

APPRAISAL OF REAL PROPERTY

LOCATED AT:

103 Harding Road Ct Nashville, TN 37205 Lot 48 Sec 1 Warner Park Valley / Neighborhood Code And Name: 4326 Percy Warn

FOR:

Wedgewood Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278

AS OF:

08/10/2023

BY:

Matthew Blevins 6235 Westside Appraisal Group

Exterior–Only Inspection Residential Appraisal Report File # 547

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The purpose of this summary appraisal report	•		ported, opin				
Property Address 103 Harding Road Ct		City Nashville		State		Zip Code 37	7205
Borrower Champery Real Estate 2015		- 11			David	son	
	Park Valley / Neighborhood Cod		Warner B				
Assessor's Parcel # 129-08-0-075.00		Tax Year 2022			xes \$3		
Neighborhood Name Warner Park Valley		Map Reference 34980			Tract O	185.00	
Occupant 🗙 Owner 🗌 Tenant 🗌 Vaca		s\$ 0	DUD PUD	HOA\$O		per year	per month
Property Rights Appraised 🛛 🗙 Fee Simple	Leasehold Other (describe)						
Assignment Type Purchase Transaction	🗌 Refinance Transaction 🛛 🗙 Othe	r (describe) Servicing					
Lender/Client Wedgewood Inc	Address 201	5 Manhattan Beach Blvd, 3	Suite 100	, Redondo Be	ach, CA	A 90278	
Is the subject property currently offered for sale o	r has it been offered for sale in the twelve mo	onths prior to the effective date of t	his appraisa	1?	X 1	'es 🗌 No	
Report data source(s) used, offering price(s), and	date(s). DOM 0;Per MLS#25	53166, the subject propert	ty was list	ted on 07/27/2	2023 for	\$665,000	and
closed on 08/08/2023 for \$665,000.							
I did did not analyze the contract for s	sale for the subject purchase transaction. Exp	lain the results of the analysis of th	he contract f	or sale or why the	analysis v	was not	
performed.							
Contract Price \$ Date of Cont		er the owner of public record?	Yes	🗌 No 🛛 Data Sou	irce(s)		
Is there any financial assistance (loan charges, sa	le concessions, gift or downpayment assista	nce, etc.) to be paid by any party of	on behalf of t	the borrower?		<u> </u>	res 🗌 No
If Yes, report the total dollar amount and describe	the items to be paid.						
Note: Race and the racial composition of the r							
Neighborhood Characteristics		nit Housing Trends		One-Unit Hou	-		and Use %
	Rural Property Values Increas		clining		AGE	One-Unit	70 %
	Under 25% Demand/Supply Shortage		er Supply	\$ (000)	(yrs)	2-4 Unit	5 %
Growth 🗌 Rapid 🗙 Stable 🗌	Slow Marketing Time Under 3	3 mths 🛛 X 3-6 mths 🗌 Ove	er 6 mths	500 Low	0	Multi-Family	5 %
Neighborhood Boundaries the 40 freewa	ay to the north, Harding Pike to the	e south, White Bridge Pike	e to the	800 High	100	Commercial	5 %
east and Old Hickory Pike to the wes				650 Pred.	60	Other	15 %
	apparent adverse factors which wou	uld affect the subjects mark	etability.	Access to bus	line, cor	nmuter fee	der
freeways, local parks, schools, hospital							
a stable local economy. Access to the							
Market Conditions (including support for the abov		rket is stable. Marketing			a is gen	erally less	than 90
days.						•	
Dimensions 37' x 14' x 207' x 58' x 159'	x 141' Area 20473 sf	Shape Irre	egular	١	View N;I	Res;	
Specific Zoning Classification R15	Zoning Description	One And Two Family - ((15,000 S	quare Foot Lo	ot) / Ov-	Fld: Flood	Overlay
Zoning Compliance 🔀 Legal 🗌 Legal None		oning 🔲 Illegal (describe)		•			
In the highest and heat use of subject property as	increased (as an exceptional new plane and and						
Is the highest and best use of subject property as	improved (or as proposed per plans and spe	cifications) the present use?	X	Yes No I	lf No, desc	cribe	
is the highest and best use of subject property as	Improved (or as proposed per plans and spe	cifications) the present use?	X	Yes 🗌 No li	lf No, desc	cribe	
Utilities Public Other (describe)	Public Othe	, :		Yes No i vements - Type	lf No, desc	Public	Private
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Exterior–Only Inspection Residential Appraisal Report File # 54714

