# **DRIVE-BY BPO**

**383 DONNA DRIVE** 

Loan Number

44880

**\$174,770**• As-Is Value

by ClearCapital

CLARKSVILLE, TN 37042

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	383 Donna Drive, Clarksville, TN 37042 05/21/2021 44880 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	7308028 05/21/2021 0431 H 01000 Montgomery	30335650
Tracking IDs				
Order Tracking ID	0519BPO	Tracking ID 1	0519BPO	
Tracking ID 2		Tracking ID 3		

General Conditions		
Owner	TITAN REALTY G P	Condition Comments
R. E. Taxes	\$960	This home does not appear to be in any need of repairs.
Assessed Value	\$23,875	
Zoning Classification	Residential R-2	
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 Da	ıta			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Improving	This home is in a subdivision in a suburban neighborhood.		
Sales Prices in this Neighborhood	Low: \$163,500 High: \$200,000	market in Clarksville is exploding. The homes are selling in days to weeks and appreciating at a high percentage		
Market for this type of property	Increased 25 % in the past 6 months.			
Normal Marketing Days	<30			

Client(s): Wedgewood Inc

Property ID: 30335650

Effective: 05/21/2021 Page: 1 of 14

CLARKSVILLE, TN 37042

44880

by ClearCapital

Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	383 Donna Drive	405 Roselawn Dr	394 Roselawn	384 Donna Dr
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.20 1	0.09 1	0.03 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$155,000	\$165,000	\$175,000
List Price \$		\$155,000	\$169,900	\$175,000
Original List Date		05/19/2021	05/04/2021	03/10/2021
DOM · Cumulative DOM	•	1 · 2	12 · 17	1 · 72
Age (# of years)	32	38	34	32
Condition	Average	Average	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	1 Story Ranch/Rambler	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,050	1,159	1,078	1,100
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1 · 1	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	Carport 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

Lot Size

Other

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

0.24 acres

**Listing 1** comp is .11 acres smaller than sub +330, comp is 9 sq ft larger than sub -270, comp is 6 yrs older than sub +600 total adj = +660, total adj price = \$155,660.

0.35 acres

- **Listing 2** Comp has 2 car carport -\$10,000, comp is 1/2 ba smaller than sub +2500, comp is 28 sq ft larger than sub -840, comp was recently renovated -\$10,000, comp is 2 yrs older than sub +200 total adj = -\$18,140, total adj price = \$151,760.
- **Listing 3** comp is .05 acres larger than sub +150, comp has one car att gar -2500, comp is 50 sq ft larger than sub -2850, comp was recently renovated -10,000 total adj = -15,200 total adj price = \$159,800

0.22 acres

.29 acres

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

CLARKSVILLE, TN 37042

by ClearCapital

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	383 Donna Drive	376 Roselawn Dr	710 Donna Ct	423 Donna Ct
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.05 1	0.12 1	0.32 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$155,000	\$175,000	\$177,900
List Price \$		\$155,000	\$175,000	\$177,900
Sale Price \$		\$163,500	\$175,000	\$200,000
Type of Financing		Fha	Va	Va
Date of Sale		03/30/2021	05/14/2021	05/13/2021
DOM · Cumulative DOM	·	2 · 38	0 · 36	2 · 34
Age (# of years)	32	33	23	27
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/Rambler	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,050	1,020	1,068	961
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 2	3 · 1 · 1
Total Room #	5	6	5	5
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	0.24 acres	0.26 acres	0.25 acres	0.29 acres
Other				
Net Adjustment		+\$3,400	-\$530	+\$520
Adjusted Price		\$166,900	\$174,470	\$200,520

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

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

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

CLARKSVILLE, TN 37042 Loan Number

44880

**\$174,770**• As-Is Value

by ClearCapital

#### Recent Sales - Cont.

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

- **Sold 1** Comp is 1/2 ba smaller than sub +2500, comp is 1 yr older than sub +100, comp is 30 sq ft smaller than sub +900, comp is 1 yr older than sub -100, total adj +3,400 total adj price = \$166,900.
- **Sold 2** comp is .01 acre larger than sub -\$30, comp is 1/2 ba smaller than sub +2500, comp is 30 sq ft smaller than sub -2,100, comp is 9 yrs younger than sub -900, total adj price = \$-530 Total adj price = \$174,470.
- **Sold 3** comp is .05 acres larger than sub -150, comp has an att gar -5,000, comp has 1/2 less ba +2500, comp is 89 sq ft smaller than sub +2,670 comp is 5 yrs younger than comp +500. =+520.

