DRIVE-BY BPO

1869 WEST COURT

CLARKSVILLE, TN 37040

45326 Loan Number **\$232,000**• 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 Inspection Date Loan Number Borrower Name	1869 West Court, Clarksville, TN 37040 06/22/2021 45326 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7381321 06/22/2021 055L C 01900 Montgomery	Property ID	30527364
Tracking IDs					
Order Tracking ID	0621BPO_Citi	Tracking ID 1	0621BPO_Citi		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	GARY A VAIL II	Condition Comments
R. E. Taxes	\$1,760	Subject has brick and vinyl siding exterior. Fenced back yard. 2-
Assessed Value	\$175,100	car attached garage. Property appears to be in average
Zoning Classification	Residential R-1A	condition.
Property Type	SFR	
Occupancy	Vacant	
Secure? Yes		
(Property appears to be vacant. Lo	ock box on door.)	
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	ata	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Subject is located in a small neighborhood. Location is
Sales Prices in this Neighborhood	Low: \$141500 High: \$274250	convenient to schools and shopping.
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<30	

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1869 West Court	118 West Dr	281 Harold Dr	242 Harold Dr
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37040	37040	37040	37040
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.16 1	0.30 1	0.07 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$255,000	\$264,000	\$254,900
List Price \$		\$255,000	\$250,000	\$254,900
Original List Date		06/06/2021	05/25/2021	04/29/2021
DOM · Cumulative DOM		16 · 16	28 · 28	54 · 54
Age (# of years)	16	16	16	16
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	2 Stories cape cod	2 Stories traditional	2 Stories cape cod	2 Stories cape cod
# Units	1	1	1	1
Living Sq. Feet	1,717	2,050	1,760	1,914
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2 · 1	4 · 3
Total Room #	8	8	0	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		Pool - Yes		
Lot Size	0.34 acres	0.29 acres	0.45 acres	0.29 acres
Other	none	none	none	none

^{*} 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 Brick and vinyl siding exterior. 2-car attached garage. Privacy fence around back yard with above-ground pool.
- Listing 2 Brick and vinyl siding. Bonus room over garage. 2-car attached garage. Back deck. Fireplace in living room.
- Listing 3 Brick and vinyl siding exterior. Covered front porch. 2-car attached garage. Back deck. Fireplace in living room.

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				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1869 West Court	262 Harold Dr	74 West Dr	215 Harold Dr
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37040	37040	37040	37040
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.13 1	0.08 1	0.37 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$210,000	\$224,900	\$260,000
List Price \$		\$210,000	\$224,900	\$260,000
Sale Price \$		\$215,000	\$240,000	\$250,000
Type of Financing		Va	Va	Conv
Date of Sale		02/17/2021	04/28/2021	01/12/2021
DOM · Cumulative DOM		88 · 88	34 · 34	96 · 96
Age (# of years)	16	16	17	16
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	2 Stories cape cod	2 Stories cape cod	2 Stories cape cod	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,717	1,975	1,904	1,974
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2 · 1	5 · 3
Total Room #	8	8	8	9
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	0.34 acres	0.28 acres	0.30 acres	0.63 acres
Other	none	none	none	none
Net Adjustment		-\$9,740	-\$7,610	-\$12,870
Adjusted Price		\$205,260	\$232,390	\$237,130

^{*} Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ 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 Brick and vinyl siding exterior. Fireplace in living room. Back deck. 2-car attached garage. half bath -\$2,000, sq ft -\$7,740
- **Sold 2** 2 story home with new laminate flooring, newly stained kitchen cabinets, new waterproof kitchen flooring w/new subfloor, new S/S Refrigerator, stove,& microwave. New paint in the garage. bath -\$2,000, sq ft -\$5,610
- Sold 3 2 story home. 2-car attached garage. Fireplace in living room. Back deck. lot size -\$1,160, bath -\$4,000, sq ft -\$7,710

Client(s): Wedgewood Inc Property ID: 30527364 Effective: 06/22/2021

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Current Listing Status Currently Listed		ed	Listing History Comments				
Listing Agency/Firm Reliant Realty ERA Powered		Currently under contract.					
Listing Agent Na	ime	Rochelle White	Э				
Listing Agent Ph	ione	931-245-8800					
# of Removed Li Months	istings in Previous 12	2 0					
# of Sales in Pro Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
06/03/2021	\$229,999	06/22/2021	\$229,999	Pending/Contract	06/12/2021	\$229,999	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$235,000	\$235,000			
Sales Price	\$232,000	\$232,000			
30 Day Price	\$230,000				
Comments Regarding Pricing St	rategy				
Subject should be priced arc	ound \$135 per sq ft. Property appears to	be in good to average condition.			