	There are 8 comparable	e prop	perties curren	ntly offer	ed fo	r sale	in t	he subject	neighborho	ood rar	nging in		from \$	675.000		to	\$79	9,500	
														\$ 500,00	0			800,000) .
	FEATURE		SUBJECT	<u>, </u>				E SALE #		<u> </u>			E SALE		Ĭ	COI		BLE SALE	
	Address 103 Harding Roa	d Ct		680	9 CI	oudla	and [Dr		6805	Cloud	dland I	Dr		6323	Perc	v Dr		
	Nashville, TN 372			Nas	shvill	e, TN	N 372	205		Nash	ville. 1	TN 372	205				, TN 37	205	
	Proximity to Subject					les S'					miles					miles			
	Sale Price	\$			•			\$	710,000			• • •	\$	650,000				\$	652,256
	Sale Price/Gross Liv. Area	\$	sa	ı.ft. \$	234	4.25		•	110,000		245.28	s sa.ft.	Ŧ	000,000		287.8	34 sq.ft		002,200
	Data Source(s)	+						OM 20				960;D	OM 1					DOM 85	
	Verification Source(s)							Records					Record	^				Records	
	VALUE ADJUSTMENTS	п	ESCRIPTION			RIPTION			djustment		SCRIPTI			S Adjustment		SCRIP			s Adjustment
	Sales or Financing				nLth		N		ujustiniont					Aujustinont	Arml			+(-)ψ	Aujuotinont
	Concessions									ArmL							^		
					1v;0	0.4/0	~			Conv						nown;			
	Date of Sale/Time					c04/2	23				23;c05	/23				23;c0	1/23		
	Location	N;R			Res;					N;Re					N;Re				
	Leasehold/Fee Simple		Simple		e Sim	-					Simple	9				Simpl	е		
	Site		73 sf		66 s	f			0	2308				0	1698				0
	View	N;R			Res;					N;Re					N;Re				
	Design (Style)		;Traditiona		2;Tra	aditio	nal			· · · ·	Traditi	ional				Tradi	tional		
	Quality of Construction	Q3		Q3						Q3					Q3				
	Actual Age	55		55						55					57				0
	Condition	C4	1	C4						C4	1	1			C3	1			-32,613
	Above Grade	Total	Bdrms. Bat	ths Tota	ıl Bdr	rms. B	Baths			Total	Bdrms.	Baths			Total	Bdrms	. Baths		
	Room Count	8	4 2.	.1 8	4	4 3	3.0		-2,500	8	4	3.0		-2,500	8	4	2.1		
	Gross Living Area		2,674 sq	ı.ft.	3,0	031	sq.ft.		-44,600		2,650) sq.ft.		0		2,26	6 sq.ft		+51,000
	Basement & Finished	0sf		0sf						0sf					0sf				
	Rooms Below Grade																		
	Functional Utility	Ave	rage	Ave	erage					Avera	age				Aver	age			
СН	Heating/Cooling	FAL	J/CAC	FAI	J/CA	١C				FAU/	CAC				FAU	/CAC			
٩Ø	Energy Efficient Items	Non	е	Nor	ne					None	;				None				
PR	Garage/Carport	2ga		2ga	a2dw					2ga2					2ga2				
AP	Porch/Patio/Deck		ch/Deck		ch/P				0		h/CovF	Patio		0	Porc		ck		
NO					0.171	c c			•		.,								
RIS																			
PA																			
МО	Net Adjustment (Total)			Г	+	X	1 -	\$	-47,100		+ 1	Χ-	\$	-2.500	X	+	□ -	\$	18,387
ŭ	Adjusted Sale Price			Net			6.6 %	÷	-47,100	Net Ad		0.4 %	÷	-2,000	Net Ac		2.8 %		10,007
Щ	of Comparables				s Adj.								¢	647,500	1	-			070 040
							56%	\$	662 000	Gross	ihΔ	01%					178%	1.8	
SAI		he sal	e or transfer h				6.6 % proper		662,900 parable sale			<u>0.4 %</u> n	Ψ	047,500	10000	Auj.	12.8 %	5	670,643
SALES COMPARISON APPROACH	I 🔀 did 🗌 did not research t	the sal	e or transfer h										ψ	647,500		Auj.	12.8 %	٥ ۵ 	670,643
SAI		the sal	e or transfer h										Ψ	647,500	1000	Auj.	12.8 %	٥ ۵ 	670,643
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Exterior-Only Inspection Residential Appraisal Report File # 54714

A malatade of comparables were researched when preparing this report a	nd omitted for a variety of reasons inclu	uding market area, GLA	Α,
upgrades, condition and date of sale.			
Sales history of subject and comparables does not adversely effect the fir	al estimate of value. When assessor d	ata differs from MLS list	tings,
additional research conducted with the Dept. of Building & Safety & all av	ailable channels with the most legitimat	ely supported data give	n priority.
Greatest weight given to primary value contributing factors such as GLA,	condition, upgrades, location & lot size.		
I have performed no services, as an appraiser or in any other capacity, re	garding the property that is the subject	of this report, within the	e three year
period immediately preceding acceptance of this assignment.		• *	
No significant data set found to indicate a quantifiable value measure for	lifferent home styles		
Market Data-MLS/physical inspection is given priority over assessor recor	ds(CRS Data) for difference in bed/bat	h count unless there is	clear
evidence to the contrary.(i.e MLS/owner indicates non-permitted or permit			
GLA data is common within county assessor records.			
GLA data is continion within county assessor records.			
*The environment the right to encod this report if any undicalend i	nformation is given to him often its com	nlation	
*The appraiser reserves the right to amend this report if any undisclosed i		pietion.	
*This appreciase was completed in compliance with AID and the Dodd From	L. A at		
*This appraisal was completed in compliance with AIR and the Dodd Fran	K ACL		
*Final reconciliation adequately bracketed and supported.			
*No quantifiable value difference indicated per MLS data analysis for diffe			ed.
*If across the board adjustments are present, they were unavoidable and			
*Appraiser aware of typically accepted line, net and gross adjustments an	d teels a broadening is warranted if an	overall lack of similar da	ata exists.
*The best available comparables were used in this report.			
*Age differences reflected on the condition line of grid when applicable.			
*Although subject property is within 10 miles of an airport. (Regional/Muni	cipal/International); there is no negative	e effect on the marketab	oility of the
subject property due to noise and hazards of low flying aircraft.			
*No effect on subject or market from any recent FEMA declarations.			
*It is assumed for purposes of this report subject's MLS listing, MLS#2553	166, is accurate representation of subj	ect's finishes, GLA, and	d bed/bath
count, as well as attached Davidson County assessor's data. Assessor's	data shows 3 full bath, however MLS li	sting shows 2 and a ha	lf baths.
MLS listing deemed accurate for purposes of this report. MLS listing show	vs only exterior photos, and states "Ho	use is dated, ready for y	your touch
and design!" It is assumed based on comments and exterior of home to b	e in C4 condition.		
AMC Registration # for ClearCapital.com, Inc: 61			
COST APPROACH TO VALUE	(not required by Eennie Mee)		
Provide adequate information for the lender/client to replicate the below cost figures and calculation	ns.		
	ns.	nates were derived throu	ıgh
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER Matthew Blevins	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature M.A.K.	Signature
Name Matthew Blevins	Name
Company Name ARK Appraisals	Company Name
Company Address 444 Elmington Ave., #525	Company Address
Nashville, Tn 37205	
Telephone Number (615) 955-3947	Telephone Number
Email Address MatthewBlevins@ARKAppraisals.com	Email Address
Date of Signature and Report 08/12/2023	Date of Signature
Effective Date of Appraisal 08/10/2023	State Certification #
State Certification # 6235	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State TN	
Expiration Date of Certification or License 06/13/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
103 Harding Road Ct	Did inspect exterior of subject property from street
Nashville, TN 37205	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 665,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	 Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File # 54714

