DRIVE-BY BPO

1784 BUTTERNUT DRIVE

CLARKSVILLE, TN 37042

52217 Loan Number

\$259,965• 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	1784 Butternut Drive, Clarksville, TN 37042 01/13/2023 52217 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8578730 01/13/2023 018C D 0340 Montgomery	Property ID 0 000	33809356
Tracking IDs					
Order Tracking ID	01.11.23 BPO	Tracking ID 1	01.11.23 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	WRIGHT PINK IV	Condition Comments
R. E. Taxes	\$1,609	Subject appears to be in average condition and does not appear
Assessed Value	\$38,325	to need repairs.
Zoning Classification	Residential R-1A	
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 Comments
Subject is located in a suburban neighborhood in Clarksville. It is
surrounded by homes similar in quality and construction.
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) TOI

Client(s): Wedgewood Inc

Property ID: 33809356

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1784 Butternut Drive	1788 Cherry Point Ct	1793 Hazelwood Rd	1897 Patton Rd
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.15 1	0.52 1	0.33 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$249,000	\$250,000	\$290,000
List Price \$		\$249,000	\$250,000	\$290,000
Original List Date		11/30/2022	01/03/2023	12/12/2022
DOM · Cumulative DOM	•	43 · 44	9 · 10	31 · 32
Age (# of years)	21	27	28	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	1 Story Ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,520	1,324	1,316	1,527
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
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 (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.31 acres	0.33 acres	0.40 acres	0.27 acres
Other				

^{*} Listing 3 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.

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Current Listings - Cont.

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

- Listing 1 Updated, unique and beautiful ranch style home with inground storm shelter on large corner lot available now. Nice open floor plan with natural light welcomes you into the home. Living room flows into the dining room, updated galley kitchen with large laundry room. Fresh paint throughout, new tile floors in both bathrooms and several new light fixtures. Nice large fenced in backyard with plenty of space to entertain.
- **Listing 2** Adorable, renovated home! Large living room with wood burning fireplace, open kitchen and dining area. Lovely split plan with two bedrooms and bath on left side of home and primary bedroom suite on right side of home. HUGE fenced back yard. Newer roof and windows. Fully encapsulated crawlspace!
- Listing 3 Charming Brick Front Home on Corner Lot! Open Layout with Hardwood Flooring & New Carpet in the Bedrooms & Bonus Room! Extra Large Bonus Room with Half Bathroom. Roof & HVAC are approx. 3 Years Old. Fenced in Backyard! Vaulted Ceilings in Living Room with Gas Fireplace. Close to Ft. Campbell & I-24.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1784 Butternut Drive	1908 Bridgewater Dr	1774 Brittney Ct	1833 Jackie Lorraine Di
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.07 1	0.09 1	0.22 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$249,900	\$249,900	\$265,000
List Price \$		\$249,900	\$249,900	\$265,000
Sale Price \$		\$249,900	\$249,900	\$271,000
Type of Financing		Va	Conventional	Va
Date of Sale		11/17/2022	11/30/2022	10/14/2022
DOM · Cumulative DOM		70 · 70	38 · 38	40 · 40
Age (# of years)	21	28	28	13
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	1,520	1,275	1,367	1,120
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 1 Car	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	0.31 acres	0.37 acres	0.46 acres	0.35 acres
Other				
Net Adjustment		+\$12,960	+\$10,065	+\$16,140
Adjusted Price		\$262,860	\$259,965	\$287,140

^{*} 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 Age +700,GLA +7350, garage +5000, lot size -90

Sold 2 Age +700, GLA +4590, garage +5000, lot size -225

Sold 3 Age -800, GLA +12000, garage +5000, lot size -60

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 Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/Firm				Subject has not been listed or sold in the past 12 months.			
Listing Agent Name							
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$259,965	\$259,965			
Sales Price	\$259,965	\$259,965			
30 Day Price	\$254,965				
Comments Regarding Pricing St	trategy				
I would recommend a list pr adjustment to \$254,965.	ice of \$259,965 based on sold comp 2	2. If it does not sell within 30 days I would recommend a price			

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.

