DRIVE-BY BPO

3442 SOUTHWOOD DRIVE

CLARKSVILLE, TN 37042

55791 Loan Number

\$292,000• As-Is Value

by ClearCapital

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

Address Inspection Date Loan Number Borrower Name	3442 Southwood Drive, Clarksville, TN 37042 05/06/2024 55791 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9319895 05/07/2024 007H C 037.0 Montgomery	35367109
Tracking IDs				
Order Tracking ID	5.3_Aged_BPOs	Tracking ID 1	5.3_Aged_BPOs	
Tracking ID 2		Tracking ID 3		

General Conditions		
Owner	Caramount Properties	Condition Comments
R. E. Taxes	\$1,869	The house and the property appear to be in good condition.
Assessed Value	\$177,200	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data				
Location Type	Rural	Neighborhood Comments		
Local Economy	Stable	This is an area of older homes with medium square feet and		
Sales Prices in this Neighborhood	Low: \$268,000 High: \$300,000	small lots located near to Fort Campbell Military Base.		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<30			

Client(s): Wedgewood Inc

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3442 Southwood Drive	3364 N Henderson Way	3393 Endsworth Dr	606 Fennec Way
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.11 1	0.78 1	2.47 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$279,900	\$290,000
List Price \$		\$335,000	\$279,900	\$289,000
Original List Date		09/05/2023	04/12/2024	03/01/2024
DOM · Cumulative DOM		242 · 245	9 · 25	11 · 67
Age (# of years)	16	20	20	9
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story ranch	1 Story ranch	1.5 Stories ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,509	1,560	1,460	1,410
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.17 acres	.46 acres	.69 acres	.16 acres

^{*} Listing 1 is the most comparable listing to the subject.

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

- **Listing 1** The GLA is larger. The lot size is larger. The age is older. The proximity is 1.11 miles. This home has a garage.
- Listing 2 The proximity is .78 miles. The age is older. The lot size is larger. The GLA is smaller. This home has a garage.
- Listing 3 The lot size is about the same. The GLA is smaller. The proximity is 2.47 miles. The age is newer. This home has a garage.

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

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

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

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3442 Southwood Drive	1482 Bruceton Dr	3518 Southwood Dr	1730 Crestview Dr
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.22 1	0.19 1	1.90 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$290,000	\$299,900	\$270,000
List Price \$		\$290,000	\$299,900	\$268,900
Sale Price \$		\$290,000	\$299,900	\$268,900
Type of Financing		Cash	Va	Fha
Date of Sale		02/16/2024	02/09/2024	01/30/2024
DOM · Cumulative DOM		4 · 49	6 · 52	15 · 45
Age (# of years)	16	15	16	24
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story ranch	1 Story ranch	1.5 Stories ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,509	1,545	1,600	1,484
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 3
Total Room #	6	6	8	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	23%
Basement Sq. Ft.				338
Pool/Spa				
Lot Size	.17 acres	.19 acres	.17 acres	.46 acres
Other	porch	deck fence	porch deck fence	porch deck
Net Adjustment		-\$1,200	-\$3,050	-\$800
Adjusted Price		\$288,800	\$296,850	\$268,100

^{*} Sold 2 is the most comparable sale to the subject.

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

- **Sold 1** The GLA is larger. The lot size is about then same. The age is about the same .The proximity is .22 miles. This home has a garage.
- Sold 2 The proximity is .19 miles. The age is the same. The lot size is the same. The GLA is larger. This home has a garage.
- Sold 3 The lot size is larger. The GLA is smaller. The proximity is 1.90 miles. The age is older. This home has a garage.

