DRIVE-BY BPO

692 FOXFIELD DRIVE

CLARKSVILLE, TN 37042

50080 Loan Number **\$267,315**• 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	692 Foxfield Drive, Clarksville, TN 37042 06/02/2022 50080 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8245269 06/02/2022 053E A 06800 Montgomery	Property ID	32835395
Tracking IDs					
Order Tracking ID	060222_BP0	Tracking ID 1	060222_BPO		
Tracking ID 2		Tracking ID 3			

AUSTIN DAUGHERTY	Condition Comments
\$1,701	Subject property doesn't appear to need any repairs, is in
\$40,300	average condition with the other homes in the neighborhood
Residential R-2	
SFR	
Occupied	
Fee Simple	
Average	
\$0	
\$0	
\$0	
No	
Visible	
Public	
	\$1,701 \$40,300 Residential R-2 SFR Occupied Fee Simple Average \$0 \$0 No Visible

Neighborhood & Market Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Improving	The market in Clarksville is very healthy, homes have been		
Sales Prices in this Neighborhood	Low: \$138200 High: \$326000	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 6 % in the past 6 months.	suburban subdivision surrounded by other homes like it.		
Normal Marketing Days	<30			

by ClearCapital

Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	692 Foxfield Drive	712 Arrowfield Dr	633 Foxfield Dr	47 Walker Cir
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.14 1	0.15 1	0.72 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$294,000	\$275,000	\$220,000
List Price \$		\$270,000	\$275,000	\$220,000
Original List Date		03/24/2022	04/28/2022	04/29/2022
DOM · Cumulative DOM	·	46 · 70	2 · 35	2 · 34
Age (# of years)	14	15	15	67
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 split level	2 Stories ranch
# Units	1	1	1	1
Living Sq. Feet	1,604	1,454	1,841	1,490
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2 · 1	3 · 1
Total Room #	7	7	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	Yes	Yes	Yes
Basement (% Fin)	0%	51%	51%	0%
Basement Sq. Ft.		690	581	1,490
Pool/Spa				
Lot Size	0.19 acres	0.24 acres	0.21 acres	0.61 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 Age +100, GLA +4500, basement -10000, lot size -75

Listing 2 Age +100, GLA -7110, bed/bath -7500, rooms -5000, basement -10000, lot size -30

Listing 3 Age -5300, GLA +3420, baths +5000, garage +10000, basement -10000, lot size -630

Client(s): Wedgewood Inc

Property ID: 32835395

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.

