DRIVE-BY BPO

1300 GIP MANNING ROAD

CLARKSVILLE, TENNESSEE 37042

53546

\$259,710

ENNESSEE 37042 Loan Number • 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.

1300 Gip Manning Road, Clarksville, TENNESSEE 37042 **Property ID** 34175811 **Address Order ID** 8734150 **Inspection Date** 05/11/2023 **Date of Report** 05/11/2023 **APN Loan Number** 53546 077 07600 000 **Borrower Name** Catamount Properties 2018 LLC County Montgomery

Tracking IDs

 Order Tracking ID
 05.10.23 BPO Request
 Tracking ID 1
 05.10.23 BPO Request

 Tracking ID 2
 - Tracking ID 3
 -

General Conditions					
Owner	WALLACE BRIAN R	Condition Comments			
R. E. Taxes	\$804	Subject appears to be in average condition and does not appear			
Assessed Value	\$23,350	to need repairs at this time.			
Zoning Classification	Residential R-1				
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 Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Subject is located in a suburban community surrounded by other		
Sales Prices in this Neighborhood	Low: \$131760 High: \$385980	homes like it.		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	>180			

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Current Listings Subject Listing 1 Listing 2 * Listing 3 829 Tommy Oliver Rd 1 Street Address 1300 Gip Manning Road 1732 Longbow Ct 576 Barney Ln City, State Clarksville, TENNESSEE Clarksville, TN Clarksville, TN Clarksville, TN Zip Code 37042 37042 37042 37042 **Datasource** Public Records MLS MLS MLS Miles to Subj. 0.79 1 0.35 1 1.70 1 **Property Type** SFR SFR SFR SFR \$ \$265,000 Original List Price \$ \$299,900 \$300,000 List Price \$ \$299,900 \$265,000 \$300,000 **Original List Date** 05/04/2023 04/29/2023 03/01/2023 7 · 7 **DOM** · Cumulative DOM 12 · 12 71 · 71 27 46 30 26 Age (# of years) Condition Average Average Average Average Fair Market Value Sales Type 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 sfr 2 Stories sfr 1 Story ranch 3 Stories SFR 1 # Units 1 1,571 1,440 1,333 Living Sq. Feet 1,172 Bdrm · Bths · ½ Bths 3 · 2 3 · 2 4 · 2 $3 \cdot 1 \cdot 1$ 7 Total Room # 7 7 7 Attached 1 Car Attached 2 Car(s) Attached 1 Car None Garage (Style/Stalls) No No No Yes Basement (Yes/No) 0% 0% 0% 49% Basement (% Fin) Basement Sq. Ft. 850 Pool/Spa Lot Size 0.47 acres 2.27 acres 0.60 acres 1.50 acres

Other

^{*} Listing 2 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 Newly renovated from top to bottom. Open concept house with 4 bedrooms and the primary on the main level. Kitchen has granite countertops, SS appliances and an island for extra storage or seating. Covered front porch perfect for two rocking chairs. Xtra large deck overlooking 2.27 acres. No backyard neighbors. Roof is 2 years old. Washer and dryer convey with FPO. No city taxes and NO HOA!
- Listing 2 Nice Ranch Style with Basement in Chrisman Hills Subdivision. Nice Size Rooms. Country Feel... Sits on Over 1/2 an Acre of Land. Must See It!!!
- Listing 3 1.5 Acres tree line view, New AC units, New roof. Completely Newly Renovated home down to the interior plumbing behind the walls. Newly extended front porch and oversize new deck. New flooring, bathroom cabinets, lighting fixtures, appliances. 2nd level has 2 spacious bedrooms w a/full bath. Fully finished basement w/washer & dryer hook up along w/a separate 1 car garage.

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1300 Gip Manning Road	1012 Gip Manning Rd	1131 Hunting Creek Ct	545 Barney Ln
City, State	Clarksville, TENNESSEE	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Public Records	Public Records	MLS	MLS
Miles to Subj.		0.51 1	0.89 1	0.50 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$270,000	\$268,000	\$290,000
List Price \$		\$270,000	\$268,000	\$290,000
Sale Price \$		\$275,000	\$268,000	\$285,000
Type of Financing		Fha	Va	Conventional
Date of Sale		03/09/2023	05/31/2022	12/12/2022
DOM · Cumulative DOM	•	40 · 90	79 · 79	44 · 132
Age (# of years)	46	48	30	28
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 sfr	2 Stories Cape Cod	1 Story ranch	2 Stories sfr
# Units	1	1	1	1
Living Sq. Feet	1,172	1,050	1,349	1,560
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 2	4 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	None	Attached 1 Car	Detached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	99%	0%	0%
Basement Sq. Ft.		787		
Pool/Spa				
Lot Size	0.47 acres	1.57 acres	1.99 acres	0.52 acres
Other				
Net Adjustment		-\$15,290	-\$14,390	-\$23,515
Adjusted Price		\$259,710	\$253,610	\$261,485