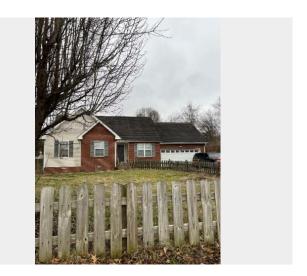
Client(s): Wedgewood Inc

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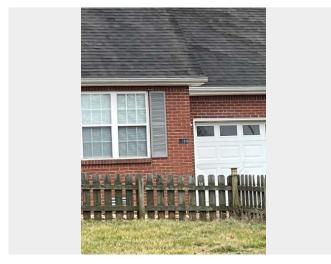
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Subject Photos



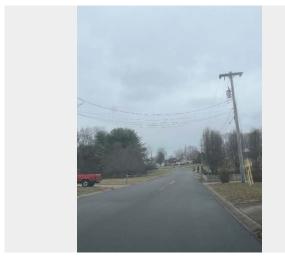
Front



Address Verification



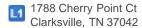
Street



Street

by ClearCapital

Listing Photos





Front

1793 Hazelwood Rd Clarksville, TN 37042



Front

1897 Patton Rd Clarksville, TN 37042



Front

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Sales Photos





Front

1774 Brittney Ct Clarksville, TN 37042



Front

1833 Jackie Lorraine Dr Clarksville, TN 37042



Front

Client(s): Wedgewood Inc

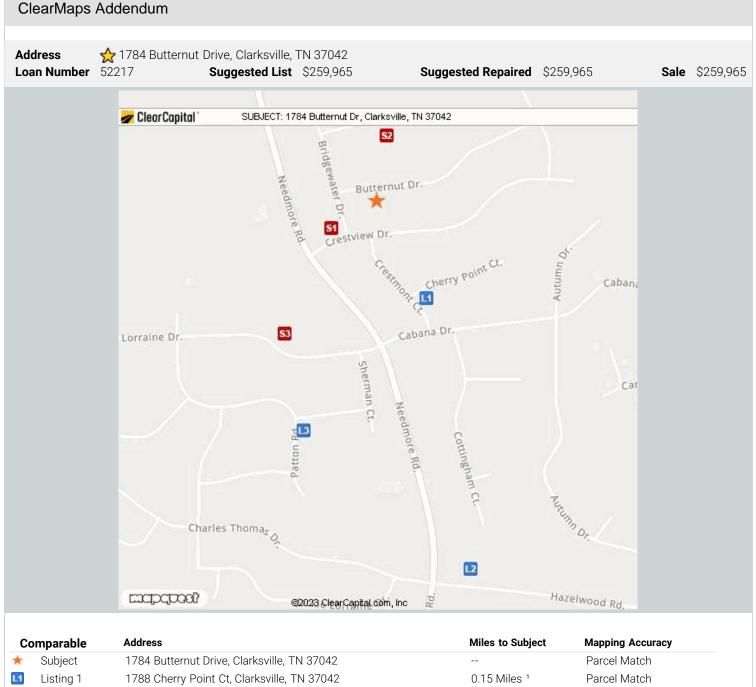
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C	omparable	Address	Miles to Subject	Mapping Accuracy	
*	Subject	1784 Butternut Drive, Clarksville, TN 37042		Parcel Match	
L1	Listing 1	1788 Cherry Point Ct, Clarksville, TN 37042	0.15 Miles ¹	Parcel Match	
L2	Listing 2	1793 Hazelwood Rd, Clarksville, TN 37042	0.52 Miles ¹	Parcel Match	
L3	Listing 3	1897 Patton Rd, Clarksville, TN 37042	0.33 Miles ¹	Parcel Match	
S1	Sold 1	1908 Bridgewater Dr, Clarksville, TN 37042	0.07 Miles ¹	Parcel Match	
S2	Sold 2	1774 Brittney Ct, Clarksville, TN 37042	0.09 Miles ¹	Parcel Match	
S 3	Sold 3	1833 Jackie Lorraine Dr, Clarksville, TN 37042	0.22 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.

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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

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 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
- 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.

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Report Instructions - cont.

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

by ClearCapital

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 7.15 miles **Date Signed** 01/13/2023

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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