

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.

<b>Address</b>	1516 Holden Court, Murfreesboro, TN 37128	<b>Order ID</b>	8157107	<b>Property ID</b>	32615750
<b>Inspection Date</b>	04/27/2022	<b>Date of Report</b>	05/06/2022		
<b>Loan Number</b>	49454	<b>APN</b>	R0061717		
<b>Borrower Name</b>	Hollyvale Rental Holdings LLC	<b>County</b>	Rutherford		

Tracking IDs					
<b>Order Tracking ID</b>	04.27.22 BPO	<b>Tracking ID 1</b>	04.27.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Hollyvale Rental Holdings LLC	<b>Condition Comments</b>
<b>R. E. Taxes</b>	\$1,481	EXTERIOR IS IN GOOD CONDITION AT TIME OF INPSECTION, SUBJECT OFFERS COVER PORCH, NICE SIZE LEVEL LOT. NO REPAIRS AND OR UPDATES NOTED.
<b>Assessed Value</b>	\$131,400	
<b>Zoning Classification</b>	RESIDENTIAL	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Leasehold	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>
<b>Local Economy</b>	Stable	NEIGHBORHOOD IS CLOSE TO PARKS AND RECREATIONAL AREA. NEIGHBORHOOD HAS TWO DOG PARKS. HOMES IN THE NEIGHBORHOOD ARE SIMILAR IN AGE AND STYLE, ELEMENTARY SCHOOL IS IN WALKING DISTANCE.
<b>Sales Prices in this Neighborhood</b>	Low: \$317,000 High: \$345,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1516 Holden Court	2928 Isington Drive	2847 Wellington Place	1264 Saint Andrews Dr
City, State	Murfreesboro, TN	Murfreesboro, TN	Murfreesboro, TN	Murfreesboro, TN
Zip Code	37128	37128	37128	37128
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 <sup>1</sup>	0.46 <sup>1</sup>	0.31 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$340,000	\$355,000
List Price \$	--	\$350,000	\$340,000	\$355,000
Original List Date		04/18/2022	03/30/2022	04/05/2022
DOM · Cumulative DOM	-- · --	1 · 18	1 · 37	3 · 31
Age (# of years)	19	21	20	20
Condition	Good	Good	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	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,224	1,339	1,302	1,228
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	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	0.14 acres	0.22 acres	0.24 acres	0.34 acres
Other	NONE	NONE	NONE	NONE

\* Listing 2 is the most comparable listing to the subject.

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

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

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

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

**Listing 1** screened back porch, storage building with electricity, two car carport and two car attached garage. Vaulted ceiling in living room and primary bedroom with full bath & his/hers closets.

**Listing 2** PROPERTY WERE SOLD BEFORE PRINTING THE MLS. USED FOR COMPS ONLY

**Listing 3** home close to everything! open plan with LVT thru out! No carpet, Updated colors, nice large yard, one car garage, concrete driveway, private deck. Convenient to shopping, restaurants, I-24, great school zones!

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	1516 Holden Court	1512 Holden Ct	2703 Roscommon Drive	2029 Cason Trail
<b>City, State</b>	Murfreesboro, TN	Murfreesboro, TN	Murfreesboro, TN	Murfreesboro, TN
<b>Zip Code</b>	37128	37128	37128	37128
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.01 <sup>1</sup>	0.54 <sup>1</sup>	0.31 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$310,000	\$315,000	\$329,900
<b>List Price \$</b>	--	\$317,675	\$334,000	\$345,000
<b>Sale Price \$</b>	--	\$317,675	\$334,000	\$345,000
<b>Type of Financing</b>	--	Conv	Conv	Conv
<b>Date of Sale</b>	--	12/18/2021	01/11/2022	01/24/2022
<b>DOM · Cumulative DOM</b>	-- · --	1 · 46	4 · 69	3 · 87
<b>Age (# of years)</b>	19	19	20	18
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,224	1,238	1,358	1,282
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.14 acres	0.14 acres	0.30 acres	0.17 acres
<b>Other</b>	NONE	NONE	NONE	NONE
<b>Net Adjustment</b>	--	\$0	-\$5,000	-\$5,000
<b>Adjusted Price</b>	--	\$317,675	\$329,000	\$340,000

\* Sold 3 is the most comparable sale to the subject.