Client(s): Wedgewood Inc Property ID: 30335650 Effective: 05/21/2021 Page: 4 of 14

CLARKSVILLE, TN 37042

44880 Loan Number **\$174,770**• As-Is Value

by ClearCapital

Current Listing Status Not Currently Listed		_isted	Listing History Comments				
Listing Agency/Firm			This home has not been sold since 2012. It is currently under				
Listing Agent Name				contract, no	t showing.		
Listing Agent Ph	one						
# of Removed Listings in Previous 12 Months		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
05/15/2021	\$165,000						MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$174,770	\$174,770			
Sales Price	\$174,770	\$174,770			
30 Day Price	\$170,000				
Comments Regarding Pricing S	trategy				

The most similar listing comp is 1 and its adjusted price is \$155,660. Sold comp 1 is adjusted to \$166,900. It is always best to price off of sold property and a recent sale was \$200,520 adjusted price. Because of that, I am pricing off of sold 2, the middle ground of the 3 sold comps. Clarksville is too hot of a market not to try to get top dollar. Everything is selling here.

Client(s): Wedgewood Inc

Property ID: 30335650

Effective: 05/21/2021 Page: 5 of 14

by ClearCapital

**383 DONNA DRIVE** 

CLARKSVILLE, TN 37042

44880 Loan Number **\$174,770**• As-Is Value

### 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: 30335650 Effective: 05/21/2021 Page: 6 of 14

**DRIVE-BY BPO** 

# **Subject Photos**



Front



Front



Address Verification



Street



Street

# **Listing Photos**





Front

394 Roselawn Clarksville, TN 37042



Front

384 Donna Dr Clarksville, TN 37042



Front

**383 DONNA DRIVE**CLARKSVILLE, TN 37042

44880 Loan Number **\$174,770**• As-Is Value

by ClearCapital

### **Sales Photos**





#### Front

52 710 Donna Ct Clarksville, TN 37042



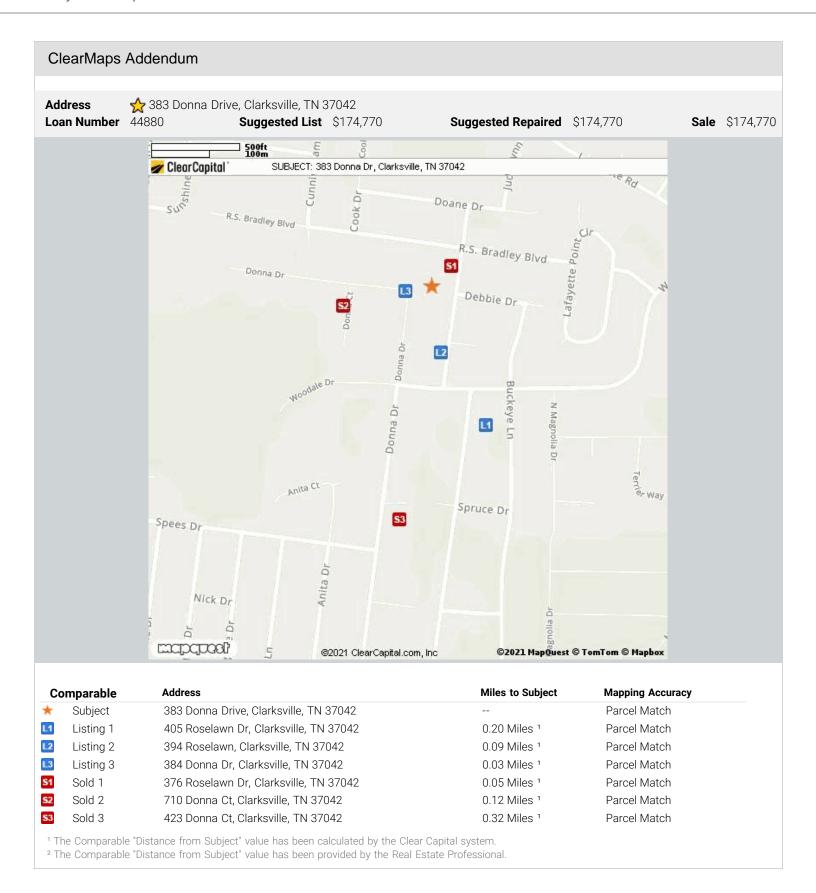
Front

423 Donna Ct Clarksville, TN 37042



Front

by ClearCapital



CLARKSVILLE, TN 37042

44880 Loan Number \$174,770 • As-Is Value

Page: 11 of 14

#### Addendum: Report Purpose

by ClearCapital

#### 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: 30335650 Effective: 05/21/2021

CLARKSVILLE, TN 37042

44880

\$174,770
• As-Is Value

Loan Number

#### 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. 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.

Client(s): Wedgewood Inc

Property ID: 30335650

Page: 12 of 14

CLARKSVILLE, TN 37042

44880 Loan Number **\$174,770**• As-Is Value

by ClearCapital

#### 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.

Client(s): Wedgewood Inc Property ID: 30335650 Effective: 05/21/2021 Page: 13 of 14

CLARKSVILLE, TN 37042

44880 Loan Number \$174,770
• As-Is Value

by ClearCapital

#### **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** 4.88 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.

Client(s): Wedgewood Inc Property ID: 30335650 Effective: 05/21/2021 Page: 14 of 14