CLARKSVILLE, TN 37042

46994 Loan Number **\$190,445**• 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	210 Jim Thorpe Drive, Clarksville, TN 37042 11/30/2021 46994 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	7781514 12/01/2021 055G B 03100 Montgomery	Property ID	31719223
Tracking IDs					
Order Tracking ID	1130BP0	Tracking ID 1	BPF2		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	MANUEL ROBLES	Condition Comments
R. E. Taxes	\$945	Subject property doesn't appear to need any repairs, is in
Assessed Value	\$23,500	average condition with the other homes in the neighborhood.
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		
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ata			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Improving	The market in Clarksville is very healthy, homes have been		
Sales Prices in this Neighborhood	Low: \$84000 High: \$210400	selling in hours to days, in the right neighborhood. They are appreciating nicely and at a steady pace. This neighborhood is a		
Market for this type of property	Increased 7 % in the past 6 months.	suburban subdivision surrounded by other homes like it.		
Normal Marketing Days	<30			

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	210 Jim Thorpe Drive	202 Jim Thorpe Dr	109 Susan St	221 Jim Thorpe 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.		0.05 1	0.04 1	0.08 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$189,000	\$140,000	\$175,000
List Price \$		\$189,000	\$135,000	\$175,000
Original List Date		10/26/2021	11/12/2021	09/03/2021
DOM · Cumulative DOM		6 · 36	13 · 19	15 · 89
Age (# of years)	30	30	48	30
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	1,110	1,146	1,200	1,300
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 1 · 1	3 · 2
Total Room #	6	6	6	6
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	0.29 acres	0.24 acres	0.34 acres	0.26 acres
Other				

^{*} 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 comp is 36 sq ft larger -1080, comp is .05 acres smaller +75

Listing 2 comp is 18 years older +1800, comp is 90 sq ft larger -2700, comp has one less bedroom +5000, comp has one less full bath but one more half bath +2500, comp is .05 acres larger -75

Listing 3 comp is 190 sq ft larger -5700, comp has one more garage space -5000, comp is .03 acres smaller +45

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	210 Jim Thorpe Drive	221 Mark Spitz Dr	215 Al Oerter Dr	222 Mark Spitz 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.		0.13 1	0.17 1	0.10 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$179,000	\$175,000	\$195,000
List Price \$		\$179,000	\$169,900	\$195,000
Sale Price \$		\$183,000	\$160,000	\$190,000
Type of Financing		Fha	Cash	Va
Date of Sale		10/19/2021	09/22/2021	11/16/2021
DOM · Cumulative DOM		46 · 46	146 · 146	53 · 53
Age (# of years)	30	31	32	31
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	1,110	1,200	1,000	1,100
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	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	0.24 acres	0.26 acres
Other				
Net Adjustment		-\$2,540	+\$3,575	+\$445
Adjusted Price		\$180,460	\$163,575	\$190,445

^{*} Sold 3 is the most comparable sale to the subject.

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

Sold 1 comp is 1 year older +100, comp has 90 sq ft larger -2700, comp is .04 acres smaller +60

Sold 2 comp is 2 years older +200, comp is 110 sq ft smaller +3300, comp is .05 acres smaller +75

Sold 3 comp is 1 year older +100, comp has 10 less sq ft +300, comp is .03 acres smaller +45

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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 Sal	es & Listing Hi	story					
Current Listing S	Current Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/F	Firm			Subject has	been sold in Nov,	2021.	
Listing Agent Na	ime						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	2 0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
11/01/2021	\$170,000	11/04/2021	\$170,000	Sold	11/23/2021	\$162,000	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$190,445	\$190,445			
Sales Price	\$190,445	\$190,445			
30 Day Price	\$185,000				
Comments Regarding Pricing Strategy					

The reason I am pricing it at this is the subject is the most similar to sold comp #3. \$190,445 is a solid listing price to sell this home. If it does not sell in 30 days I would suggest adjusting the price to \$185,000

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 the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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DRIVE-BY BPO

Subject Photos



Front



Address Verification



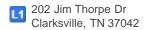
Street



Street

46994

Listing Photos





Front

109 Susan St Clarksville, TN 37042



Front

221 Jim Thorpe Dr Clarksville, TN 37042



Front

Sales Photos





Front

215 Al Oerter Dr Clarksville, TN 37042



Front

222 Mark Spitz Dr Clarksville, TN 37042

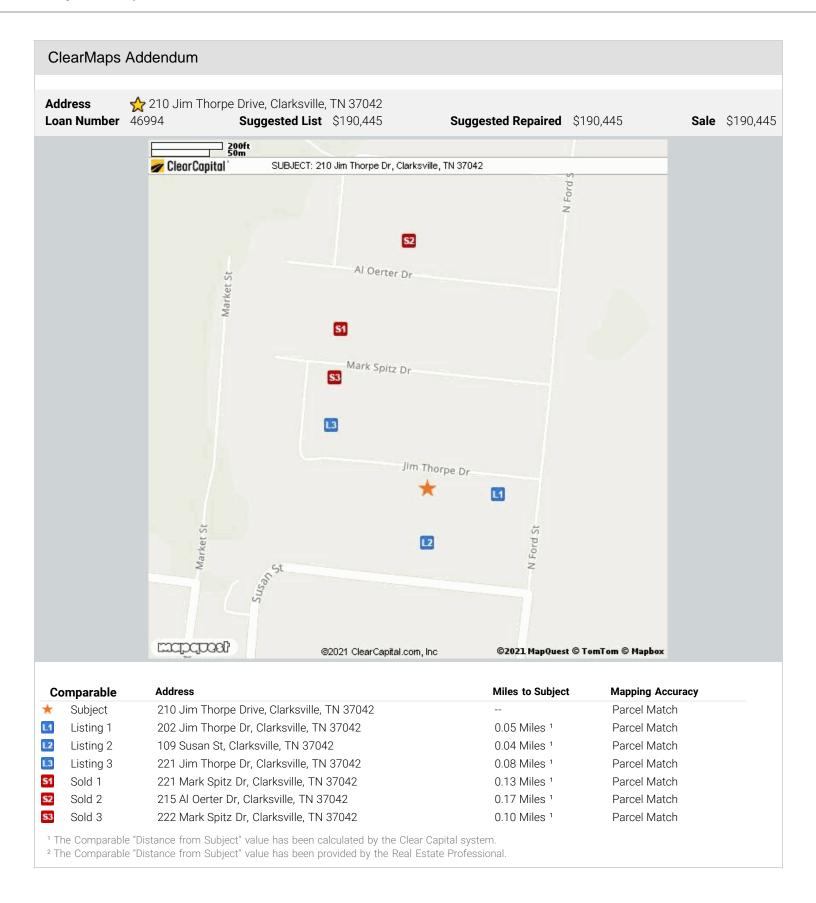


Front

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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.

The amount of time the property is exposed to a pool of prospective buyers before going into contract. Marketing Time

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 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

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Report Instructions - cont.

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 James Grekousis Company/Brokerage Veterans Realty Services

License No 354673 **Address** 1715 Fort Campbell Blvd Clarksville

TN 37042

License Expiration 02/25/2022 **License State** TN

Phone 9312034128 Email Jamesgreko@gmail.com

Broker Distance to Subject 3.13 miles Date Signed 11/30/2021

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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