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

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

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

## Recent Sales - Cont.

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

- Sold 1** Renovated 3 bedrooms / 2 bathroom home! Open Floor Concept! 2018 HVAC, Roof, Flooring and Stainless Steel Appliances. Fully Fenced backyard and much more! This home has everything you could want and more! Meticulously maintained! All appliances are to remain! The seller has already moved! This home is ready for its new owner! MULTIPLE OFFERS RECEIVED ~ HIGHEST & BEST DUE BY 2:00pm on 12/1!
- Sold 2** DEDUCTION FOR GARAGE One-level home on large corner lot! Immaculately maintained. Open concept living space w/ vaulted ceilings in the GR. Kitchen includes pantry & eat-in dining area. Zoned bedrooms. Backyard w/ privacy fence, deck & patio, perfect for entertaining. Convenient to I24, 840, schools, Greenway Trailhead, park, shopping & restaurants.
- Sold 3** DEDUCTION FOR GARAGE one-level home features 3BR, 2BA- (Master bedroom with walk-in closet and a STORM SHELTER) 2 car garage on a great corner lot, well maintained in the popular Evergreen Farms neighborhood - Approximate to schools, shopping centers, and I-24. Washer, dryer, and water filter do not remain. Storage building will remain with property. HVAC is less than 3 years old, Living area has a cozy wood burning fire place. Pre-approval letter/VOF with offers.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			NO PRIOR HISTORY ON THE LOCAL MARKET				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$340,000	\$340,000
<b>Sales Price</b>	\$340,000	\$340,000
<b>30 Day Price</b>	\$335,000	--
<b>Comments Regarding Pricing Strategy</b>		
ALL COMPS ARE LOCATED IN THE SAME DEVELOPMENT AS SUBJECT. MARKET VALUE IS BASED ON THE SOLD COMP 3 AND ACTIVE COMP 2		