^{*} Sold 1 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 +200, GLA +3660, bath -2500, garage -5000, basement -10000, lot size -1650

Sold 2 Age -1800, GLA -5310, bath -2500, garage -2500, lot size -2280

Sold 3 Age -1800, GLA -11640, garage -10000, lot size -75

¹ Comp's "Miles to Subject" was calculated by the system.

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

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Current Listing S	tatus	Not Currently L	_isted	Listing Histor	y Comments		
Listing Agency/F		,				sold in the past 12	months.
Listing Agent Na	me			·			
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

	As Is Price	Repaired Price
Suggested List Price	\$259,710	\$259,710
Sales Price	\$259,710	\$259,710
30 Day Price	\$254,710	
Comments Regarding Pricing Strategy	у	

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.

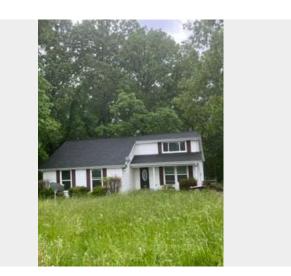
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Subject Photos

by ClearCapital



Front



Address Verification



Street



Street

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Listing Photos



1732 Longbow Ct Clarksville, TN 37042



Front



576 Barney Ln Clarksville, TN 37042



Front



829 Tommy Oliver Rd 1 Clarksville, TN 37042



Front

CLARKSVILLE, TENNESSEE 37042

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Sales Photos





Front

52 1131 Hunting Creek Ct Clarksville, TN 37042



Front

53 545 Barney Ln Clarksville, TN 37042

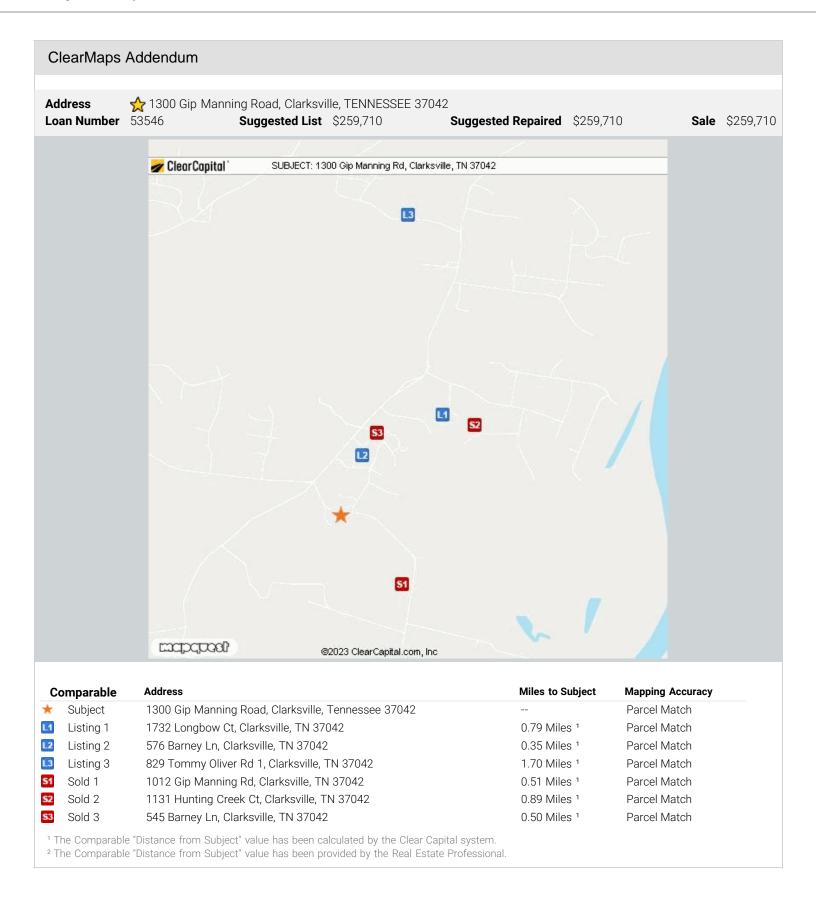


Front

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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.

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.

*** 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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Report Instructions - cont.

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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 LPT 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 5.09 miles **Date Signed** 05/11/2023

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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