				/		CITC	ai 7 q		Sainepon	File #	0-11	,	
FEATURE		SUBJECT		COMPARABI	LE SALE # 4		CON	IPARABL	E SALE # 5		COM	PARABL	E SALE # 6
Address 103 Harding Roa	d Ct		6820	Cloudland	· · · · · · · · · · · · · · · · · · ·	5091		ood Dr	÷				-
Nashville, TN 372				ville, TN 37				TN 372					
	_03				200				200				
Proximity to Subject			1.31	miles SW			miles		•				•
Sale Price	\$				\$ 640,000				\$ 699,500				\$
	\$	sq.ft.		278.62 sq.ft.		\$	<u>301.3</u>	8 sq.ft.		\$		sq.ft.	
Data Source(s)				#2400114;D		MLS	#2486	347:D	OM 16	L			
Verification Source(s)				By/Public I					Records				
VALUE ADJUSTMENTS	п	ESCRIPTION		SCRIPTION	+(-) \$ Adjustment		SCRIPT		+(-) \$ Adjustment	DF	SCRIPTI	ON	+(-) \$ Adjustment
Sales or Financing									ι γ φ Λαjuotinont				
° .			ArmL			ArmL							
Concessions			Conv			Conv							
Date of Sale/Time			s08/2	22;c07/22		s05/2	23;c0′	1/23					
Location	N;R	es;	N;Re	s;		N;Re	es;						
Leasehold/Fee Simple		Simple		Simple			Simpl	е					
Site		73 sf	2178		n	1.58			-50,000				
View	N;R				0								
			N;Re				s;Wo		-17,488				
Design (Style)		;Traditional		Ranch	0		Tradi	tional	0				
Quality of Construction	Q3		Q3			Q3							
Actual Age	55		55			73			0	L			
Condition	C4		C3		-32,000								
Above Grade	Total	Bdrms. Baths		Bdrms. Baths	52,000	Total	Bdrms	Baths		Total	Bdrms.	Baths	
								-	0.500		Duillo.	σαιιιο	
Room Count	8	4 2.1	8	4 2.1		7	4	3.0	-2,500				
Gross Living Area		2,674 sq.ft.		2,297 sq.ft.	+47,100		2,32	1 sq.ft.	+44,100			sq.ft.	
Basement & Finished	0sf		0sf			0sf							
Rooms Below Grade													
Functional Utility	Δνο	rage	Avera	ane		Aver	200						
Heating/Cooling													
		/CAC	FAU/				CAC						
Energy Efficient Items	Non		None			None							
Garage/Carport	2gaź	2dw	2ga2	dw		2cp2	dw		+5,000				
Porch/Patio/Deck		h/Deck		n/Deck			h/Pati	0	0				
	<u> </u>												
Nuk Ashari I. (Think I)			_		•	-	1		•			_	•
Net Adjustment (Total)			X		\$ 15,100				\$ -20,888		+		\$
Adjusted Sale Price			Net Ad	j. 2.4 %		Net Ad	•	3.0 %		Net Ac		%	
of Comparables			Gross	Adj. 12.4 %	\$ 655,100	Gross	Adj.	17.0 %	\$ 678,612	Gross	Adj.	%	\$
Report the results of the research a	and an	alvsis of the prior											I ·
ITEM			BJECT		COMPARABLE SA				OMPARABLE SALE #		1		ABLE SALE # 6
			DJEUI		UNIVIPARABLE SA	LC # 4	t	U		J	- U		ADLE JALE # 0
Date of Prior Sale/Transfer		08/08/2023											
D 1 C C C C C C C C C C		\$665,000											
Price of Prior Sale/Transfer		· · · · · · · · · · · · · · · · · · ·									1		
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Borrower	Champery Real Estate 2015 LLC							
Property Address	103 Harding Road Ct							
City	Nashville	County	Davidson	State	ΤN	Zip Code	37205	
Lender/Client	Wedgewood Inc							
City	Nashville	County	Davidson	State	TN	Zip Code	37205	

Due to the subejct's location, and lac of recent and relevant comparables. It was necessary to extend the search out 2 miles and back 12 months. This is no tunusual for the subject's market, and all comparabels are still in the same school district and no location adjustments deemed necessary.

Comparable Analysis

Comp 1 - Adjustments made due to superior GLA and bath count of comp 1, as well as a 5% for superior expected finishes in comp 1's interior including kitchen and baths.

Comp 2 - Most similar in GLA and expected condition. No adjustments were made.

Comp 3 - Adjustments made due to superior GLA of the subject, as well as a 5% for superior expected finishes in comp 1's interior including kitchen and baths.

Comp 4 - Adjustments made due to superior GLA of the subject, as well as a 5% for superior expected finishes in comp 1's interior including kitchen and baths.

Comp 5 - Adjustments made due to superior GLA and car storage of the subject, as well as adjustments for superior lot size, location, and bath count of comp 5.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

СЗ

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
		Area, Site
sqm Unk	Square Meters Unknown	Date of Sale/Time
VA	Veterans Administration	
		Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
WU	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

UAD Version 9/2011 (Updated 4/2012)

Property Address	103 Harding Road Ct				
City	Nashville	County Davidson	State TN	Zip Code 37205	
Lender/Client	Wedgewood Inc				

CONDITIONS OF APPRAISAL

Borrower

Champery Real Estate 2015 LLC

This appraisal assignment was not based upon a requested minimum valuation, a specific valuation, or the approval of a loan. This appraisal has been prepared for the client/signee listed on page one of this report of the "SUBJECT" block section under "Lender/Client". If this report is placed in the hands of anyone but the client/signee, the client/signee shall make such party aware of all assumptions and limiting conditions of the assignment.

ARK Appraisals uses digital signatures when emailing reports. These signatures are password protected and should be considered originals.

This appraisal may contain original photos of the comparable properties or MLS photos depending on the available access to the comparable property.

EXPOSURE PERIOD

By studying the sales of similar comparable residential properties with value ranges as identified in the Neighborhood section of this report and discussions with individuals knowledgeable of current neighborhood trends in the subject area, this appraiser feels that the exposure time for the subject property is equal to the marketing time identified in the Neighborhood section of this report.

URAR: SALE COMPARISON COMMENTS

This appraiser used the best and most recent comparables available at the time of this reports date. This appraiser is aware that the most recent sales in the subject's subdivision are the best indicators of value for the subject property. If comparable sales sold within 30-60 days of the effective date of this report were not available, then this appraiser used the most recent and relevant comparables available at the time and date of this report. This appraiser used comparables sold within similar market conditions and times and feel that they reflect the indicated value of the subject property.

All comparables and the subject property are similar in age, location, general design and construction. The subject's value per square foot is within an acceptable range established by the market data unless otherwise noted.

