

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	106 Sumner Meadows Lane, Hendersonville, TN 37075	Order ID	8658369	Property ID	34018422
Inspection Date	03/16/2023	Date of Report	03/16/2023		
Loan Number	52604	APN	144M E 043.00 000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Sumner		

Tracking IDs					
Order Tracking ID	03.15.23 BPO Request	Tracking ID 1	03.15.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Duplisea Taffi R	Condition Comments The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly of single-family dwellings. There is commercial presence, and the area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be verified. Subject has no house numbers or mailbox numbers. Address verification pictures are of neighbors' homes and mailboxes. Address was verified by tax records.
R. E. Taxes	\$2,560	
Assessed Value	\$80,500	
Zoning Classification	SFR	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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 The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly of single-family dwellings. There is commercial presence, and the area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be verified. Subject has no house numbers or mailbox numbers. Address verification pictures are of neighbors' homes and mailboxes. Address was verified by tax records.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$349,000 High: \$449,900	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	106 Sumner Meadows Lane	104 Clovercrest Dr	145 Homestead Pl	1003 Burnham Cir
City, State	Hendersonville, TN	Hendersonville, TN	Hendersonville, TN	Hendersonville, TN
Zip Code	37075	37075	37075	37075
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.34 ¹	0.65 ¹	0.88 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$375,000	\$429,900	\$449,900
List Price \$	--	\$350,000	\$419,900	\$449,900
Original List Date		02/03/2023	01/10/2023	02/22/2023
DOM · Cumulative DOM	-- · --	11 · 41	63 · 65	1 · 22
Age (# of years)	17	28	27	27
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	2 Stories 2 Story	2 Stories 2 Story	2 Stories 2 Story	1 Story 2 Story
# Units	1	1	1	1
Living Sq. Feet	2,124	1,829	2,003	2,114
Bdrm · Bths · ½ Bths	3 · 2 · 1	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 (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	0.14 acres	0.18 acres	0.52 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.

Current Listings - Cont.

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

- Listing 1** Great location in the heart of Hendersonville! Three minutes away from Tri-Star hospital and conveniently located near hundreds of stores! This property is in the sought-after Glen Oak area! New highly durable flooring, carpet, and HVAC. The property comes without appliances. Outside community dog park/pool. The seller is willing to sell AS-IS below the market price to compensate for repairs or provide credit for the new roof and repairs at fair after repair value. Submit an offer today, seller is flexible! ATTENTION FHA and VA buyers! The seller has agreed to rent out the required kitchen appliances during the home inspection period. Appliances will not stay with the property. Inspection report below for additional information. Disclaimer: Images are virtually staged!
- Listing 2** WELCOME HOME! This 3 Bedroom, 2 Full Bath home has an open floor plan with an eat-in kitchen area with a pantry. Kitchen opens to the living room and a separate formal dining room. All kitchen appliances remain, along with washer & dryer. All bedrooms on main level. Large bonus room over garage. Back deck overlooks private backyard and common area. Located close to interstate, shopping, hospitals and schools. Subdivision offers sidewalks & underground utilities.
- Listing 3** Welcome to this beautiful single-story home with a bonus room! This home is situated on a half acre lot and does not come with the hassles of a homeowners association! Inside, you'll appreciate the high ceilings and natural light that flows throughout. The eat-in kitchen offers quartz countertops, all kitchen appliances to remain, and plenty of storage. Relax in the living room in front of the cozy gas fireplace. The primary BR features a large walk-in closet, and the primary BA includes double vanities, separate tub and tiled shower. Both bathrooms have new tiled flooring! Outside, the back patio with pergola and a fenced-in yard are ideal for outdoor entertaining. Storage building and 2-car carport will remain and are great for that extra storage, too!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	106 Sumner Meadows Lane	117 Oak Leaf Dr	103 Edgeview Ct	102 Edgeview Ct
City, State	Hendersonville, TN	Hendersonville, TN	Hendersonville, TN	Hendersonville, TN
Zip Code	37075	37075	37075	37075
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.32 ¹	0.43 ¹	0.40 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$349,000	\$398,800	\$414,900
List Price \$	--	\$349,000	\$398,800	\$414,900
Sale Price \$	--	\$349,000	\$375,000	\$414,900
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	02/10/2023	01/01/2023	11/30/2022
DOM · Cumulative DOM	-- · --	11 · 41	33 · 48	5 · 105
Age (# of years)	17	28	27	27
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	2 Stories 2 Story	2 Stories 2 Story	2 Stories 2 Story	2 Stories 2 Story
# Units	1	1	1	1
Living Sq. Feet	2,124	1,617	1,675	2,170
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	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	0.12 acres	0.11 acres	0.17 acres	0.18 acres
Other	--	--	--	--
Net Adjustment	--	+\$14,636	+\$13,032	+\$4,112
Adjusted Price	--	\$363,636	\$388,032	\$419,012

* Sold 2 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.