by ClearCapital

Street Address 692 Foxfield Drive 616 Wolfchase Dr 676 City, State Clarksville, TN Clarksville, TN Clarksville, TN Zip Code 37042 37042 370 Datasource MLS MLS MLS Miles to Subj. 0.06 ¹ 0.06 ¹ Property Type SFR SFR SFR Original List Price \$ \$225,000 \$25 List Price \$ \$225,000 \$25 Sale Price \$ \$250,000 \$27 Type of Financing Va Va Date of Sale 01/03/2022 047 DOM · Cumulative DOM 32 · 32 63 · 04 Age (# of years) 14 14 14 Condition Average Average Ave Sales Type Fair Market Value Fair Location Neutral ; Residential	old 2 *	0-14-0
City, State Clarksville, TN MLS S25 Color S25 Color S25 Color S25 Color S25 Color S25 Color Color Color Color Color Color		Sold 3
Zip Code 37042 37042 370 Datasource MLS MLS MLS Miles to Subj. 0.06 ¹ 0.06 Property Type SFR SFR SFR Original List Price \$ \$225,000 \$25 List Price \$ \$225,000 \$25 Sale Price \$ \$250,000 \$27 Type of Financing \$250,000 \$27 Age (# of years) 14 14 14 14 14 14 14 14 14 14		632 Deer Ridge Dr
Datasource MLS MLS MLS Miles to Subj. 0.06 ¹ 0.06 ¹ Property Type SFR SFR SFR Original List Price \$ \$225,000 \$25 List Price \$ \$225,000 \$25 Sale Price \$ \$250,000 \$27 Type of Financing \$250,000 \$27 Type of Sale \$250,000 \$27 DOM · Cumulative DOM \$20,000 \$20,000 \$27 Age (# of years) 14 <td>, , , , , , , , , , , , , , , , , , ,</td> <td>Clarksville, TN</td>	, , , , , , , , , , , , , , , , , , ,	Clarksville, TN
Miles to Subj. 0.06 ¹ 0.04 Property Type SFR SFR SFR Original List Price \$ \$225,000 \$25 List Price \$ \$225,000 \$25 Sale Price \$ \$250,000 \$27 Type of Financing Va Va Date of Sale 01/03/2022 04// DOM · Cumulative DOM 32 · 32 63 · Age (# of years) 14 14 14 Condition Average Average Ave Sales Type Fair Market Value Fair Location Neutral ; Residential <		37042
Property Type SFR SFR SFR Original List Price \$ \$225,000 \$25 List Price \$ \$250,000 \$25 Sale Price \$ \$250,000 \$27 Type of Financing \$250,000 \$27 Dodd 521 \$250,000 \$27 Dodd 521 \$250,000 \$27 Dodd \$250,000 \$27 \$26 Dodd \$250,000 \$27 \$26 Dodd \$232 \$232 \$232 Age (# of years) 14 14 14 14 Condition Average Average Average Average Average <t< td=""><td>ILS</td><td>MLS</td></t<>	ILS	MLS
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Sale Price \$ \$250,000 \$27 Type of Financing Va Va Date of Sale 01/03/2022 04/2 DOM · Cumulative DOM 32 · 32 63 · 4 Age (# of years) 14 14 14 Condition Average Average Average Sales Type Fair Market Value Fair Location 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 St # Units 1 1 1 1 Living Sq. Feet 1,604 1,490 1,69 Bdrm · Bths · ½ Bths 3 · 2 3 · 2 3 · 2 Total Room # 7 7 7 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Basement (% Fin) 0% <td>250,000</td> <td>\$245,000</td>	250,000	\$245,000
Type of Financing Va Va Date of Sale 01/03/2022 04/2 DOM · Cumulative DOM 32 · 32 63 · 32 Age (# of years) 14 14 14 Condition Average Average Ave Sales Type Fair Market Value Fair Location Neutral; Residential	250,000	\$245,000
Date of Sale 01/03/2022 04/2 DOM · Cumulative DOM · · · · · 32 · 32 63 · · Age (# of years) 14 14 14 Condition Average Average Ave Sales Type Fair Market Value Fair Location Neutral ; Residential N	270,000	\$265,000
DOM · Cumulative DOM · · - 32 · 32 63 · · Age (# of years) 14 14 14 Condition Average Average Average Location Neutral; Residential Neutral; Residential Neutral; Residential View Neutral; Residential Neutral; Residential Neutral; Residential Style/Design 1 Story ranch 1 Story ran	а	Va
Age (# of years) 14 14 14 14 Condition Average Average Average Average Sales Type Fair Market Value Fair Location Neutral; Residential	4/22/2022	02/25/2022
Condition Average Average Average Sales Type Fair Market Value Fair Location View Neutral; Residential Neutral; Residential Neutral; Residential Style/Design 1 Story ranch 1 Story ranch 1 Story ranch # Units 1 1 1 Living Sq. Feet 1,604 1,490 1,69 Bdrm · Bths · ½ Bths 3 · 2 3 · 2 3 · 2 3 · 2 Total Room # 7 7 7 7 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 Sq. Ft. Pool/Spa Lot Size 0.19 acres 0.24 acres 0.18	3 · 63	72 · 72
Sales Type Fair Market Value Fair Location Neutral; Residential Neutrali	4	14
Location Neutral; Residential Neutral; Residentiala	verage	Average
View Neutral; Residential Neutral; Residential Neutral; Residential Style/Design 1 Story ranch 1 Story ranch 1 Story ranch # Units 1 1 1 Living Sq. Feet 1,604 1,490 1,69 Bdrm · Bths · ½ Bths 3 · 2 3 · 2 3 · 2 Total Room # 7 7 7 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Basement (Yes/No) No No No Basement (% Fin) 0% 0% 0% Basement Sq. Ft. Pool/Spa Lot Size 0.19 acres 0.24 acres 0.18	air Market Value	Fair Market Value
Style/Design 1 Story ranch 1 Story ranch 1 Story ranch # Units 1 1 1 Living Sq. Feet 1,604 1,490 1,69 Bdrm · Bths · ½ Bths 3 · 2 3 · 2 3 · 2 Total Room # 7 7 7 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Basement (Yes/No) No No No Basement (% Fin) 0% 0% 0% Basement Sq. Ft. Pool/Spa Lot Size 0.19 acres 0.24 acres 0.18	eutral ; Residential	Neutral ; Residential
# Units 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	eutral ; Residential	Neutral ; Residential
Living Sq. Feet 1,604 1,490 1,698 Bdrm · Bths · ½ Bths 3 · 2 3 · 2 3 · 2 Total Room # 7 7 7 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) Atta Basement (Yes/No) No No No Basement (% Fin) 0% 0% 0% Basement Sq. Ft. Pool/Spa Lot Size 0.19 acres 0.24 acres 0.18	Story ranch	1 Story ranch
Bdrm · Bths · ½ Bths 3 · 2 3 · 2 3 · 2 Total Room # 7 7 7 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Basement (Yes/No) No No No Basement (% Fin) 0% 0% 0% Basement Sq. Ft. Pool/Spa Lot Size 0.19 acres 0.24 acres 0.18		1
Total Room # 7 7 7 Garage (Style/Stalls) Attached 2 Car(s)	694	1,669
Garage (Style/Stalls) Attached 2 Car(s)	· 2	3 · 2
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Basement (% Fin) 0% 0% 0% Basement Sq. Ft. Pool/Spa Lot Size 0.19 acres 0.24 acres 0.18	ttached 2 Car(s)	Attached 2 Car(s)
Basement Sq. Ft. Pool/Spa Lot Size 0.19 acres 0.24 acres 0.18	0	No
Pool/Spa Lot Size 0.19 acres 0.24 acres 0.18	%	0%
Lot Size 0.19 acres 0.24 acres 0.18		
Othor	.18 acres	0.25 acres
Oulei		
Net Adjustment +\$3,345	-\$2,685	+\$2,960

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

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

Sold 1 GLA +3420, lot size -75 This is a very comparable home to the subject property.