All line item adjustments are either extracted from market data and represent what informed buyers are willing to pay for these items, or, when ideal matched pairs are not available and therefore market extraction is not possible, adjustments are derived from the cost of the line item new, less all forms of depreciation. No value has been given to any personal property or any unattached fixtures.

THE PREDOMINANT RANGE

The statistics for the predominate ranges are taken from a (+/-) three mile radius around the subject property and include all single family homes within this radius. Within this area, there are numerous single family homes that vary greatly in value as well as size. Therefore, the predominant value does not represent the predominant value of the single family residences within the subject's subdivision, and the predominant value does not affect the marketability of the subject property.

URAR: SQUARE FOOTAGE ANALYSIS

The gross living area calculations and room counts for the subject and comparables may vary from those figures indicated by county records due to this appraiser using the measured square footage for the subject property. This report reflects figures either from MLS, county records, or appraiser files which may indicate a different figure than those reported by other agencies. The calculations considered the most reliable were used in this report.

SUBJECT NEIGHBORHOOD

The neighborhood analysis is based upon, the neighborhood boundaries, market conditions and trends, employment, school, and shopping accessibility, public and, or private restrictions. The subject neighborhood mainly consists of one and two story single family homes, showing similar age and quality, all being conforming for a residential neighborhood. The accessibility of shopping, transportation, employment centers and freeway access is good.

SUBJECT SITE

The subject site appears to be very typical and conforming in size and topography unless noted, landscaping, and maintenance, to the surrounding properties in the neighborhood. The subject site is level and is typical in size, completely landscaped in the front and rear and is accessed from a publicly maintained road. There were no adversities noted.

COST APPROACH

The Cost approach is based upon the present replacement cost to replace the building with another building having the same utility. Physical depreciation, functional and external obsolescence will be considered in the valuation process. The effective age of the property will be considered in correlation with the years remaining economic life. The Cost Approach should be considered supportive to the Market Approach.

MARKET APPROACH

The Market approach is the main supporter of value. It is primarily based on the sales of similar type properties in the subjects area and is known as the Principle of Substitution. The adjustments being made for the differences in the comparables, compared to the subject property, is based upon an extensive research of Paired Sales Analysis. This determines what the market would return in value of that particular difference or possible amenity to the subject property. Most weight given to the most comparable sale or sales as noted in the report.

FINAL RECONCILIATION

After reviewing and analyzing all three approaches, The Market Approach, The Cost Approach and the Income Approach, The Market Approach was determined to be the strongest supporter of value. The Cost Approach was not considered and the Income Approach was considered to be not applicable for this type of property due to predominant owner occupancy and lack of rental data.

HYPOTHETICAL CONDITION

None noted.

EXTRAORDINARY ASSUMPTION

It is assumed that all structures given value in this report are permitted unless otherwise noted. There are assumed to be no geological or environmental adversities. The lot is assumed to have no known easements. The type of utilities are assumed to be as stated and are assumed to be in good working order. This home is assumed to be owner occupied. The cost figures in the cost approach are assumed to be as stated. Although verified through city/county records, the zoning is assumed to be as stated. Any estimated cost to cure is assumed to be as stated. The physical characteristics of the comparables were either verified by city/county records, the MLS and/or homeowner verification/drive by inspection. It is assumed there are no sales concessions on the comparables unless noted. If any of these items are found to be not true and or correct, I reserve the right to change my appraisal.

SCOPE OF WORK

The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparables sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USER

Supplemental Addendum

Borrower	Champery Real Estate 2015 LLC			
Property Address	103 Harding Road Ct			
City	Nashville	County Davidson	State TN	Zip Code 37205
Lender/Client	Wedgewood Inc			

The Intended User of the appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

DEFINITION OF VALUE/SOURCE OF DEFINITION

Market Value-A type of value, stated as an opinion, that presumes the transfer of a property(i.e., a right of ownership or a bundle of such rights), as of a certain date, under specific conditions set forth in the definition of the term identified by the appraiser as applicable in an appraisal. Source-USPAP 2014-2015, The Appraisal Foundation.

JURISDICTIONAL EXCEPTION RULE If any applicable law or regulation precludes compliance with any part of USPAP, only that part of USPAP becomes void for that assignment.

HIGHEST AND BEST USE ANALYSIS

The subject as improved is a legally permissible use based on it's current zoning. Also, the lot size, shape, physical condition and land to building ratio allow present structure and indicate a good utilization of the improvements. Based on current market conditions, its financial feasibility and maximum productive use is the present use and its structure as a single family residence.

Statement of Assumptions and Limiting Conditions: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1) The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2) The appraiser has not provided a sketch in this appraisal report to show the approximate dimensions of the improvements as it was an exterior only inspection.

3) The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4) The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law. 5) The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs,

or alterations on the assumption that the completion of the subject property will be performed in a professional manner.

6) The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

This appraisal has a password protected secured digital electronic signature and can be edited only by the signatory appraiser. The intended use of this appraisal does not include issues of property insurance coverage. Reproduction or Replacement cost cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is not consistent with the definition of Insurable Value for property insurance coverage. For these reasons, the cost approach is not considered valid as a basis for determining insurance coverage, and is null and void if so utilized. For the purposes of this report, an indication of "None or 0" with regard to the financing concessions of the comparables utilized in the sales comparison approach, may mean that they were not present, or their qualification or quantification was not possible. An estimate of a reasonable time for exposure in the open market is a condition in the definition of market value. The exposure time associated with the estimate of market value for the subject property is consistent with the marketing time noted in the Neighborhood section of this report. The marketing period concluded for the subject property at the estimated market value is also consistent with the marketing time noted in the Neighborhood section. If a purchase transaction, personal property which may have been included in the sale received no value for the purposes of this report. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for the purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying(or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested. This appraisal report should not be used to disclose the condition to the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected. Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order. Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property. It is not not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property. It is not considered unusual for the gross living area of the improvements as observed and measured by the appraiser at the time of inspection to differ from from those noted by the assessor, title records, or other profile sources. Although the probability of discrepancies tends to be directly proportional to the age of the improvements as the general quality of record keeping decreases over time, discrepancies may also occur in newer construction when plan variations occur without assessor notification by responsible building departments or agencies. An extraordinary assumption is made that areas considered to be living area are legally such. The value may change should this not be true, and the appraiser reserves the right to change the appraisal. If this appraisal was performed for HUD/FHA, a "head & shoulders" inspection of the attic (if any) and an inspection of the crawl space (if any) from from its exterior access point were performed, and unless otherwise noted the utilities are turned on an objection of the attic depart. and are in proper working order. Second or third party defect or improvement disclosures, if incorporated into this report, were done so as extraordinary assumptions. If this appraisal is used for lending or any purpose at all, at any time by any person or organization, the appraiser cannot be sued/litigated against for any reason, at any time. If performed for a conventional loan, the appraiser has complied with the Home Valuation Code of Conduct in the preparation of this report. Unless otherwise noted, no services regarding the subject property have been performed by the appraiser within the three year period immediately preceding the acceptance of this assignment, as an appraiser or in any other capacity. If performed for a conventional loan, adequate utilities were available and in service at the time of the inspection, unless otherwise noted. The distances between the subject property and comparables are approximate, and although comparable sale proximities were shown to two decimals to comply with UAD formatting requirements, they were in fact rounded to one decimal place. With the exception of the Market Conditions Addendum, all reported prices contained in this report have been rounded to the nearest \$1000. The appraiser reserves the right to amend this report if any undisclosed information is given to him after its completion.

