

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	1233 Cyrstal Drive, Clarksville, TN 37042	Order ID	7502986	Property ID	30826423
Inspection Date	08/12/2021	Date of Report	08/16/2021		
Loan Number	45935	APN	017G B 04100 000		
Borrower Name	Hollyvale Rental Holdings LLC	County	Montgomery		

Tracking IDs					
Order Tracking ID	20210812BPOs	Tracking ID 1	20210812BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	TOMMY L RAY	Condition Comments	
R. E. Taxes	\$950	This subject appears in good condition. It doesn't look like any exterior improvements are needed.	
Assessed Value	\$31,775		
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 Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	the market in Clarksville is very healthy. The homes are going under contract in hours to days. They are mostly selling for list price or higher. They are appreciating nicely.	
Sales Prices in this Neighborhood	Low: \$191,000 High: \$214,000		
Market for this type of property	Increased 15 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1233 Cyrstal Drive	1231 Crystal Dr	3784 Tamera Ln	1344 Francesca
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.02 ¹	0.36 ¹	0.76 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$190,000	\$212,000	\$215,000
List Price \$	--	\$190,000	\$212,000	\$215,000
Original List Date		08/06/2021	07/01/2021	07/06/2021
DOM · Cumulative DOM	-- · --	1 · 10	27 · 46	3 · 41
Age (# of years)	25	24	17	10
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	1,198	1,107	1,106	1,306
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	5	5	5
Garage (Style/Stalls)	Attached 1 Car	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	0.26 acres	0.35 acres	0.60 acres	0.28 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.

Listing 1 Comp is .09 acres larger than sub +450, comp is 1 room smaller than sub +5,000, comp is 91 sq ft smaller than sub +2,730, comp is 1 yr younger -100 total adjustments= +8,080 total price = \$198,080.

Listing 2 comp has 2 car gar -10,000, acreage -\$1,700, one room -100, 92 sq ft -2760, 8 yrs +800. -13,760 total adj price= \$198,240.

Listing 3 .02 acreage, 2 car garage -10,000, one extra room +5000, 108 sq ft -3,240, 15 years -1500 total adjustments : -9,740 total adjusted price =\$205,260.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1233 Crystal Drive	3747 Cave Mill Road	1365 Jenny Ln	1213 Marla
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.44 ¹	0.43 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$177,000	\$192,500	\$207,900
List Price \$	--	\$192,000	\$192,500	\$214,000
Sale Price \$	--	\$192,000	\$191,000	\$214,000
Type of Financing	--	Conv	Fha	Va
Date of Sale	--	07/07/2021	07/19/2021	08/05/2021
DOM · Cumulative DOM	-- · --	2 · 36	0 · 38	5 · 35
Age (# of years)	25	19	22	26
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	1,198	1,089	1,241	1,345
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	5	7	5
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	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	0.26 acres	0.24 acres	0.26 acres	0.21 acres
Other	--	--	--	--
Net Adjustment	--	-\$1,030	-\$6,590	-\$4,460
Adjusted Price	--	\$190,970	\$184,410	\$209,540

* 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.

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

Sold 1 2 car gar -10,000, one room +5,000, 109 sq ft +3,270, 6 yrs +600. .02 acreage +100 total adjustments = -1030.

Sold 2 one room -5,000, 43 sq ft -1,290, 3 yrs younger -300 total adj: -6,590

Sold 3 147 sq ft -- 4,410. 1 yr older +100. .05 acres -150. -4,460.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			This home recently sold for \$170,000, closed on 8/11/2021.				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
06/28/2021	\$199,000	08/03/2021	\$179,000	Sold	08/11/2021	\$170,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$190,970	\$190,970
Sales Price	\$190,970	\$190,970
30 Day Price	\$190,000	--
Comments Regarding Pricing Strategy		
<p>The two most similar comps are listing 1 and sold 1. The subject sold in June for \$170,000. I don't know what the condition of the interior is. The market in Clarksville is very hot. Homes have appreciated 15 % over the past 6 months. Pricing this off the adjusted price of sold comp one makes the most sense. The neighbor's mailbox, the subject had none</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 1231 Crystal Dr
Clarksville, TN 37042