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

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

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Subject Sal	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/F	irm			I do not see	a recent listing his	story.	
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

	As Is Price	Repaired Price	
	AS IS FIICE	•	
Suggested List Price	\$297,000	\$297,000	
Sales Price	\$292,000	\$292,000	
30 Day Price	\$287,000		
Comments Regarding Pricing S	Strategy		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Client(s): Wedgewood Inc

Property ID: 35367109

Subject Photos

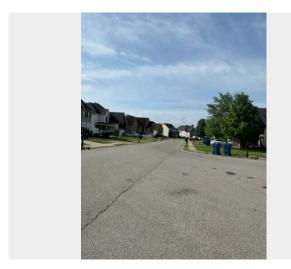
by ClearCapital



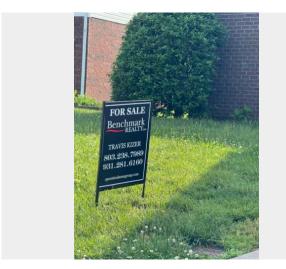
Front



Address Verification



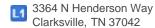
Street



Other

by ClearCapital

Listing Photos





Front

3393 Endsworth Dr Clarksville, TN 37042



Front

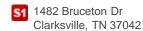
606 Fennec Way Clarksville, TN 37042



Front

55791

Sales Photos





Front

3518 Southwood Dr Clarksville, TN 37042



Front

1730 Crestview Dr Clarksville, TN 37042

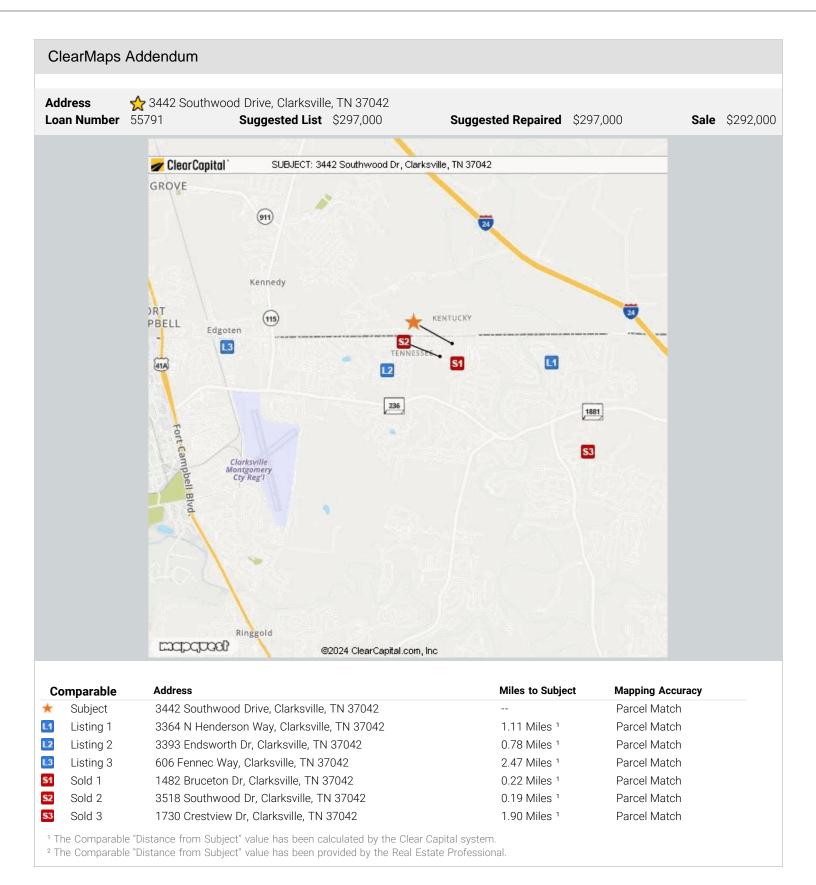


Front

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Addendum: Report Purpose

Market Approach and Market Time

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

Definitions:

Fair Market Price A price at which the property would sell between a willing buyer and a willing seller neither being

compelled by undue pressure and both having reasonable knowledge of relevant facts.

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

Marketing Time The amount of time the property is exposed to a pool of prospective buyers before going into contract.

The customer either specifies the number of days, requests a marketing time that is typical to the

subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market The estimated time required to adequately expose the subject property to the market resulting in a

contract of sale.

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Addendum: Report Purpose - cont.

Report Instructions

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

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Report Instructions - cont.

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

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

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Broker Information

by ClearCapital

Broker Name William Garrett Company/Brokerage Bill Garrett Realty

License No 294235 **Address** 604 N Main St Ashland City TN

37015

License Expiration 06/02/2025 **License State** TN

Phone 6157927770 **Email** billgarrettrealtor@gmail.com

Broker Distance to Subject 30.33 miles **Date Signed** 05/07/2024

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.

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