This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

*This appraiser has not provided any service to this property in the prior 36 months of the effective date of this appraisal.

Borrower	Champery Real Estate 2015 LLC				
Property Address	103 Harding Road Ct				
City	Nashville	County Davidson	State TN	Zip Code 37205	
Lender/Client	Wedgewood Inc				

EXTERIOR

This modified set of instructions, Scope of Work Statement of Assumptions and Limiting Conditions, and Certification replaces and supersedes the corresponding sections of the appraisal report to which this language is attached as an addendum. It is authorized and used with the express permission of Fannie Mae and Freddie Mac as of March 23, 2020. Any signatures attached to the original appraisal report and certifications are incorporated and apply to these revised sections.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, or definition of market value are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Additional modifications or deletions to this revised set of certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, including the condominium or cooperative project, if applicable (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be

made to the comparable property by comparisons to financing terms offered by a third-party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. If the appraiser has included a floor plan in this appraisal report, it shows the approximate dimensions of the improvements. If included, the floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

		Supplementa	Addendum		F	ile No. 54714		
Borrower	Champery Real Estate 20	15 LLC						
Property Address	103 Harding Road Ct							
City	Nashville	County	Davidson	State	ΤN	Zip Code	37205	
Lender/Client	Wedgewood Inc							

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a personal visual inspection of the exterior of the subject property, from the street, as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from third-party data sources. I reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property or cooperative interest (where applicable) that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to

develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. [RESERVED]

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, including the subject project (where applicable), subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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 vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate or cooperative interest (where applicable) that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or

individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized

	5	Supplementa	Addendum		Fi	le No. 54714		
Borrower	Champery Real Estate 2015 L	LC						
Property Address	103 Harding Road Ct							
City	Nashville	County	Davidson	State	ΤN	Zip Code	37205	
Lender/Client	Wedgewood Inc							

anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

	Conditions Add			1.1 1			54714		
The purpose of this addendum is to provide the lender/cl neighborhood. This is a required addendum for all appra			-		preval	ent in the subj	ect		
Property Address 103 Harding Road Ct			Vashville		Sta	ate TN	ZIP Code	37205	5
Borrower Champery Real Estate 2015 LLC Instructions: The appraiser must use the information rec		asis for his/her	conclusions	and must provide suppo	t for th	ose conclusio	ns. regardin	a	
housing trends and overall market conditions as reported	in the Neighborhood section	on of the apprai	isal report fo	orm. The appraiser must fil	l in all t	he informatio	n to the exte	-	
it is available and reliable and must provide analysis as in explanation. It is recognized that not all data sources will									
in the analysis. If data sources provide the required infor	•								
average. Sales and listings must be properties that comp	pete with the subject proper	ty, determined b	by applying	the criteria that would be u	-		-)	
subject property. The appraiser must explain any anomal Inventory Analysis	lies in the data, such as sea Prior 7–12 Months	asonal markets, Prior 4–6 N		uction, foreclosures, etc. Current – 3 Months			Overall Tre	nd	
Total # of Comparable Sales (Settled)	8	11	vionuno	10		Increasing	Stable		Declining
Absorption Rate (Total Sales/Months)	1.33	3.67	7	3.33			X Stable		Declining
Total <i>#</i> of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	820 616.5	<u>11</u> 3.0		<u> </u>			Stable Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 N		Current – 3 Months		Doolling	Overall Tre	end I	
Median Comparable Sale Price	646,500	652,2	56	652,600			X Stable		Declining
Median Comparable Sales Days on Market Median Comparable List Price	6 645,000	64 675,00	00	<u>23</u> 675,000		-	Stable Stable		Increasing Declining
Hedian Comparable Listings Days on Market	6	64	00	28			Stable		Increasing
Median Sale Price as % of List Price	100	97		97			Stable		Declining
		No No	reased from	3% to 5% increasing use	of huve	-	Stable	 do	Increasing
fees, options, etc.). Sales concessions und									market
Explain in detail the seller concessions trends for the past fees, options, etc.). Sales concessions und adjustments on listings or closed sale mar									
Are foreclosure sales (REO sales) a factor in the market	? 🗌 Yes 🗙 No	b If yes, exp	olain (includi	ng the trends in listings an	d sales	of foreclosed	properties).		
Cite data sources for above information. MLS.	Realist								
······································									
Summarize the above information as support for your co	inclusions in the Neighborh	ood section of t	the annraisa	I report form. If you used :	nv add	itional informa	ation such a	s	
an analysis of pending sales and/or expired and withdraw								.5	
Market conditions in the subjects market a			-					-	and
correct itself. Pending, active, expired and neighborhood characteristics.	withdrawn listings a	re taken into	o conside	eration when analyzi	ng m	arket data	in regard	s to	
If the subject is a unit in a condominium or cooperative p Subject Project Data	project , complete the follow Prior 7–12 Months	ving: Prior 4–6 N	Aonthe	Project Current – 3 Months	Name:		Overall Tre	nd	
Total # of Comparable Sales (Settled)			violitiis			Increasing	Stable		Declining
Absorption Rate (Total Sales/Months)						Increasing	Stable	[Declining
Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate)						Declining Declining	Stable Stable		Increasing
Are foreclosure sales (REO sales) a factor in the project	? _ Yes _ No	o If yes, indi	licate the nu	mber of REO listings and e	xplain t	0		ales of	
foreclosed properties.									
н 									
Summarize the above trends and address the impact on	the subject unit and project	t.							
Summarize the above trends and address the impact on	the subject unit and project	t.							
Summarize the above trends and address the impact on	the subject unit and project	t.							
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	the subject unit and project								
Signature Mon R	the subject unit and project	Sig	gnature	nnraicer Name					
Signature Appraiser Name Matthew Blevins	the subject unit and project	Sig Su	3	ppraiser Name					
Signature Appraiser Name Matthew Blevins	25, Nashville, Tn 372	Sig Su Co 205 Co	upervisory A ompany Nan ompany Add	ress					
Signature Appraiser Name Matthew Blevins Company Name ARK Appraisals Company Address 444 Elmington Ave., #55 State License/Certification # 6235	25, Nashville, Tn 372 State TN	Sig Su Ca 205 Ca Str	upervisory A pompany Nan pompany Add rate License/	ne ress Certification #			State		
Signature Appraiser Name Matthew Blevins	25, Nashville, Tn 372 State TN aisals.com	Sig Su Ca 205 Ca Str	upervisory A ompany Nan ompany Add	ress Certification #	annie	Mae Form		Marc	h 2009