Clear Capital Quality Assurance Comments Addendum

Reviewer's The value conclusion is accurate and reflects the current market for the subject. The selected comps are within a reasonable distance given comp

Notes availability, are relatively current, and accurately reflect the subject's defining characteristics. The report is deemed correct and well supported based on the current market conditions.

Client(s): Wedgewood Inc

Property ID: 30527364

Subject Photos



Front



Address Verification



Side

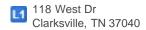


Street



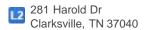
Other

Listing Photos



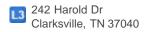


Front





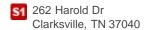
Front





Front

Sales Photos





Front

74 West Dr Clarksville, TN 37040



Front

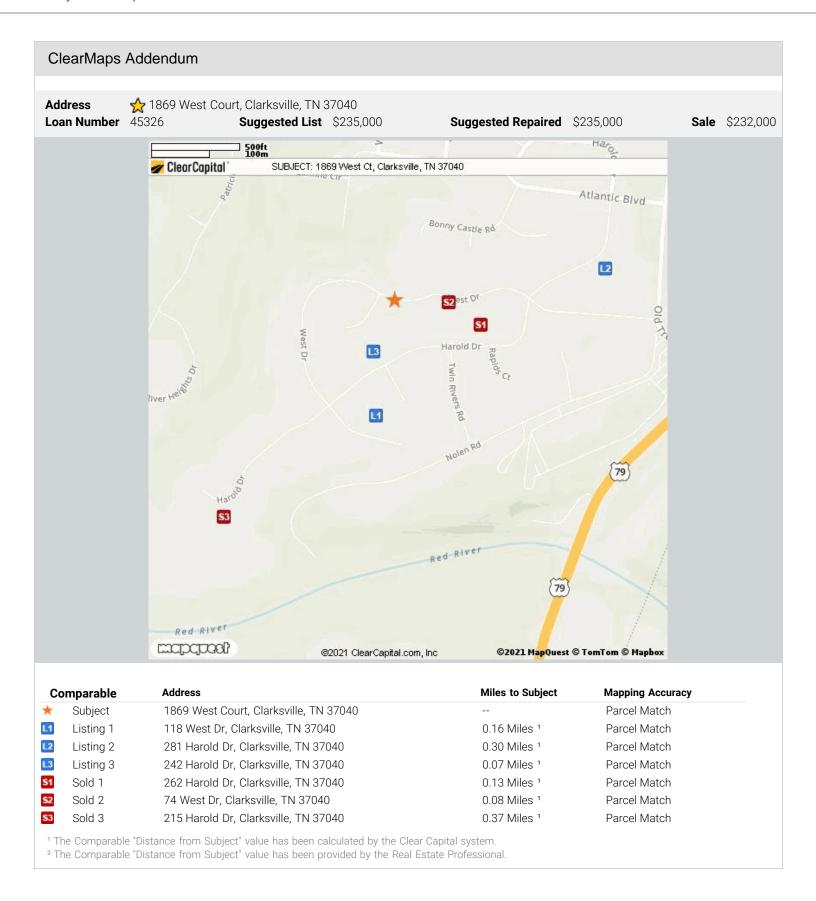
215 Harold Dr Clarksville, TN 37040



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

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.

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

Broker Name Heather Moen Company/Brokerage Crye Leike

License No 287406 **Address** 1904 Hwy 46 S Dickson TN 37055

License Expiration 06/30/2022 **License State** TN

Phone 6155043503 **Email** hlampley@realtracs.com

Broker Distance to Subject 35.76 miles **Date Signed** 06/22/2021

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.

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