Front

L2 3784 Tamera Ln
Clarksville, TN 37042



Front

L3 1344 Francesca
Clarksville, TN 37042



Front

Sales Photos

S1 3747 Cave Mill Road
Clarksville, TN 37042



Front

S2 1365 Jenny Ln
Clarksville, TN 37042



Front

S3 1213 Marla
Clarksville, TN 37042



Front

ClearMaps Addendum

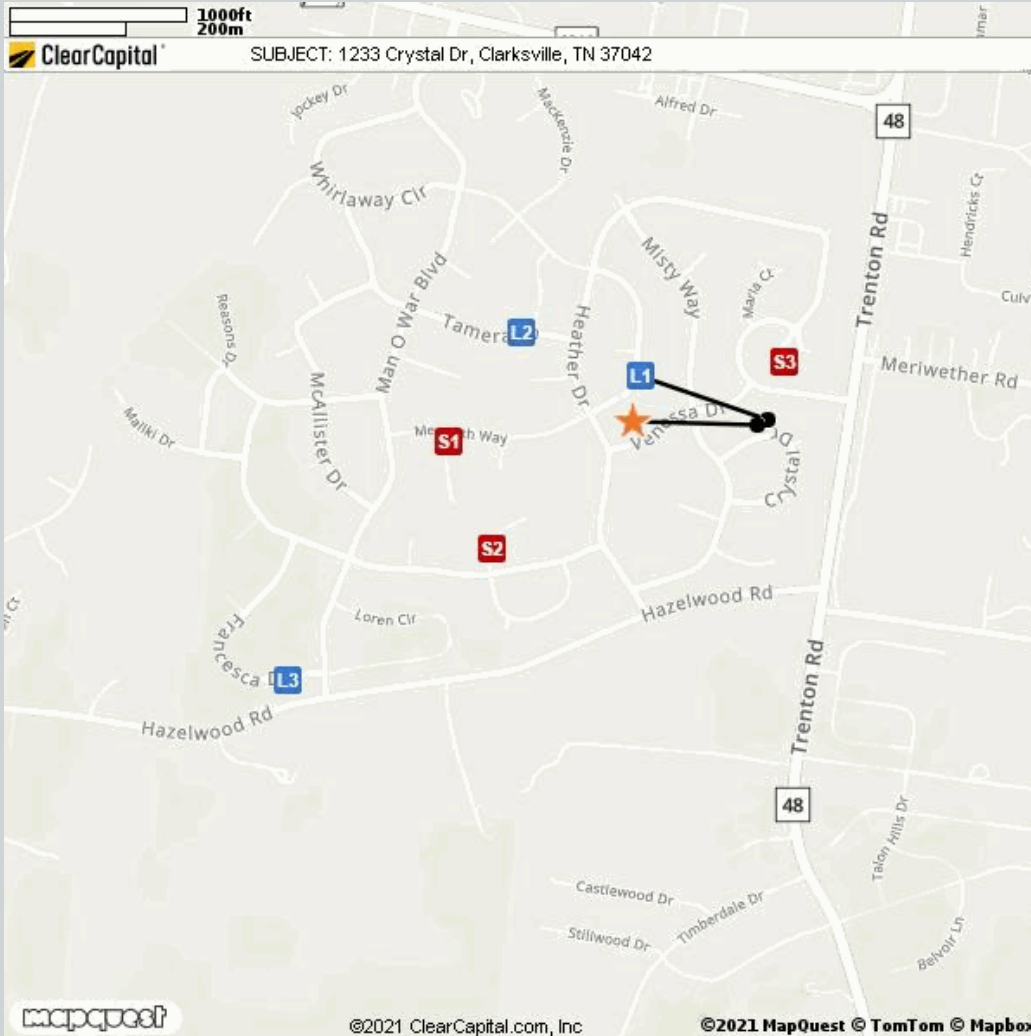
Address ★ 1233 Cyrstal Drive, Clarksville, TN 37042

Loan Number 45935

Suggested List \$190,970

Suggested Repaired \$190,970

Sale \$190,970



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1233 Cyrstal Drive, Clarksville, TN 37042	--	Parcel Match
L1 Listing 1	1231 Crystal Dr, Clarksville, TN 37042	0.02 Miles ¹	Parcel Match
L2 Listing 2	3784 Tamera Ln, Clarksville, TN 37042	0.36 Miles ¹	Parcel Match
L3 Listing 3	1344 Francesca, Clarksville, TN 37042	0.76 Miles ¹	Parcel Match
S1 Sold 1	3747 Cave Mill Road, Clarksville, TN 37042	0.44 Miles ¹	Parcel Match
S2 Sold 2	1365 Jenny Ln, Clarksville, TN 37042	0.43 Miles ¹	Parcel Match
S3 Sold 3	1213 Marla, Clarksville, TN 37042	0.07 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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.

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 realistic market value for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, commentary is required as to why you expanded your search, and what the effect on value will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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.

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.

Photo Instructions

1. One current, original photo of the front of the subject
2. Damages (upload enough photos to support your repair cost estimates)
3. Two street scene photos, one looking

Report Instructions - cont.

each direction down the street

4. One view photo looking across the street from the subject
5. One address verification photo
6. MLS photos of all (3) sold comparables, if available
7. MLS photos of all (3) listing comparables, if available

Broker Information

Broker Name	Laura Grekousis	Company/Brokerage	Huneycutt Realtors
License No	349983	Address	3412 Oak Lawn Dr Clarksville TN 37042
License Expiration	03/11/2023	License State	TN
Phone	9312417112	Email	soldagainbylaurie@gmail.com
Broker Distance to Subject	5.46 miles	Date Signed	08/15/2021

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.