Subject Photo Page

Borrower	Champery Real Estate 2015 LLC
Property Address	103 Harding Road Ct
City	Nashville
Landar (Oliant	





Sub	ject Front
103 Harding	g Road Ct
Sales Price	
G.L.A.	2,674
Tot. Rooms	8
Tot. Bedrms.	4
Tot. Bathrms.	2.1
Location	N;Res;
View	N;Res;
Site	20473 sf
Quality	Q3
Age	55

Subject Street



Subject Street

Photograph Addendum

Borrower	Champery Real Estate 2015 LLC							
Property Address	103 Harding Road Ct							
City	Nashville	County	Davidson	State	ΤN	Zip Code	37205	
Lender/Client	Wedgewood Inc							



Comments:

Front/Left Side View

Front/Right Side View

Comments:



Alternate Front View

Comments:

Comments:

Comparable Photo Page

Borrower	Champery Real Estate 2015 LLC
Property Address	103 Harding Road Ct
City	Nashville
Lender/Client	Wedgewood Inc

County Davidson



Comparable 1

6809 Cloudland	Dr
Prox. to Subject	1.30 miles SW
Sales Price	710,000
Gross Living Area	3,031
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	19166 sf
Quality	Q3
Age	55



Comparable 2

6805 Cloudland	Dr
Prox. to Subject	1.29 miles SW
Sales Price	650,000
Gross Living Area	2,650
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	23087 sf
Quality	Q3
Age	55



Comparable 3

652,256

8

4

2.1 N;Res;

Q3

57

N;Res; 16988 sf

0.64 miles SW

6323 Percy Dr Prox. to Subject Sales Price Gross Living Area 2,266 Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable Photo Page

Borrower	Champery Real Estate 2015 LLC
Property Address	103 Harding Road Ct
City	Nashville
Lender/Client	Wedgewood Inc

County Davidson

State TN Zip Code 37205



Comparable 4

6829 Cloudland Dr						
Prox. to Subject	1.31 miles SW					
Sales Price	640,000					
Gross Living Area	2,297					
Total Rooms	8					
Total Bedrooms	4					
Total Bathrooms	2.1					
Location	N;Res;					
View	N;Res;					
Site	21780 sf					
Quality	Q3					
Age	55					



Comparable 5

509 Neilwood Dr	
Prox. to Subject	1.43 miles NW
Sales Price	699,500
Gross Living Area	2,321
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	B;Res;Woods
Site	1.58 ac
Quality	Q3
Age	73

Comparable 6

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

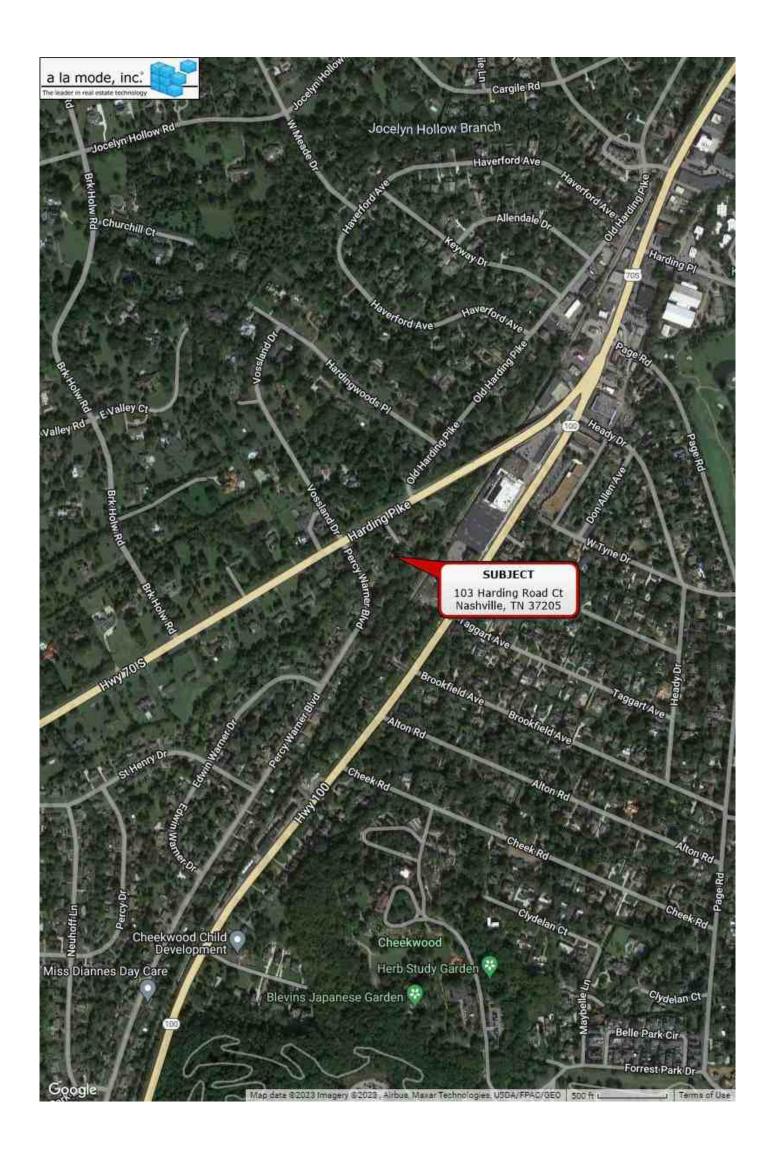
Location Map

Borrower	Champery Real Estate 2015 LLC						
Property Address	103 Harding Road Ct						
City	Nashville	County	Davidson	State	TN	Zip Code	37205
Lender/Client	Wedgewood Inc						



