

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	3456 Kingfisher Drive, Clarksville, TN 37042	Order ID	8777891	Property ID	34261217
Inspection Date	06/09/2023	Date of Report	06/10/2023		
Loan Number	53557	APN	008P F 05600 000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Montgomery		

Tracking IDs					
Order Tracking ID	06.09.23 BPO Request	Tracking ID 1	06.09.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CASSANDRA R YARBER	Condition Comments	
R. E. Taxes	\$1,413	Subject property doesn't appear to need any repairs, is in average condition with the other homes in the neighborhood.	
Assessed Value	\$33,475		
Zoning Classification	Residential R-2		
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 & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	The market in Clarksville is very healthy, homes have been selling in hours to days, in the right neighborhood. They are appreciating nicely and at a steady pace. This neighborhood is a suburban subdivision surrounded by other homes like it.	
Sales Prices in this Neighborhood	Low: \$237800 High: \$394000		
Market for this type of property	Decreased 6 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3456 Kingfisher Drive	3548 Sandpiper Dr	3471 Sandpiper Dr	1905 Secretariate Ct
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	0.17 ¹	0.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$260,000	\$225,000	\$270,000
List Price \$	--	\$260,000	\$225,000	\$265,000
Original List Date		05/13/2023	05/16/2023	04/20/2023
DOM · Cumulative DOM	-- · --	28 · 28	25 · 25	51 · 51
Age (# of years)	22	20	24	27
Condition	Average	Average	Average	Average
Sales Type	--	Short Sale	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 sfr	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,227	1,307	1,110	1,305
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.24 acres	0.28 acres	0.26 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** AS-Is Sale: Great Starter Home with plenty of potential for savvy investor or first time buyer that's located in a well established Clarksville, TN neighborhood! The floor plan encompasses 3 Bed, 2 bath with a bonus, that's close to I24, and minutes from Ft. Campbell and shopping! You can't beat a roof under 2yrs old, new refrigerator, new dishwasher, and new microwave oven. The shed in the backyard will convey.
- Listing 2** This adorable ranch style home is located close to Fort Campbell, shopping, and entertainment. Just minutes from Exit 1 this 3 bed 2 bath home would make a great starter home or investment property. Fenced in back yard, and 1 car garage that has been converted to a gym but could also be used as a man cave!
- Listing 3** Back on the Market thru no fault of the Seller!! Super Cute One Level Ranch Home at Bluegrass Downs with 3 Bedroom 2 Bath + 2 Car Garage. Home close to Fort Campbell and I-24. Large Great Room with Wood Burning Fireplace, Hardwood Laminate Flooring, and Soaring Ceilings. Spacious Kitchen with Black Cabinetry and Appliances. Primary Suite with Separate Shower + Tub plus Double Vanities and Walk in Closet. Fenced Level Back Yard. Roof + Windows approximately 2 years old with a 50 year transferrable warranty. Deck 1 year old. Newer flooring in Great Rm, Foyer, Hall + Bath. Water Heater replaced in 2023. Soft water filtration system to stay with home.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3456 Kingfisher Drive	3426 Kingfisher Dr	3444 Loon Dr	3464 Loon Dr
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.20 ¹	0.12 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$244,900	\$239,900	\$253,000
List Price \$	--	\$244,900	\$239,900	\$246,000
Sale Price \$	--	\$237,500	\$239,900	\$240,000
Type of Financing	--	Fha	Fha	Va
Date of Sale	--	06/01/2023	03/23/2023	03/03/2023
DOM · Cumulative DOM	-- · --	67 · 67	71 · 71	127 · 127
Age (# of years)	22	23	21	21
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	2 Stories sfr	2 Stories sfr	1 Story ranch	2 Stories sfr
# Units	1	1	1	1
Living Sq. Feet	1,227	1,227	1,141	1,339
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.21 acres	0.24 acres	0.32 acres
Other	--	--	--	--
Net Adjustment	--	+\$100	-\$2,565	-\$3,625
Adjusted Price	--	\$237,600	\$237,335	\$236,375

