

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	103 Harding Road Court, Nashville, TN 37205	Order ID	9473197	Property ID	35670036
Inspection Date	07/12/2024	Date of Report	07/19/2024		
Loan Number	54714	APN	12908007500		
Borrower Name	Champerey Real Estate 2015 LLC	County	Davidson		

Tracking IDs					
Order Tracking ID	7.11_Atlas aged bpo	Tracking ID 1	7.11_Atlas aged bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CHAMPERY REALE ESTATE 2015 LLC	PROPERTY'S EXTERIOR APPEARS TO BE IN AVERAGE CONDITION FOR THE NEIGHBORHOOD. GLA AND BEDROOM/BATH COUNT ARE FROM MLS LISTING, A COPY OF WHICH IS UPLOADED TO REPORT. TAX CARD IS ALSO UPLOADED. BPO WAS PREVIOUSLY DONE ON PROPERTY 2/10/24, WHEN PROPERTY APPEARED TO BE HAVING RENOVATIONS AND POSSIBLY BE A FLIP. THE PRESENT CONDITION IS ASSUMED TO BE AVERAGE FOR THE AREA, BUT IN BETTER CONDITION THAN WHEN THE FIRST BPO WAS DONE.
R. E. Taxes	\$3,692	
Assessed Value	\$113,450	
Zoning Classification	Residential R15	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	THE NEIGHBORHOOD IS WARNER PARK VALLEY, WITH APPROX 296 SINGLE FAMILY HOMES. OF THE 296, APPROX 258 APPEAR TO BE OWNER OCCUPIED AND 38 NON-OWNER OCCUPIED. THE ZONED ELEMENTARY AND MIDDLE SCHOOLS FOR THE SUBJECT PROPERTY ARE WITHIN 3.7 MILES DISTANCE. MOST TYPES OF COMMERCIAL SERVICES, INCLUDING COSTCO, GROCERY STORES, RESTAURANTS, HOSPITAL, WALMART, LOWES, OFFICES, ETC, ARE WITHIN 1-5 MILES IN SEVERAL DIRECTIONS.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$692,500 High: \$7,395,000	
Market for this type of property	Increased 9 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	103 Harding Road Court	85 Lincoln Ct	6305 Saint Henry Dr	843 Percy Warner Blvd
City, State	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37205	37205	37205	37205
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.76 ¹	0.39 ¹	1.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$950,000	\$900,000	\$998,000
List Price \$	--	\$850,000	\$900,000	\$998,000
Original List Date		04/29/2024	06/28/2024	07/09/2024
DOM · Cumulative DOM	-- · --	73 · 81	12 · 21	3 · 10
Age (# of years)	56	35	59	57
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories TRADITIONAL	2 Stories TRADITIONAL	1.5 Stories TRADITIONAL	2 Stories TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	2,674	2,512	1,995	3,202
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 3 · 1	5 · 3
Total Room #	8	8	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	100%	0%
Basement Sq. Ft.	--	--	875	--
Pool/Spa	--	--	--	--
Lot Size	0.47 acres	.20 acres	.34 acres	.39 acres
Other	--	--	--	--

* Listing 2 is the most comparable listing to the subject.

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

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

Current Listings - Cont.

