# **DRIVE-BY BPO**

### 6736 AUTUMNWOOD DR

NASHVILLE, TN 37221

**57018** Loan Number

**\$605,000**• As-Is Value

by ClearCapital

report.

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

Address Inspection Date Loan Number Borrower Name	6736 Autumnwood Dr, Nashville, TN 37221 03/29/2024 57018 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9245485 03/29/2024 155-08-0C-24 Davidson	Property ID 47.00-CO	35250433
Tracking IDs					
Order Tracking ID	3.29_BPO	Tracking ID 1	3.29_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Riddick Trust	Condition Comments
R. E. Taxes	\$3,276	The subject is a one story SF detached in average condition. It
Assessed Value	\$448,500	was built in 1997 and offers 3306 Sq.Ft of living space. The floor
Zoning Classification	Residential	plan includes total 7 rooms, 3 bedrooms, & 2.5 baths.
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 Da	ıta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Located in a neighborhood which conforms and offers of			
Sales Prices in this Neighborhood	Low: \$485,000 High: \$840,000	similar styled homes on the market. Housing characteristics ar very similar overall. A shortage of homes on the market as ther			
Market for this type of property	Increased 5 % in the past 6 months.	are more homes which have sold than listed in the past 6 months. Naturally, this shortage has enabled prices to rise and			
Normal Marketing Days	<180	this trend is expected to continue over the next 6 months. The area has a minimal presence of REO's/shortsales which are currently listed on the market or have sold.			

by ClearCapital

NASHVILLE, TN 37221

**57018** Loan Number

**\$605,000**• As-Is Value

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	6736 Autumnwood Dr	6544 Chessington Dr	724 Vauxhall Dr	7101 River Park Ct
City, State	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37221	37221	37221	37221
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.23 1	1.17 1	0.74 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$575,000	\$629,000	\$739,000
List Price \$		\$575,000	\$629,000	\$638,000
Original List Date		02/22/2024	03/16/2024	01/17/2024
DOM · Cumulative DOM	•	36 · 36	13 · 13	72 · 72
Age (# of years)	27	21	29	38
Condition	Average	Average	Fair	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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,306	2,970	3,230	3,223
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	4 · 3 · 1	4 · 4 · 1
Total Room #	7	8	9	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	100%	0%	0%	0%
Basement Sq. Ft.	754			
Pool/Spa				
Lot Size	0.24 acres	0.18 acres	0.31 acres	0.31 acres

<sup>\*</sup> Listing 3 is the most comparable listing to the subject.

Other

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

DECK FP

Listing 1 Inferior GLA(13440), similar age and lot size, same in style and condition, superior room count(-8000), has 2 garage. \$580,440

Listing 2 Similar GLA, lot size and age, superior room count(-12000), same in style and fair condition(10000), has 2 garage. \$627,000

Patio FP

Listing 3 Similar GLA, lot size and age, superior room count(-16000), same in style and average condition, has 2 garage. \$622,000

DECK FP

Effective: 03/29/2024

DECK FP

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

NASHVILLE, TN 37221

**57018** Loan Number

**\$605,000**• As-Is Value

by ClearCapital

	0.1.		0.110	0.110
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6736 Autumnwood Dr	7129 Forrest Oaks Dr	204 Sweetgum Ct	7428 Kreitner Dr
City, State	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37221	37221	37221	37221
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.18 1	0.27 1	0.34 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$599,900	\$574,900	\$650,000
List Price \$		\$599,900	\$574,900	\$600,000
Sale Price \$		\$582,500	\$590,000	\$595,000
Type of Financing		Conventional	Conventional	Cash
Date of Sale		03/29/2024	03/01/2024	10/04/2023
DOM · Cumulative DOM		28 · 28	50 · 50	53 · 53
Age (# of years)	27	31	22	23
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,306	2,692	3,109	3,767
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	4 · 3 · 2	4 · 2 · 1
Total Room #	7	7	10	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	No
Basement (% Fin)	100%	100%	100%	0%
Basement Sq. Ft.	754	560	874	
Pool/Spa				
Lot Size	0.24 acres	0.27 acres	0.81 acres	0.16 acres
Other	DECK FP	Deck porch FP	Deck porch FP	Deck porch FP
Net Adjustment		+\$24,560	-\$6,120	-\$26,440
Adjusted Price		\$607,060	\$583,880	\$568,560

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

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

- Sold 1 Similar lot size and age, equal room count, same in style and average condition, inferior GLA(24560), has 2 garage.
- **Sold 2** Similar lot size and age, superior room count(-14000), same in style and average condition, inferior GLA(7880), has 2 garage.
- Sold 3 Similar lot size and age, superior room count(-8000) and GLA(-18440), same in style and average condition, has 2 garage.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

NASHVILLE, TN 37221

**57018** Loan Number

**\$605,000**• As-Is Value

by ClearCapital

Subject Sal	es & Listing Hist	ory					
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm		Subject has not been sold or listed in the market for 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	\$620,000	\$620,000		
Sales Price	\$605,000	\$605,000		
30 Day Price	\$580,000			
Comments Regarding Pricing S	trategy			

#### Comments Regarding Pricing Strategy

Searched comps within 1 mile radius from the subject and 6 months back for comparable sale. There is not enough listing and sold comps within the area, expanded proximity to 2 miles. The ones used are the best possible currently available comps and the adjustments are sufficient for this area to account for the differences in the subject and comps. The subject was strategically priced mid-market because all homes were of similar GLA, age, style, and lot utility. No extraordinary characteristics were noted to price low or high.