* Sold 1 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** Age +100 This beautiful well maintained home is located just off Exit 1 in a well established Neighborhood. You don't want to miss the opportunity to own this one. With 3 bedrooms, 2 full bathrooms , stainless steel appliances, washer & dryer, and large tile walk in shower in primary bedroom you have all you need to make this home. Cabinets in attached garage, large shed, BRAND NEW deck and a beautiful backyard with garden area make for the perfect outdoor entertainment space.
- Sold 2** Age -100, GLA +2580, garage -5000, lot size -45 NO More showings until further notice. You really have to see this home. Clean, move-in ready, custom patio for entertaining, one-level, 3bed home, 2 bath, 2 car garage, large fenced back yard, a level lot and a brick fireplace. Great location, near the interstate, POST, shopping, restaurants, schools, etc., and in a small neighborhood. The seller needs a 45 day closing timeline.
- Sold 3** Age -100, GLA -3360, lot size -165 Fantastic home in sought after location! This home has partial flooring replacement. Windows create a light filled interior with well placed neutral accents. The kitchen is ready for cooking with ample counter space and cabinets for storage. You won't want to leave the serene primary suite, the perfect space to relax. Extra bedrooms add nice flex space for your everyday needs. The primary bathroom features plenty of under sink storage waiting for your home organization needs. Take it easy in the fenced in back yard. The sitting area makes it great for BBQs! Like what you hear? Come see it for yourself!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject has not been listed or sold in the past 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	\$237,600	\$237,600
Sales Price	\$237,600	\$237,600
30 Day Price	\$232,600	--
Comments Regarding Pricing Strategy		
I would recommend a list price of \$237,600 based off sold comp #1. If it does not sell in the next 30 days, then I would recommend a price adjustment to \$232,600.		

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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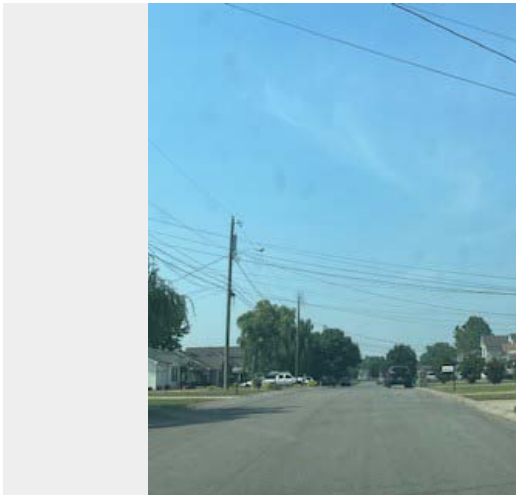
Subject Photos



