DRIVE-BY BPO

809 TURTLE CREEK RD

CLARKSVILLE, TN 37043

56867 Loan Number **\$300,000**• 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	809 Turtle Creek Rd, Clarksville, TN 37043 03/07/2024 56867 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9202864 03/09/2024 063B H 0070 Montgomery	Property ID	35167746
Tracking IDs					
Order Tracking ID	3.7_BPO	Tracking ID 1	3.7_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	STACEY M DEHNE	Condition Comments
R. E. Taxes	\$1,710	The subject is an average quality house in average condition. It
Assessed Value	\$41,700	needs to have roof repaired due to shingle loss. This is the only
Zoning Classification	Residential R-1A	deferred maintenance/repair noted, at the time of the inspection. The estimate of repair includes the possibility of water damage
Property Type	SFR	to the decking. If the roof were repaired it would add to the
Occupancy	Occupied	subjects curb appeal. There are no known externalities that
Ownership Type	Fee Simple	would affect the market value.
Property Condition	Average	
Estimated Exterior Repair Cost	\$5,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$5,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ta						
Location Type	Suburban	Neighborhood Comments					
Local Economy	Stable	This is a neighborhood of average quality houses with avera					
Sales Prices in this Neighborhood	Low: \$290400 High: \$725300	to above average maintenance. It is located near I-24, a main thoroughfare to Ft Campbell Military Base and Nashville, TN. It					
Market for this type of property	Increased 7 % in the past 6 months.	near places of employment, schools, and shopping. Places of worship and recreation are nearby. There doesn't appear to be					
Normal Marketing Days	<180	any abandoned properties in the neighborhood.					

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	809 Turtle Creek Rd	3173 Turtle Creek Ct	852 Boxwood Ct	816 Burton Trl
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37043	37043	37043	37043
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.18 1	0.14 1	0.85 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$354,900	\$389,991
List Price \$		\$315,000	\$354,900	\$379,991
Original List Date		02/09/2024	11/28/2023	01/11/2024
DOM · Cumulative DOM	·	2 · 29	49 · 102	56 · 58
Age (# of years)	26	26	18	32
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Contemporary	1 Story Contemporary	1.5 Stories Cape Cod
# Units	1	1	1	0
Living Sq. Feet	1,698	1,778	2,086	2,048
Bdrm · Bths · ½ Bths	4 · 3	4 · 2	3 · 2	3 · 2 · 1
Total Room #	6	8	7	6
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				1,250
Pool/Spa				
Lot Size	0.36 acres	0.37 acres	0.37 acres	0.87 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** This listing is the most similar to the subject. It has a 2 car garage while the subject doesn't; the subject has a flex room with a 3rd full bath. The differences in amenities value are deemed to off set.
- Listing 2 This listing has more GLA and a 2 car garage, and it only has 2 full bath rooms, it is deemed to be superior to the subject.
- Listing 3 This listing has more GLA and a 2 car garage in the full basement, it only has 2 1/2 bahrooms. It is superior to the subject.

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

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

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

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Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	809 Turtle Creek Rd	823 Buckhorn Dr	923 Drum Ln	3122 Arrow Ln
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37043	37043	37043	37043
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.15 1	0.27 1	0.12 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$285,000	\$349,000	\$330,000
List Price \$		\$285,000	\$335,000	\$314,900
Sale Price \$		\$290,000	\$312,000	\$314,900
Type of Financing		Va	Va	Conventional
Date of Sale		10/11/2023	12/20/2023	03/20/2023
DOM · Cumulative DOM	·	2 · 40	30 · 71	106 · 150
Age (# of years)	26	25	24	27
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1.5 Stories Cape Cod	1 Story Ranch	1.5 Stories Contemporar
# Units	1	1	1	1
Living Sq. Feet	1,698	1,596	1,180	1,721
Bdrm · Bths · ½ Bths	4 · 3	3 · 2 · 1	3 · 3	3 · 2 · 1
Total Room #	6	6	6	8
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	50%	0%
Basement Sq. Ft.			1,180	
Pool/Spa				
Lot Size	0.36 acres	0.29 acres	0.54 acres	0.28 acres
Other	stg bldg	none	stg bldg	Stg bldg
Net Adjustment		+\$2,500	-\$8,000	+\$2,500
Adjusted Price		\$292,500	\$304,000	\$317,400

^{*} Sold 3 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.