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

- Listing 1** PER MLS, ---Welcome to this charming home in the idyllic Nashville neighborhood of Belle Meade Courts, where neighbors know their neighbors. Enjoy both city living and a serene peaceful setting here on Lincoln Court. Significant recent updates have been tastefully completed to include: Family Room addition, Finished Heated/Cooled Office/Storage Room, NEW main HVAC, NEW windows, NEW interior paint throughout ,NEW bedroom carpeting, New Dishwasher and Water heater & more! Owner's added an encapsulated crawl space with a dehumidifier. Fully fenced front and back yard. Walk to Parmer Park and Belle Meade Plantation. Experience their beautiful property and venue within a few minutes from home!
- Listing 2** PER MLS, --- Amazing corner lot with a beautiful pool oasis. Home has been completely remodeled and is found in one of Nashville's very favorite neighborhoods. New kitchen, newer primary bath, new walk-in closet, Smartly-finished lower level. The back of the home features a large covered porch, huge pool with automated cover. Deep decking around the pool with a hot tub. Large 2 car garage. Full house water filtration, updated windows & more. The interior has had every surface touched. New refinished floors, paint, and other updates. Near the gorgeous Warner Parks.
- Listing 3** PER MLS, --- Ideal for entertainers & Nature lovers - this one has all the bells and whistles. Gorgeous home rebuilt from the studs up in 2019 & is like brand-new! Featuring vaulted ceilings, open floor plan, Chef inspired kitchen w/ gas oven, gas cooktop & electric built-in convection oven. Beverage refrigerator under 1st island. Walkout to covered 14' x 20' deck, Dakota fire-pit w/ river rock, outdoor brick wood-burning FP & 8'x9' Meditation deck. Outdoor kitchen w/ pergola adjoins original patio (approx 18' x 35') & has pizza oven, grill, smoker,sink, beverage basin, cabinets, drawers & space for outdoor fridge. Spacious primary on main level. Two beds up & 2 beds down have walk-in closets. Bed #5 could be office. Built in air purification system. Heated bathroom floors. 3 sheds. Great location in desired West Meade Highlands - only mins to Cheekwood, Warner Park, shopping, restaurants, Radnor Lake State Park & so much more! No HOA fees.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	103 Harding Road Court	101 Cheek Rd	248 Havorford Rd	6009 Cargile Rd
City, State	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37205	37205	37205	37205
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.32 ¹	0.33 ¹	0.73 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$1,095,000	\$985,000	\$999,900
List Price \$	--	\$1,050,000	\$985,000	\$969,000
Sale Price \$	--	\$985,000	\$995,000	\$880,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	11/30/2023	11/13/2023	06/06/2024
DOM · Cumulative DOM	-- · --	51 · 53	30 · 38	78 · 86
Age (# of years)	56	66	65	65
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories TRADITIONAL	1 Story TRADITIONAL	1 Story TRADITIONAL	1 Story TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	2,674	2,996	2,489	2,184
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 3	3 · 4
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	None	None	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.47 acres	.91 acres	.43 acres	.74 acres
Other	--	--	--	--
Net Adjustment	--	-\$50,000	+\$5,000	-\$60,000
Adjusted Price	--	\$935,000	\$1,000,000	\$820,000

* Sold 2 is the most comparable sale to the subject.

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

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

Recent Sales - Cont.