Recent Sales - Cont.

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

- Sold 1** Live in Hendersonville in highly sought Glen Oak. Home features living room with high ceilings, laminate floors, a ceiling fan, & gas fireplace. In the kitchen find new floors and countertops. The master bedroom has a large closet & the master bath has dual vanity sinks and a recently installed tiled walk in shower. Outside the kitchen, there's a small patio for your coffee or cookouts. Upstairs there are 2 bedrooms separated by a full bath. There is a bonus room for whatever you need and also a one-car attached garage in the front. A community pool awaits you on Summer days. Quick access to Vietnam Veterans Blvd and Nashville. Close to the hospital and shopping. HOA includes: clubhouse rental at a discounted rate, pool, dog park, clubhouse, playground .
- Sold 2** Beautiful renovated home, New kitchen complete with white shaker cabinets, white quartz counter tops, gold hardware and stainless steel appliances. Upgraded waterproof luxury vinyl plank in kitchen and bath, Real natural hickory hardwoods spanning the downstairs, fireplace and more all located in the most conveniently located neighborhood with all the amenities, pool, park, clubhouse and more. Renter will be fully moved out by December 4th.
- Sold 3** Wow!!!! New LVP Downstairs, New Carpet Upstairs, Top of the Line Complete Fresh Paint, and Open Floor Plan!!! Enjoy a Spacious Master Suite with remodeled Shower and Trey Ceiling, an Updated Kitchen and Comfy Nook that look out at Big Newly Fenced Yard and Covered Patio!!! Super Bonus Room with Vaulted Ceiling, Rustic beams and Built Ins and Wet Bar!!! Good Roof and Newer HVAC Too!!!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No sales history in 12 months				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	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	\$380,000	\$380,000
Sales Price	\$375,000	\$375,000
30 Day Price	\$370,000	--
Comments Regarding Pricing Strategy		
The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly of single family dwellings. There is commercial presence and the area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be verified.		

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.
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Subject Photos



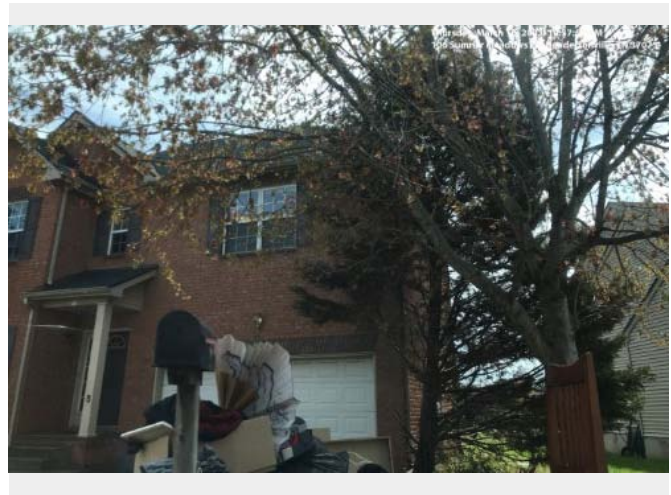
Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 104 Clovercrest Dr
Hendersonville, TN 37075