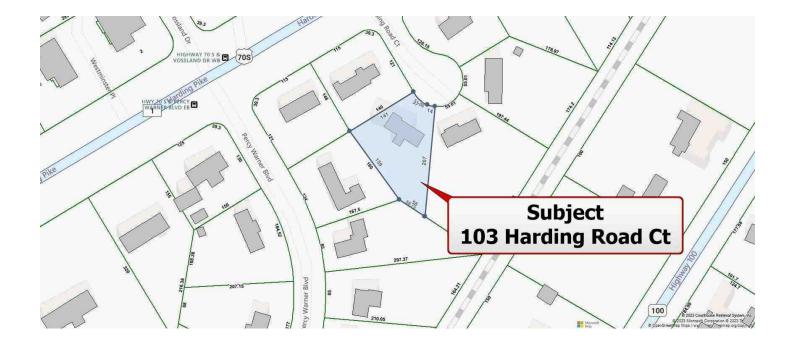
Aerial Map

Borrower	Champery Real Estate 2015 LLC				
Property Address	103 Harding Road Ct				
City	Nashville	County Davidson	State TN	Zip Code 37205	
Lender/Client	Wedgewood Inc				



Plat Map

Borrower	Champery Real Estate 2015 LLC				
Property Address	103 Harding Road Ct				
City	Nashville	County Davidson	State TN	Zip Code 37205	
Lender/Client	Wedgewood Inc				





LOCATION

Property Address	103 Harding Road Ct Nashville, TN 37205-2817	
Subdivision	Warner Park Valley	
County	Davidson County, TN	
PROPERTY SUMMAR	۲Y	
Property Type	Residential	
Land Use	Single Family Dwelling	
Improvement Type	Single Family	
Square Feet	2674	
GENERAL PARCEL IN	FORMATION	
Parcel ID/Tax ID	129-08-0-075.00	
Alternate Parcel ID		
Account Number		
District/Ward	Urban Service Dist	
2020 Census Trct/Blk	185/6	
Assessor Roll Year	2023	



Name	Ostonakulov Odil
Mailing Address	103 Harding Road Ct Nashville, TN 37205-2817

1.0 mi
Distance
3.7 mi
Distance
1.6 mi
Distance

SALES HISTORY THROUGH 07/14/2023

Date	Amount	Buyer/Owners		Seller		Instrument	No. Parcels	Book/Pa Docume	
9/24/2014		Ostonakulov Odil		Lutfullawewa Kamola	а	Quit Claim Deed		2014101	60095502
1/31/2007	\$284,600	Ostonakulov Odil & Lutfullaw Kamola	rewa	Guy John A Jr Etux		Warranty Deed		2007021	50019337
5/13/1969		Guy John A Jr Etux				Warranty Deed		4334/884	4
TAX ASSE	SSMENT								
Appraisal		Amount	Asse	ssment	Amou	int	Jurisdiction		Rate
Appraisal Ye	ar	2022	Asse	ssment Year	2022				
Appraised La	and	\$90,000	Asse	ssed Land	\$22,5	00	General Serv District	lces	2.922
Appraised In	provements	\$363,800	Asse	ssed Improvements	\$90,9	50			
Total Tax Ap	praisal	\$453,800	Total	Assessment	\$113,4	450			
			Exen	npt Amount					
			Exen	npt Reason					
TAXES									

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Property Report for 103 HARDING ROAD CT, cont.

Tax Year	City Ta	axes	County Taxes	Total Taxes		
2022	\$376.6	55	\$3,315.01	\$3,691.66		
2021	\$380.0	6	\$3,350.18	\$3,730.24		
2020	\$387.9	17	\$3,394.05	\$3,782.02		
2019	\$358.4	10	\$2,468.48	\$2,826.88		
2018	\$358.4	10	\$2,468.48	\$2,826.88		
2017	\$358.4	10	\$2,468.48	\$2,826.88		
2016	\$394.1	2	\$2,612.40	\$3,006.53		
2015	\$394.1	2	\$2,612.40	\$3,006.52		
2014	\$394.1	2	\$2,612.40	\$3,006.52		
2013	\$394.1	2	\$2,612.40	\$3,006.52		
MORTGAGE	EHISTORY					
Date	Loan Amount	Borrower	Lender	Book/Page or Document#		
10/08/2014	\$233,600	Ostonakulov Odil Nableva Nigina	Acipia	201410160095503		
01/31/2007	\$227,628	Lutfullaeva Kamola Ostonakulov Odil T	Market Street Mortgage	200702150019338		
01/31/2007	\$56,900	Lutfullaeva Kamola Ostonakulov Odil T	Market Street Mortgage	200702150019339		
04/25/2006	\$100,000	Guy John A Guy Beverly J	Us Bank	200606090068908		
PROPERTY	CHARACTERISTI	CS: BUILDING				
Building #1						
Туре	Single Family	Condition		Units 1		
Year Built	1968	Effective Y	'ear	Stories 2		
BRs	4	Baths	3 F H	Rooms 8		
Total Sq. Ft.	2,674					
Building Squa	are Feet (Living Space)		Building Square Fe	et (Other)		
Base Area 122	25		Att Br Gar 638			
Second Fir 122	25		Stoop 84			
Sunroom High	224		Open Porch 140	Open Porch 140		
			Frame Deck 252			
CONSTRUC	TION					
Quality			Roof Framing			
Shape			Roof Cover Deck			
Partitions			Cabinet Millwork			
Common Wal	95 		Floor Finish			
Foundation		Crawl/Raised	Interior Finish			
Floor System			Air Conditioning	Htg/Clg		
		Brick	Heat Type	Heating/Cooling		
Exterior Wall		Resd Frame	Bathroom Tile			
	iming	Rood Fiamo	Plumbing Fixtures			
Structural Fra	ming	Y	Plumbing Fixtures			
Exterior Wall Structural Fra Fireplace - OTHER	iming		Plumbing Fixtures			

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Property Report for 103 HARDING ROAD CT, cont.