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

- Sold 1** ADJ, -\$50,000. (+\$30,000, BEDROOM/BATH COUNT. +\$20,000, GARAGE/CARPORT SPACES. -\$100,000, LOT). PER MLS, --- Charming home nestled in the sought-after Highlands of Belle Meade. Located near top-tier dining, shopping, and medical centers. Julia Green Elementary school. Great room with a vaulted ceiling, gas fireplace, and sand & finish hardwoods. The primary bedroom offers a en suite bathroom and walk-in closet with custom shelving. Well-appointed kitchen featuring abundant cabinet space, gas stove, and walk-in pantry. Separate dining area. The versatile bonus room can serve as an office, playroom, and more. Additional highlights include a large utility room, walk-up storage from the laundry, a 2020-installed 5-ton HVAC unit with new ductwork, and a 2022 new water heater. Commercial-grade electric gate security (with three remotes) leading to a fenced backyard. Storage shed included. This expansive 0.91-acre lot offers ample room for future expansion and a garage addition. This home presents a rare opportunity in Belle Meade Highlands. Totally renovated in 2011. Great price for Highlands of Belle Meade - Home was taken down to studs in 2011 - New HVAC and duct work in 2020 - new hot water in 2022 -
- Sold 2** ADJ, +\$5,000. (-\$15,000, BEDROOM/BATH COUNT. +\$20,000, GARAGE/CARPORT SPACES). PER MLS, ---Wonderful 4 bedroom/3 full bath family home in great west meade neighborhood! Separate living room, great size den for family gatherings, eat in kitchen. Large master suite, bath and closet. Screen in porch overlooking backyard! Desirable neighborhood perfect for bike rides and walks!
- Sold 3** ADJ, -\$60,000. (-\$15,000, condition. -\$15,000, BEDROOM/BATH COUNT. -\$30,000, LOT SIZE). PER MLS, ---Renovated ranch in the heart of West Meade, next to Percy Warner Park and just 20 minutes to downtown Nashville! This home features a sprawling floor plan with over 2300 sq ft of living space with four bedrooms and three bathrooms. An updated kitchen and formal dining room make for the perfect combination for entertaining and hosting the family gatherings. Recent updates by the sellers include interior and exterior painting, master and secondary bathroom, a home office with built-in shelving and storage, and an expansive outdoor screened-in porch with fire pit and built-in heaters to enjoy year round! Attached, rear 2-car garage with storage and large yard for the kids and pups to play. Don't miss this move-in ready home in one of Nashville's most sought after areas!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Muttz Realty,LLC	PROPERTY WAS LAST LISTED IN MLS 7/27/23 FOR \$665,000, AND SOLD 8/8/23 FOR \$665,000. PROPERTY IS CURRENTLY LISTED FOR \$898,000.					
Listing Agent Name	John Zupancic						
Listing Agent Phone	317-285-9735						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
07/27/2023	\$665,000	07/31/2023	\$665,000	Sold	08/08/2023	\$665,000	MLS
02/29/2024	\$975,000	07/08/2024	\$898,000	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$950,000	\$950,000
Sales Price	\$945,000	\$945,000
30 Day Price	\$870,000	--
Comments Regarding Pricing Strategy		
<p>SUGGESTED PRICING LEANS MOST HEAVILY UPON PRICING OF SOLD COMPS, ALL OF WHICH ARE WITHIN A 1.0 MILE DISTANCE FROM SUBJECT PROPERTY, AND IN APPROPRIATE GLA RANGE. SOME ADJUSTMENTS HAVE BEEN MADE TO EACH SOLD COMP. BPO WAS PREVIOUSLY DONE ON PROPERTY 2/10/24, WHEN PROPERTY APPEARED TO BE HAVING RENOVATIONS AND POSSIBLY BE A FLIP. THE PRESENT CONDITION IS ASSUMED TO BE AVERAGE FOR THE AREA, BUT IN BETTER CONDITION THAN WHEN THE FIRST BPO WAS DONE.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to the time of inspection our subject was being worked on with some updates..
The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

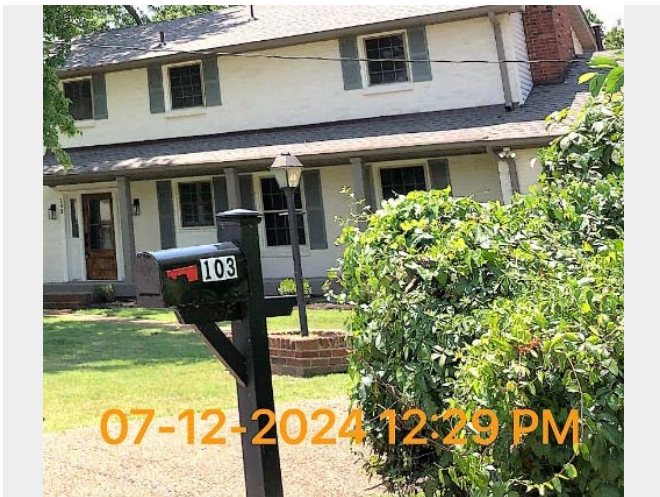
Subject Photos



Front



Front



Address Verification



Side



Street



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 85 Lincoln Ct
Nashville, TN 37205



