has not been in the most					
Listing Agent Na	me			recent past.			
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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	\$175,120	\$175,120			
Sales Price	\$175,120	\$175,120			
30 Day Price	\$175,120				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

sold comp 1 and listing comp 2 are the most similar comps. They are similar with their adjusted pricing. We should price it off of the sold adjusted price because we don't know what the listing will close for I included 20% appreciation rate because the listing was listed in January. The market has appreciated 20% since then

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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.

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Subject Photos

by ClearCapital



Front



Address Verification



Street



Street







Front

1016 Summerhaven Rd Clarksville, TN 37042



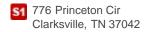
Front

3318 S Senseney Clarksville, TN 37042



Front

Sales Photos





Front

1009 Sumerhaven Rd Clarksville, TN 37042



Front

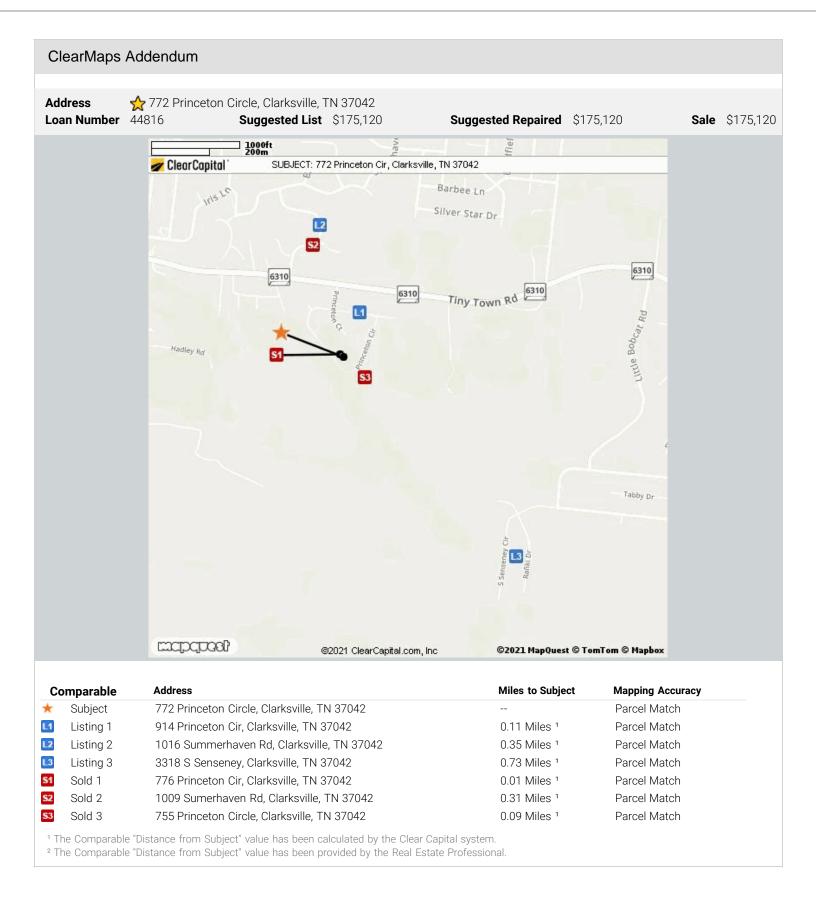
755 Princeton Circle Clarksville, TN 37042



Front

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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

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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.

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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.

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Broker Information

Broker Name Laura Grekousis Company/Brokerage Huneycutt Realtors

License No 349983 Address 3412 Oak Lawn Dr Clarksville TN

License Expiration 03/11/2023 License State TN

Phone 9312417112 Email soldagainbylaurie@gmail.com

Broker Distance to Subject 1.25 miles **Date Signed** 05/21/2021

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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