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Recent Sales - Cont.

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

- **Sold 1** This comparable has a 2 car garage, but has slightly less GLA on 2 different levels, only has 2 1/2 baths and no storage building. It is deemed to be slightly inferior to the subject. Time of sale was extended to find suitable comparable sales with in the subjects neighborhood.
- **Sold 2** This comparable has a 1 car garage in the basement, it has less GLA but has 600 sq ft of finished area in the basement. It has 3 full bath rooms and is slightly superior to the subject. Time of sale was extended to find suitable comparable sales with in the subjects neighborhood.
- **Sold 3** This sale has a 1 car garage and comparable GLA on 2 different floors. It has 2 1/2 baths and is considered the most similar to the subject. Time of sale was extended to find suitable comparable sales with in the subjects neighborhood.

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Subject Sal	es & Listing Hist	ory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm			The subject has not been listed for sale or sold in the past 12				
Listing Agent Na	me			months.			
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

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$315,000	\$325,000			
Sales Price	\$300,000	\$310,000			
30 Day Price	\$290,000				
Comments Regarding Pricing Strategy					

The sale price was determined by considering the adjusted sale prices of the comparable sales as well the listings. Suggested list was determined by the typical list-to-sale ratio of this market. The 30 day price is comparable to other quick sales in this neighborhood.

Clear Capital Quality Assurance Comments Addendum

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

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Subject Photos

by ClearCapital







Address Verification



Side



Side



Back



Street

As-Is Value

Subject Photos

by ClearCapital



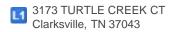


Other Other

CLARKSVILLE, TN 37043 Loan N

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Listing Photos





Front

852 BOXWOOD CT Clarksville, TN 37043



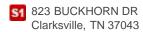
Front

816 BURTON TRL Clarksville, TN 37043



Front

Sales Photos





Front

923 DRUM LN Clarksville, TN 37043



Front

3122 ARROW LN Clarksville, TN 37043



Front

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ClearMaps Addendum 🗙 809 Turtle Creek Rd, Clarksville, TN 37043 **Address** Loan Number 56867 Suggested List \$315,000 Suggested Repaired \$325,000 Sale \$300,000 Clear Capital SUBJECT: 809 Turtle Creek Rd, Clarksville, TN 37043 Bradbury Rd. Red Riv HOLLY PE Hawthorn Dr. 76 Neptune mapapagg; @2024 ClearCapital.com, Inc Address Miles to Subject **Mapping Accuracy** Comparable Subject 809 Turtle Creek Rd, Clarksville, TN 37043 Parcel Match L1 Listing 1 3173 Turtle Creek Ct, Clarksville, TN 37043 0.18 Miles 1 Parcel Match Listing 2 852 Boxwood Ct, Clarksville, TN 37043 0.14 Miles 1 Parcel Match Listing 3 816 Burton Trl, Clarksville, TN 37043 0.85 Miles 1 Parcel Match **S1** Sold 1 823 Buckhorn Dr, Clarksville, TN 37043 0.15 Miles 1 Parcel Match S2 Sold 2 923 Drum Ln, Clarksville, TN 37043 0.27 Miles 1 Parcel Match **S**3 Sold 3 3122 Arrow Ln, Clarksville, TN 37043 0.12 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.

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56867

\$300,000
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Loan Number • A

Addendum: Report Purpose

by ClearCapital

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

by ClearCapital

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.

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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37043

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Broker Information

Broker Name Michael Grant Company/Brokerage Crye-Leike Inc

License No 367922 Address 2204D Madison St Clarksville TN

License Expiration 07/06/2024 License State TN

Phone6157671478Emailmgrant@realtracs.com

Broker Distance to Subject 3.98 miles **Date Signed** 03/09/2024

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 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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