PROPERTY	CHARACTER	ISTICS: LO	T					
Land Use		Single	Family Dwelling	Lot Dimensions	51 X	209		
Block/Lot		/48		Lot Square Feet	20,47	3		
Latitude/Long	itude	36.09	5003°/-86.876403°	Acreage 0.47				
PROPERTY	CHARACTER	ISTICS: UT	ILITIES/AREA					
Gas Source				Road Type				
Electric Sourc	e			Topography				
Water Source				District Trend				
Sewer Source	(Special School District 1				
Zoning Code		(15,000	ne And Two Family -) Square Foot Lot) / Ov- pod Overlay	Special School District 2				
Owner Type								
LEGAL DES	CRIPTION							
Subdivision		Warne	r Park Valley	Plat Book/Page				
Block/Lot		/48		District/Ward	Urban	Service Dist		
Description		Lot 48	Sec 1 Warner Park Valley / N	leighborhood Code And Name: 4326 F	Percy Warner Blvd			
FEMA FLOC	DD ZONES							
Zone Code	Flood Risk	BFE	Description		FIRM Panel ID	FIRM Panel Eff. Date		
AE	High		flood event determined Elevations (BFEs) are	ation by the 1-percent-annual-chance d by detailed methods. Base Flood shown. Mandatory flood insurance s and floodplain management	47037C0332H	04/05/2017		

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	Champerv F	Real Estate 2015	LLC		File	No. 54714
ity	103 Harding	Road Ct		County Davidson	State TN	Zip Code 37205
,	Nashville Wedgewood	d Inc		builty Davidson		Zip code 37205
APPRAIS	AL AND	REPORT II	DENTIFICA	TION		
This Report is	s <u>one</u> of the	following types:				
🗙 Appraisal	Report (A	written report prep	ared under Standa	ards Rule 2-2(a) , pursuant	to the Scope of Work, as disclose	ed elsewhere in this report.)
Restricted Appraisal		written report prep stricted to the state			to the Scope of Work, as disclosing other named intended user(s).	
Commen	ts on St	andards R	ule 2-3			
The statements The reported ana analyses, opinions Unless otherwise period immediately I have no bias w My engagement My compensatio client, the amount My analyses, op were in effect at th Unless otherwise individual providin Reasonat appraised would	of fact contained alyses, opinions s, and conclusive e indicated, I have e indicated, I have y preceding acco ith respect to the in this assignment on for completing of the value opponions, and com the time this repre- e indicated, I have e indicated, no or significant reasons of the value opponions, and com- the time this repre- e indicated, I have e indicated, no or significant reasons of the Expo d have been of	ons. ave no present or pros ave performed no service pertance of this assign the property that is the nent was not contingen ing this assignment is vinion, the attainment of noclusions were develor ort was prepared. ave made a personal if one provided significat al property appraisal a sure Time fered on the market	e limited only by the spective interest in th ices, as an appraise ument. subject of this repo- ent upon developing not contingent upon of a stipulated result, ped, and this report I nspection of the pro- int real property appr ssistance is stated el (USPAP defin prior to the hypother	e property that is the subject of thi r or in any other capacity, regardin rt or the parties involved with this or reporting predetermined results the development or reporting of a or the occurrence of a subsequen has been prepared, in conformity w perty that is the subject of this rep aisal assistance to the person(s) s sewhere in this report).	predetermined value or direction in va t event directly related to the intended with the Uniform Standards of Profess ort. signing this certification (if there are e uted length of time that the property t market value on the effective dat	h respect to the parties involved. his report within the three-year alue that favors the cause of the use of this appraisal. sional Appraisal Practice that xceptions, the name of each y interest being
	-	-	-	dentification and any state mandated r	equirements:	
APPRAISER:				SUPERVIS	ORY or CO-APPRAISER (if	applicable):
APPRAISER:				SUPERVIS	ORY or CO-APPRAISER (if	applicable):
		Mor R			ORY or CO-APPRAISER (if	
Signature:	w Blevins	MonB				
Signature: Name: <u>Matthev</u> State Certification 7	#: <u>6235</u>	Mon		Signature:	on #:	
	#: <u>6235</u> :	f Certification or Licens	e: <u>06/13/2024</u>	Signature:	on #: e #: Expiration Date of Certification or Lic	
Signature: Name: <u>Matthev</u> State Certification 7 or State License #	#: <u>6235</u> :	08/12/2023 /10/2023		Signature:	on #: e #: Expiration Date of Certification or Lic re:	

Form ID20E - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

E & O



HUDSON INSURANCE COMPANY 100 William Street, 5th Floor New York, NY 10038

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Pol 1.	icy Number: Named Insured:		2AX-101 w Blevir			I	Renewal o	of:	PRA-	2AX-1008196
2.	Address:		mington lle, TN							
3.	Policy Period:		From:_ 2023	Febru	lary 13,		То:	<u>Feb</u>	ruary 1	<u>3, 2024</u>
	12:01 A.M. Standa	rd Time a	at the ad	dress	of the Na	med Insur	red as state	d in N	Number	2 above
4.	Limit of Liability	1			Each C	laim			Policy	Aggregate
	Damages Limit of	of Liabili	ty	Α.	\$1,000,	000		в.	\$2,000	0,000
	Claims Expense	e Limit o	f	-				_		
_	Liability			C.	<u>\$1,000,</u>	000		D.	<u>\$2,000</u>	0,000
5.	Deductible (Inclu			Expe			a standard a standard	11.10 18 -2010		
6.	5A. <u>\$ 500</u> Policy Premiu	Each C l		n i	5B.	\$ 1,000 State To	Aggreg			¢0.00
			\$560.00	_		State Ta	xes/Surch	ary	:5.	<u>\$0.00</u>
7.	Retroactive Da	ite:	Februa	ry 13,	2022					
8.	Notice to Com		Hud 100 Ner Fax Em	dson Ir) Willia w York k: 646- ail: <u>hu</u>	nsurance (m Street, , NY 1003 -216-3786 idsonclaim	Group 5 th Floor 38 1 <u>s300@hu</u> a	laim should	p.cor		
9.	A. Program Adı B. Agent/Broke		ator:	OR		rance Ser	gency Cor vices, LLC			

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

to 2. Dellog

President

ia Dastal

Secretary

Page | 1

PRA100 (01/20)

License