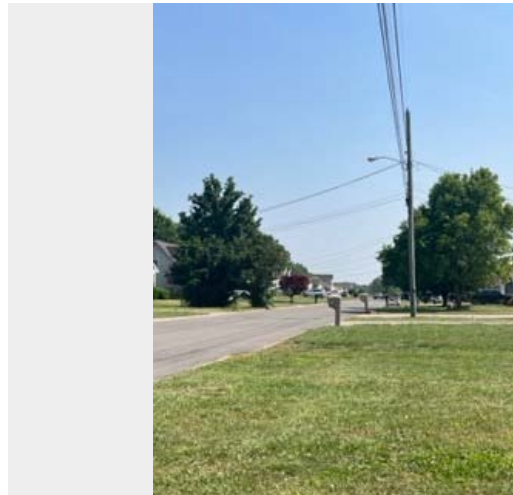
Front



Address Verification



Street



Street

Listing Photos

L1 3548 Sandpiper Dr
Clarksville, TN 37042



Front

L2 3471 Sandpiper Dr
Clarksville, TN 37042



Front

L3 1905 Secretariate Ct
Clarksville, TN 37042



Front

Sales Photos

S1 3426 Kingfisher Dr
Clarksville, TN 37042



Front

S2 3444 Loon Dr
Clarksville, TN 37042



Front

S3 3464 Loon Dr
Clarksville, TN 37042



Front

ClearMaps Addendum

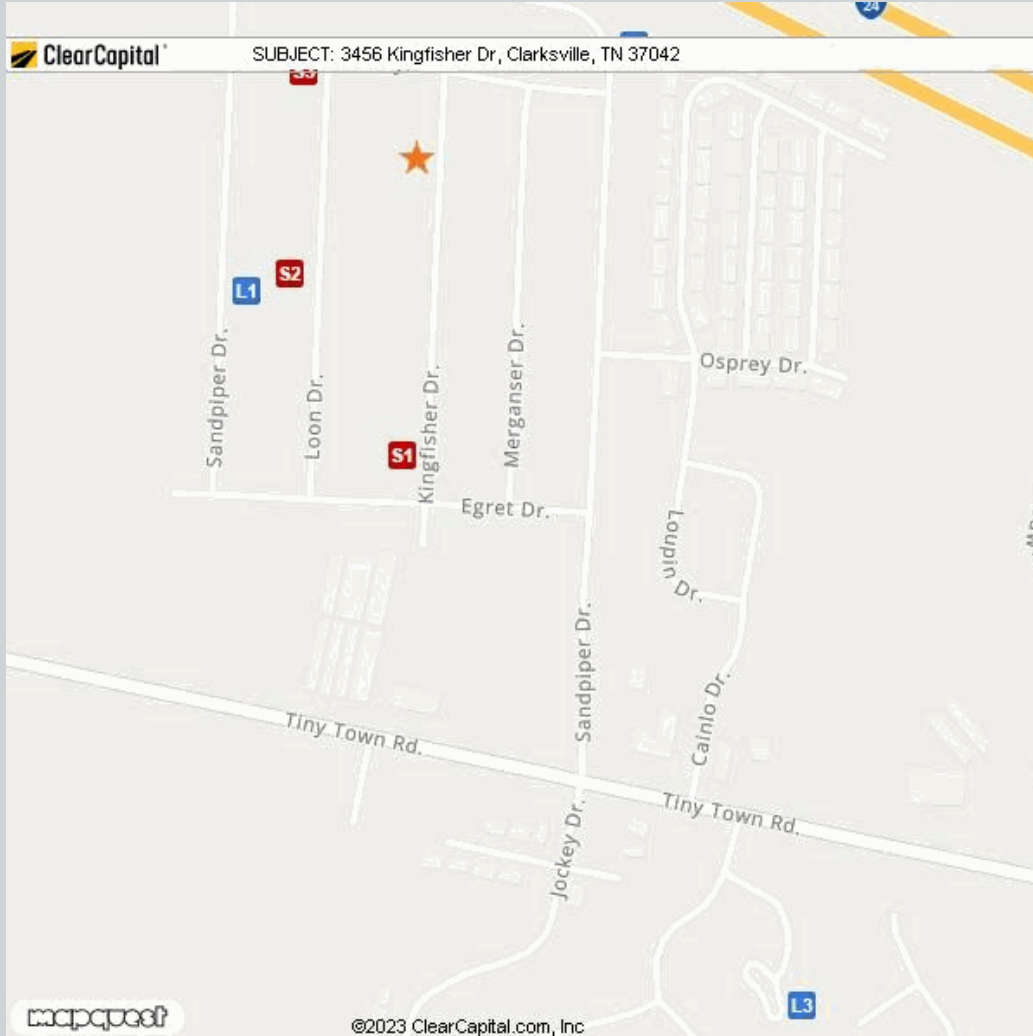
Address ★ 3456 Kingfisher Drive, Clarksville, TN 37042

Loan Number 53557

Suggested List \$237,600

Suggested Repaired \$237,600

Sale \$237,600



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3456 Kingfisher Drive, Clarksville, TN 37042	--	Parcel Match
L1 Listing 1	3548 Sandpiper Dr, Clarksville, TN 37042	0.15 Miles ¹	Parcel Match
L2 Listing 2	3471 Sandpiper Dr, Clarksville, TN 37042	0.17 Miles ¹	Parcel Match
L3 Listing 3	1905 Secretariate Ct, Clarksville, TN 37042	0.64 Miles ¹	Parcel Match
S1 Sold 1	3426 Kingfisher Dr, Clarksville, TN 37042	0.20 Miles ¹	Parcel Match
S2 Sold 2	3444 Loon Dr, Clarksville, TN 37042	0.12 Miles ¹	Parcel Match
S3 Sold 3	3464 Loon Dr, Clarksville, TN 37042	0.10 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.

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 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.

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.

Broker Information

Broker Name	James Grekousis	Company/Brokerage	LPT Realty
License No	354673	Address	131 Blackman St Clarksville TN 37040
License Expiration	02/25/2024	License State	TN
Phone	9312034128	Email	jamesgreko@gmail.com
Broker Distance to Subject	7.99 miles	Date Signed	06/10/2023

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.