## **DRIVE-BY BPO**

### **2005 SKYLINE DRIVE**

GOODLETTSVILLE, TN 37072

45261 Loan Number **\$267,540**• 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	2005 Skyline Drive, Goodlettsville, TN 37072 06/12/2021 45261 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7355775 06/12/2021 134B A 047.0 Sumner	Property ID	30468795
Tracking IDs					
Order Tracking ID	0610BPO	Tracking ID 1	0610BPO		
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	Bush John J Etux Bush Lisa	Condition Comments				
R. E. Taxes	\$1,651	Subject property appears to be in average condition. No negative				
Assessed Value	\$184,700	factors were observed.				
Zoning Classification	legal					
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 Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	No negative factors were observed that would detract from			
Sales Prices in this Neighborhood	Low: \$230,000 High: \$340,000	subject property.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<180				

by ClearCapital

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2005 Skyline Drive	113 Knollwood Ct	1048 Sassafras Ln	1004 Heather Dr
City, State	Goodlettsville, TN	Goodlettsville, TN	Goodlettsville, TN	Goodlettsville, TN
Zip Code	37072	37072	37072	37072
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.54 1	0.15 1	0.75 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$310,000	\$249,900
List Price \$		\$300,000	\$310,000	\$249,900
Original List Date		05/28/2021	06/08/2021	05/30/2021
DOM · Cumulative DOM		1 · 15	2 · 4	1 · 13
Age (# of years)	24	43	20	25
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	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,545	1,584	1,198	1,277
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size				

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

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

- **Listing 1** Listing one is superior to the subject property in square footage.
- Listing 2 Listing two is inferior to the subject property in square footage.
- Listing 3 Listing three is most comparable to the subject property in square footage.

<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.

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2005 Skyline Drive	1013 Heather Dr	8009 Pinnacle Ct	110 Knollwood Ct
	•			
City, State	Goodlettsville, TN	Goodlettsville, TN	Goodlettsville, TN	Goodlettsville, TN
Zip Code	37072	37072	37072	37072
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.80 1	0.30 1	0.50 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$265,000	\$281,000	\$270,000
List Price \$		\$265,000	\$281,000	\$270,000
Sale Price \$		\$263,000	\$281,000	\$270,000
Type of Financing		Cash	Fha	Va
Date of Sale		02/24/2021	06/02/2021	03/26/2021
DOM · Cumulative DOM		9 · 57	2 · 40	14 · 52
Age (# of years)	24	25	24	37
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	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,545	1,370	1,280	1,733
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	.32 acres	.18 acres	.29 acres	.71 acres
Other				
Net Adjustment		+\$5,500	+\$5,300	-\$2,460
Adjusted Price		\$268,500	\$286,300	\$267,540

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

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

Sold 1 3500 square footage +2000 garage Sold one is most comparable to the subject property in square footage.

**Sold 2** 5300 square footage Sold two is inferior to the subject property in square footage.

**Sold 3** -3760 square footage +1300 year built Sold three is superior to the subject property in square footage.

<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.

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Subject Sale	es & Listing His	tory					
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/F	irm			n/a			
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	\$270,000	\$270,000
Sales Price	\$267,540	\$267,540
30 Day Price	\$253,000	
Comments Regarding Pricing S	trategy	
Values are based on the co	mps provided in this report. All comps a	re the best, closest, and most supportive to the subject property

### 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: 30468795

**DRIVE-BY BPO** 

# **Subject Photos**



Front



Address Verification



Street

# **Listing Photos**



113 Knollwood Ct Goodlettsville, TN 37072



Front



1048 Sassafras Ln Goodlettsville, TN 37072



Front



1004 Heather Dr Goodlettsville, TN 37072



Front

by ClearCapital

## **Sales Photos**





Front

8009 Pinnacle Ct Goodlettsville, TN 37072



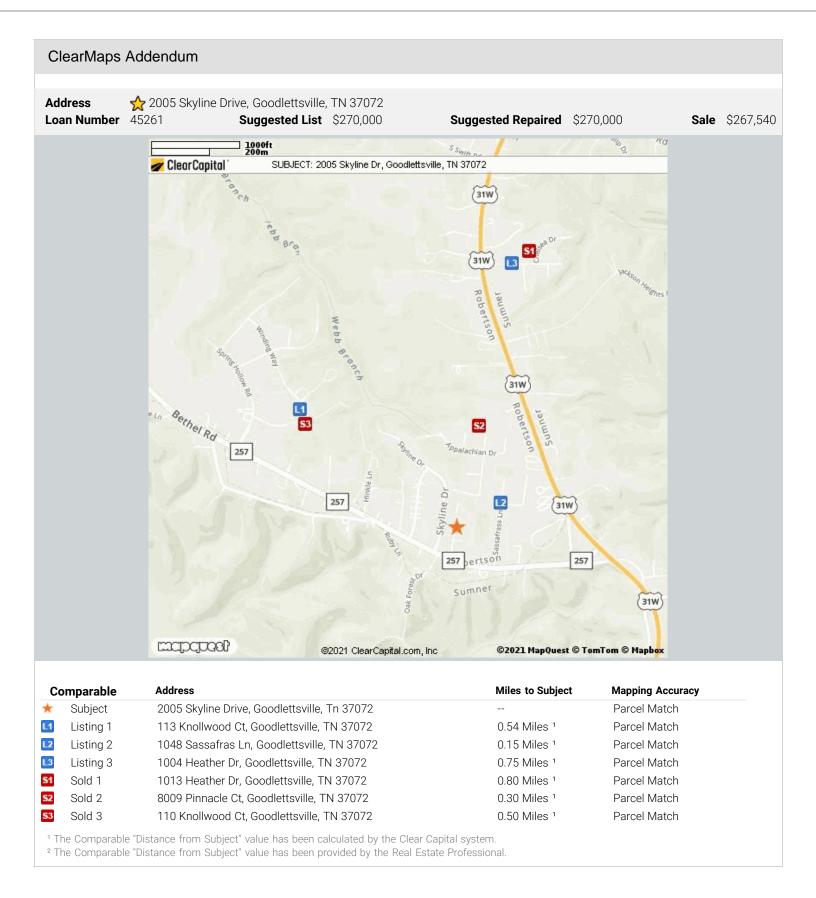
Front

\$3 110 Knollwood Ct Goodlettsville, TN 37072



Front

by ClearCapital



Loan Number

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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**

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

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#### Report Instructions - cont.

by ClearCapital

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 Jay Kalbes Company/Brokerage Lake Real Estate

**License No**244036

Address

515 rivergate parkway goodlettslville TN 37072

License Expiration 04/06/2023 License State TN

Phone6153006997Emailkalbesja@realtracs.com

**Broker Distance to Subject** 6.64 miles **Date Signed** 06/12/2021

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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