Front

L2 145 Homestead Pl
Hendersonville, TN 37075



Front

L3 1003 Burnham Cir
Hendersonville, TN 37075



Front

Sales Photos

S1 117 Oak Leaf Dr
Hendersonville, TN 37075



Front

S2 103 Edgeview Ct
Hendersonville, TN 37075



Front

S3 102 Edgeview Ct
Hendersonville, TN 37075



Front

ClearMaps Addendum

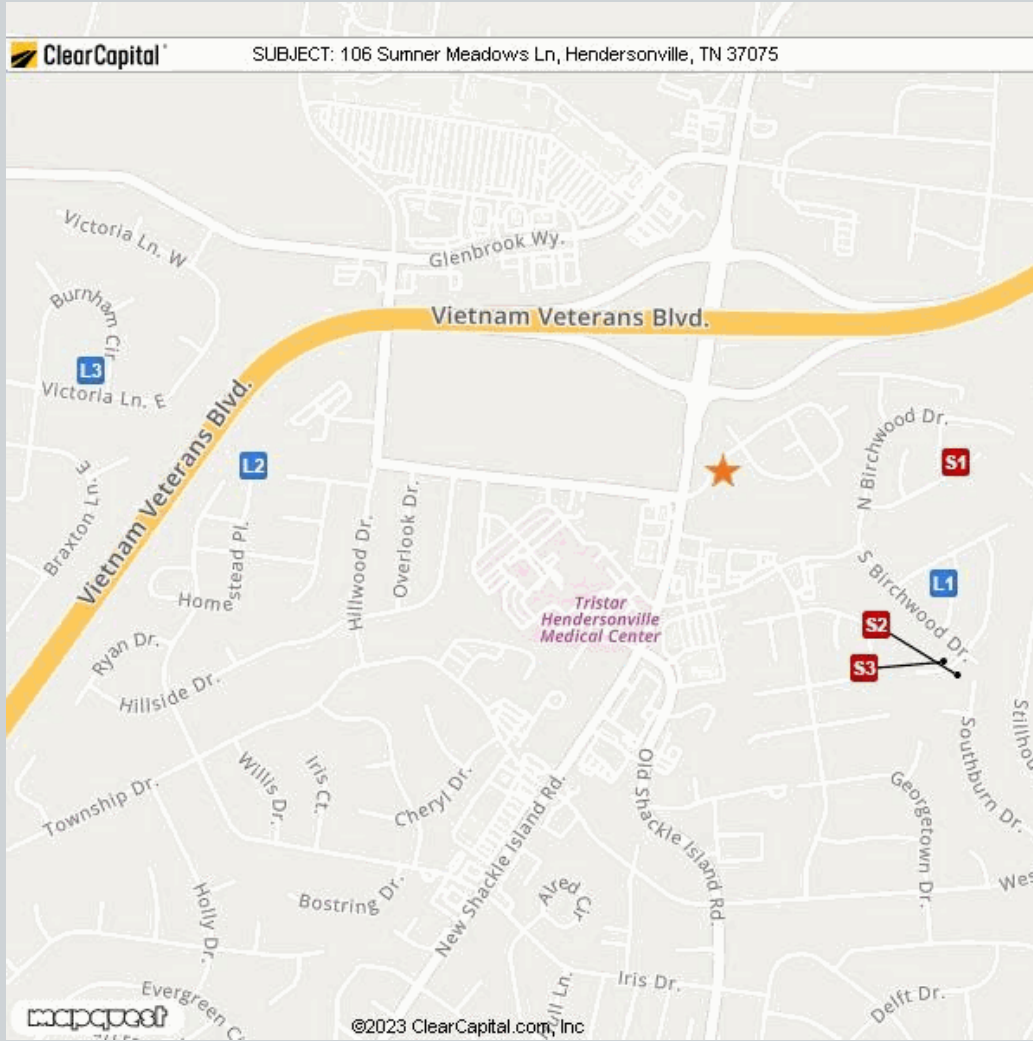
Address ★ 106 Sumner Meadows Lane, Hendersonville, TN 37075

Loan Number 52604

Suggested List \$380,000

Suggested Repaired \$380,000

Sale \$375,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	106 Sumner Meadows Lane, Hendersonville, TN 37075	--	Parcel Match
L1 Listing 1	104 Clovercrest Dr, Hendersonville, TN 37075	0.34 Miles ¹	Parcel Match
L2 Listing 2	145 Homestead Pl, Hendersonville, TN 37075	0.65 Miles ¹	Parcel Match
L3 Listing 3	1003 Burnham Cir, Hendersonville, TN 37075	0.88 Miles ¹	Parcel Match
S1 Sold 1	117 Oak Leaf Dr, Hendersonville, TN 37075	0.32 Miles ¹	Parcel Match
S2 Sold 2	103 Edgeview Ct, Hendersonville, TN 37075	0.43 Miles ¹	Parcel Match
S3 Sold 3	102 Edgeview Ct, Hendersonville, TN 37075	0.40 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.

*** 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.

Report Instructions - cont.

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.

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

Broker Name	Shane Duncan	Company/Brokerage	Real Val Consulting Firm Inc
License No	311617	Address	150 4th Ave North Nashville TN 37219
License Expiration	01/18/2025	License State	TN
Phone	6158232532	Email	realvalcf@gmail.com
Broker Distance to Subject	14.43 miles	Date Signed	03/16/2023

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.