Front

L2 6305 Saint Henry Dr
Nashville, TN 37205



Front

L3 843 Percy Warner Blvd
Nashville, TN 37205



Front

Sales Photos

S1 101 CHEEK RD
Nashville, TN 37205



Front

S2 248 HAVORFORD RD
Nashville, TN 37205



Front

S3 6009 CARGILE RD
Nashville, TN 37205



Front

ClearMaps Addendum

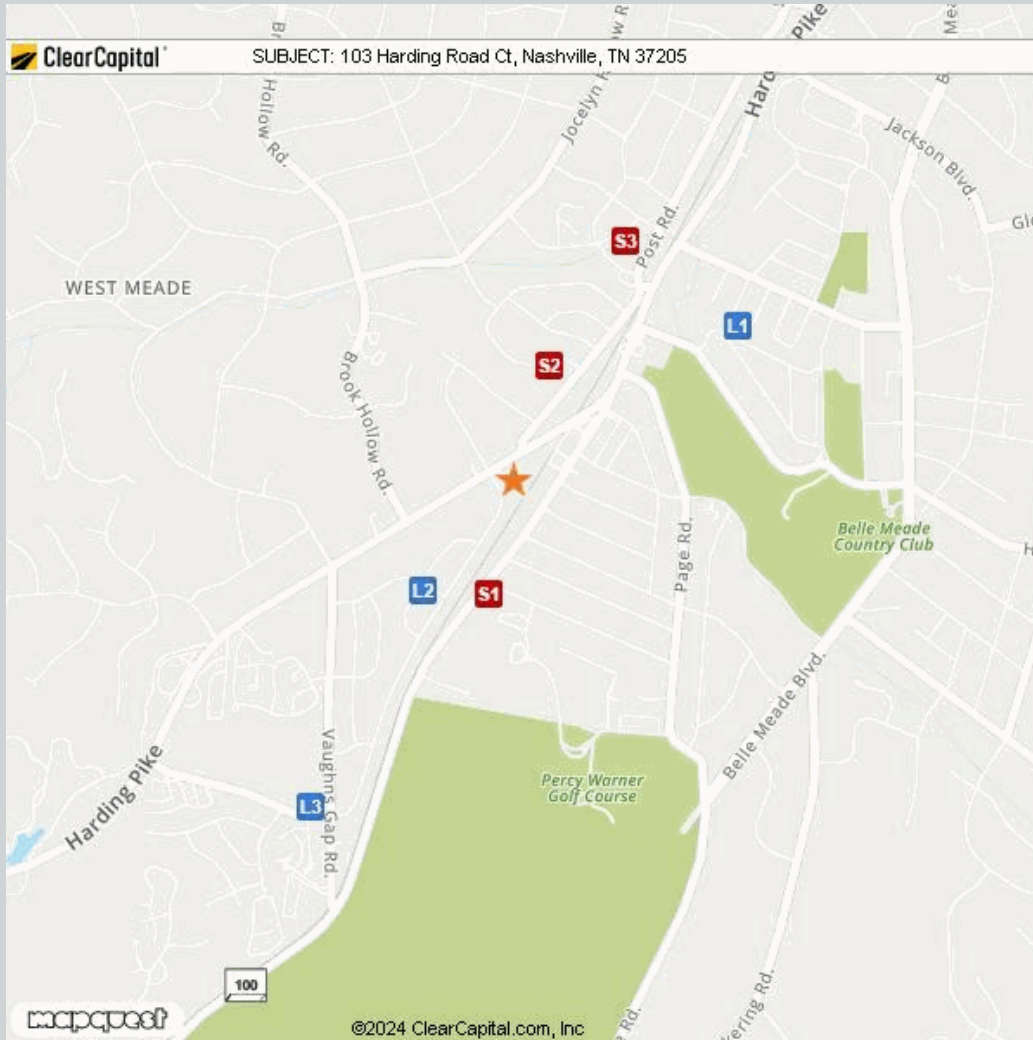
Address ★ 103 Harding Road Court, Nashville, TN 37205

Loan Number 54714

Suggested List \$950,000

Suggested Repaired \$950,000

Sale \$945,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	103 Harding Road Court, Nashville, TN 37205	--	Parcel Match
L1 Listing 1	85 Lincoln Ct, Nashville, TN 37205	0.76 Miles ¹	Parcel Match
L2 Listing 2	6305 Saint Henry Dr, Nashville, TN 37205	0.39 Miles ¹	Parcel Match
L3 Listing 3	843 Percy Warner Blvd, Nashville, TN 37205	1.06 Miles ¹	Parcel Match
S1 Sold 1	101 Cheek Rd, Nashville, TN 37205	0.32 Miles ¹	Parcel Match
S2 Sold 2	248 Havorford Rd, Nashville, TN 37205	0.33 Miles ¹	Parcel Match
S3 Sold 3	6009 Cargile Rd, Nashville, TN 37205	0.73 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Sarah Rummage	Company/Brokerage	Benchmark Realty, LLC
License No	00221117	Address	2500 - 21ST AVENUE SOUTH NASHVILLE TN 37212
License Expiration	08/22/2024	License State	TN
Phone	6155165233	Email	sarahrummage@comcast.net
Broker Distance to Subject	4.50 miles	Date Signed	07/19/2024

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.