## 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

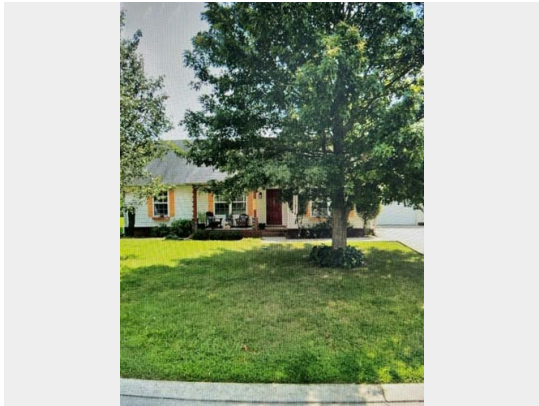
## Listing Photos

**L1** 2928 ISINGTON DRIVE  
Murfreesboro, TN 37128



Front

**L2** 2847 WELLINGTON PLACE  
Murfreesboro, TN 37128



Front

**L3** 1264 SAINT ANDREWS DR  
Murfreesboro, TN 37128



Front

## Sales Photos

**S1** 1512 HOLDEN CT  
Murfreesboro, TN 37128



Front

**S2** 2703 ROSCOMMON DRIVE  
Murfreesboro, TN 37128



Front

**S3** 2029 CASON TRAIL  
Murfreesboro, TN 37128



Front



### ClearMaps Addendum

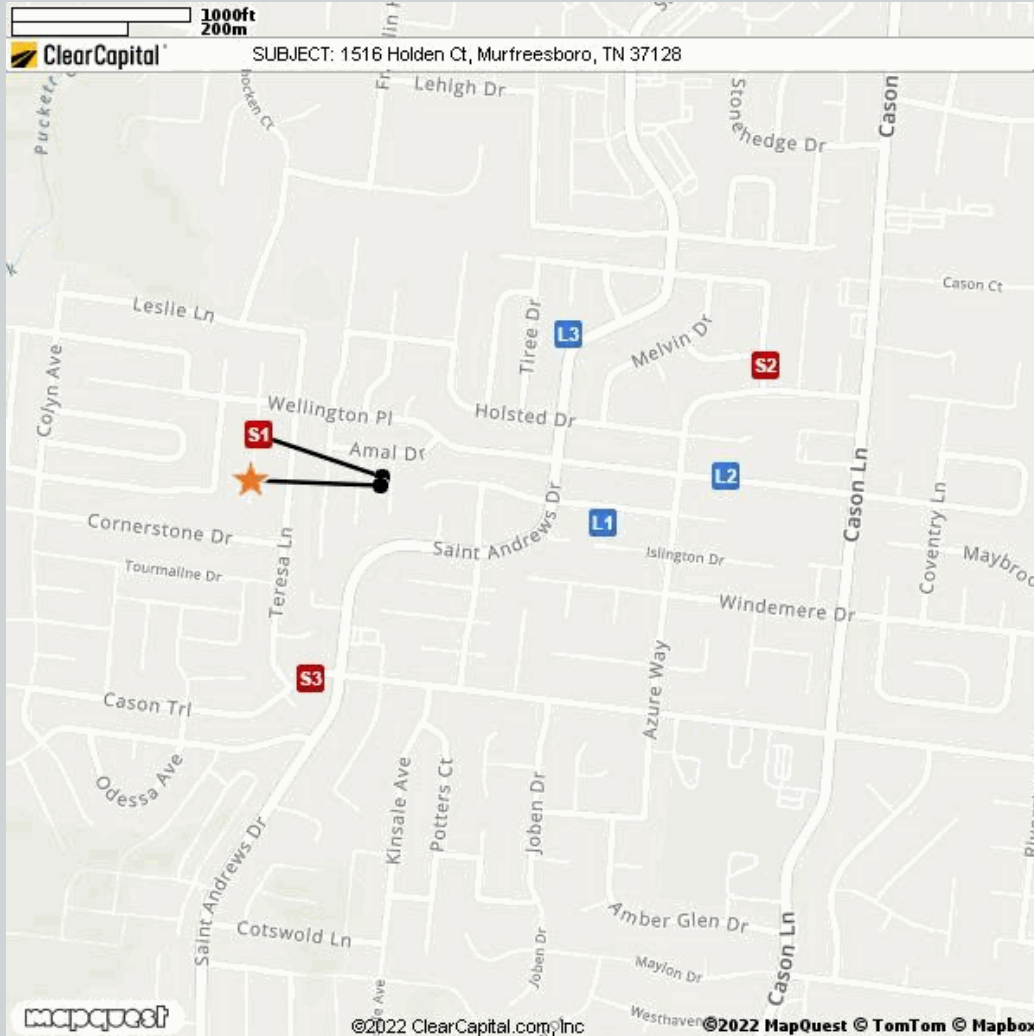
**Address** ★ 1516 Holden Court, Murfreesboro, TN 37128

**Loan Number** 49454

**Suggested List** \$340,000

**Suggested Repaired** \$340,000

**Sale** \$340,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1516 Holden Court, Murfreesboro, TN 37128	--	Parcel Match
L1 Listing 1	2928 Isington Drive, Murfreesboro, TN 37128	0.30 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2847 Wellington Place, Murfreesboro, TN 37128	0.46 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1264 Saint Andrews Dr, Murfreesboro, TN 37128	0.31 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1512 Holden Ct, Murfreesboro, TN 37128	0.01 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2703 Roscommon Drive, Murfreesboro, TN 37128	0.54 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2029 Cason Trail, Murfreesboro, TN 37128	0.31 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> 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.

\*\*\* 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

## 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.

## Broker Information

<b>Broker Name</b>	Mary Hackney-Stuckey	<b>Company/Brokerage</b>	21st Century Realty
<b>License No</b>	267480	<b>Address</b>	3436 Tourmaline Drive, Murfreesboro, TN, USA Murfreesboro TN 37128
<b>License Expiration</b>	04/26/2023	<b>License State</b>	TN
<b>Phone</b>	6159871951	<b>Email</b>	elizabethsellhouses@gmail.com
<b>Broker Distance to Subject</b>	0.46 miles	<b>Date Signed</b>	04/28/2022

*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.**