Client(s): Wedgewood Inc

Property ID: 35250433

by ClearCapital

### **6736 AUTUMNWOOD DR**

NASHVILLE, TN 37221

**57018** Loan Number

**\$605,000**• As-Is Value

### 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: 35250433 Effective: 03/29/2024 Page: 5 of 13

# **Subject Photos**

by ClearCapital



Front



Address Verification



Side



Side

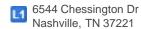


Side



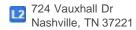
Street

# **Listing Photos**



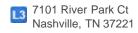


Front





Front



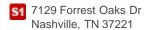


**Front** 

NASHVILLE, TN 37221

### Loan Number

## **Sales Photos**





Front

204 Sweetgum Ct Nashville, TN 37221



Front

7428 Kreitner Dr Nashville, TN 37221



Front

NASHVILLE, TN 37221

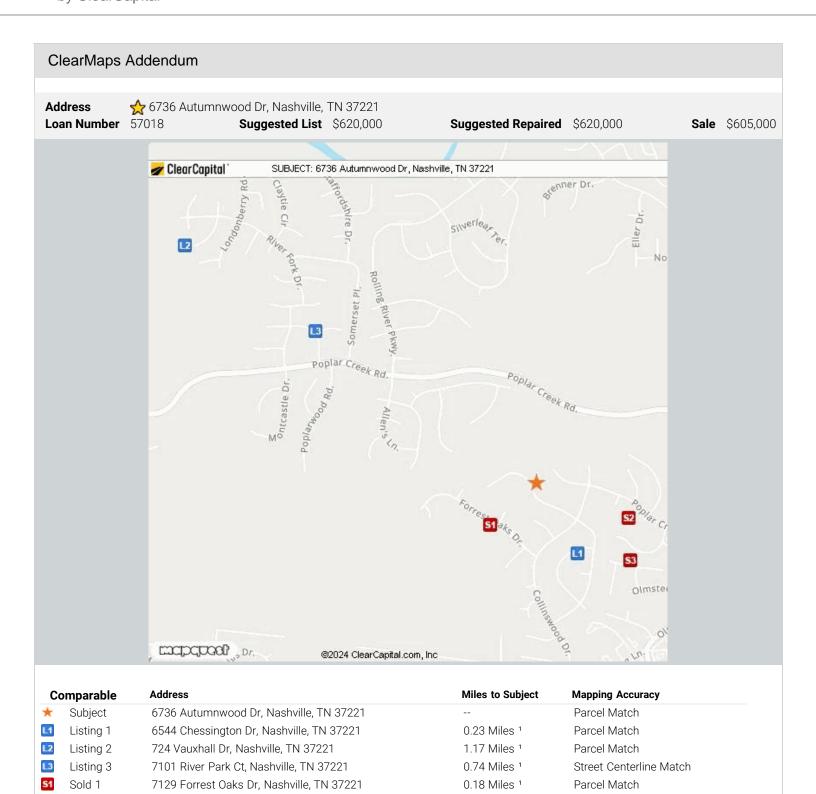
**57018** Loan Number

**\$605,000**• As-Is Value

by ClearCapital

Sold 2

Sold 3



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

204 Sweetgum Ct, Nashville, TN 37221

7428 Kreitner Dr, Nashville, TN 37221

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

0.27 Miles 1

0.34 Miles <sup>1</sup>

Parcel Match

Parcel Match

NASHVILLE, TN 37221

**57018** Loan Number

**\$605,000**• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 35250433

Effective: 03/29/2024

Page: 10 of 13

NASHVILLE, TN 37221

57018

**\$605,000**• As-Is Value

Loan Number

### 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.

Client(s): Wedgewood Inc

Property ID: 35250433

Page: 11 of 13

NASHVILLE, TN 37221

**57018** Loan Number

**\$605,000**• As-Is Value

Report Instructions - cont.

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 35250433 Effective: 03/29/2024 Page: 12 of 13



NASHVILLE, TN 37221

**57018** Loan Number

**\$605,000**• As-Is Value

by ClearCapital

Broker Information

Broker Name Robert Weigel Company/Brokerage HRG Realty Group LLC

License No 288515 Address 1108 Belle Meade Boulevard Nashville TN 37205

License Expiration 10/03/2025 License State TN

Phone 6155256165 **Email** robb@realestateagentrobert.com

**Broker Distance to Subject** 5.93 miles **Date Signed** 03/29/2024

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.

Client(s): Wedgewood Inc Property ID: 35250433 Effective: 03/29/2024 Page: 13 of 13