Sold 2 GLA -2700, lot size +15 This is a very comparable home to the subject property.

Sold 3 GLA -1950, rooms +5000, lot size -90

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 Sai	es & Listing Hi	Story					
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/F	Firm			Subject rece	ently sold in May o	f 2022 for 245k.	
Listing Agent Na	ime						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 1	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
05/20/2022	\$245,000	05/21/2022	\$245,000	Sold	05/31/2022	\$245,000	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$267,315	\$267,315			
Sales Price	\$267,315	\$267,315			
30 Day Price	\$262,315				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

The reason I am pricing it at this is the subject is the most similar to sold comp #2. \$267,315 is a solid listing price to sell this home. If it does not sell in 30 days I would suggest adjusting the price to \$262,315.

Clear Capital Quality Assurance Comments Addendum

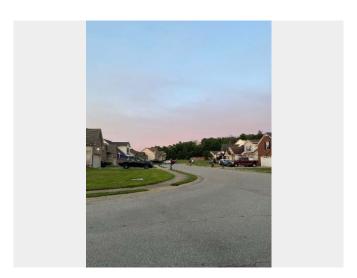
Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Client(s): Wedgewood Inc

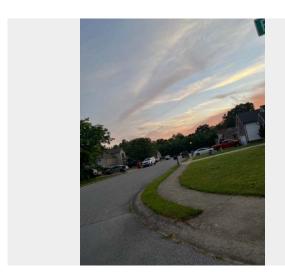
Property ID: 32835395

DRIVE-BY BPO

Subject Photos







Front

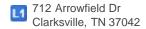


Front



Front

Listing Photos



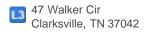


Front





Front





Front

Sales Photos





Front

52 676 Foxfield Dr Clarksville, TN 37042



Front

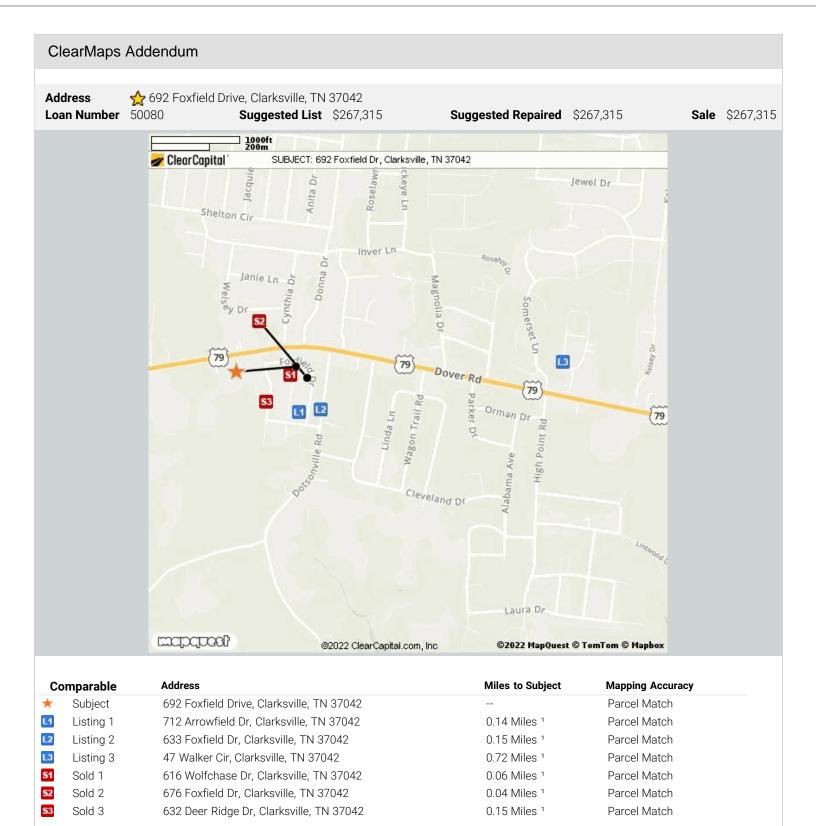
632 Deer Ridge Dr Clarksville, TN 37042



Front

by ClearCapital

CLARKSVILLE, TN 37042



The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
 The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

by ClearCapital

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.

Client(s): Wedgewood Inc

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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.

*** 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

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by ClearCapital

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 James Grekousis Company/Brokerage eXp Realty

License No 354673 Address 131 Blackman St Clarksville TN

 License Expiration
 02/25/2024
 License State
 TN

Phone 9312034128 Email jamesgreko@gmail.com

Broker Distance to Subject 4.64 miles **Date Signed** 06/02/2022

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.

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