DRIVE-BY BPO

1467 RAVEN ROAD

CLARKSVILLE, TN 37042

57402 Loan Number

\$350,000• 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	1467 Raven Road, Clarksville, TN 37042 05/10/2024 57402 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9335329 05/13/2024 007G E 06300 Montgomery	Property ID	35393339
Tracking IDs					
Order Tracking ID	5.10_BPO	Tracking ID 1	5.10_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	ARIANNA D TAYLOR	Condition Comments
R. E. Taxes	\$2,505	The subject is of good quality construction and in average
Assessed Value	\$59,375	condition. There was some repairs/deferred maintenance noted
Zoning Classification	Residential R-2	in the MLS. There is heat damaged vinyl siding in the of the subject, per the MLS photo. Interior damage is unknown, but it is
Property Type	SFR	considered to be in average condition. It is in a neighborhood of
Occupancy	Occupied	properties with similar improvements. There are no known
Ownership Type	Fee Simple	negative externalities that would affect the marketability of the subject.
Property Condition	Average	Subject.
Estimated Exterior Repair Cost	\$1,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$1,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject neighborhood is comprised of good quality homes in
Sales Prices in this Neighborhood	Low: \$217900 High: \$367400	good condition. It is near Ft. Campbell Military Base, as well as other places of employment, shopping, and schools. Places of
Market for this type of property	Remained Stable for the past 6 months.	worship and recreation are nearby. There were no boarded- up/abandoned properties noted and no distressed sales
Normal Marketing Days	<30	apparent, at this time.

Client(s): Wedgewood Inc

Property ID: 35393339

57402

by ClearCapital

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1467 Raven Road	3328 Melissa Ln	1483 Raven Ln	3477 Sikorsky Ln
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.67 1	0.05 1	0.13 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$349,500	\$365,000	\$375,000
List Price \$		\$345,000	\$364,900	\$380,000
Original List Date		02/29/2024	04/22/2024	09/17/2023
DOM · Cumulative DOM	·	58 · 74	16 · 21	162 · 239
Age (# of years)	11	15	8	12
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	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,525	2,115	2,213	2,824
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	4 · 2 · 2	3 · 2 · 1
Total Room #	6	7	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	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	0.17 acres	0.17 acres	0.17 acres	0.22 acres
Other	CvDeck, Deck, Fence	Deck, CvPatio, Fence	CvDeck, Fence	CvDeck, Fence

^{*} Listing 3 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 has less GLA than the subject property, all other amenities are similar. It is inferior to the subject.
- Listing 2 This listing has less GLA than the subject property but has 2 1/2 baths. It is inferior to the subject.
- Listing 3 This listing has more GLA than the subject, all other amenities are similar. It is deemed to be supperior 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.

CLARKSVILLE, TN 37042

by ClearCapital

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1467 Raven Road	1529 Osage Ct	1494 Cobra Ln	1868 Apache Way
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
•	37042	37042	37042	37042
Zip Code	37042 MLS	37042 MLS	37042 MLS	MLS
Datasource	IVILS	0.29 ¹		
Miles to Subj.			0.24 ¹	0.35 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$340,000	\$339,900	\$405,000
List Price \$		\$335,000	\$339,900	\$405,000
Sale Price \$		\$325,000	\$339,900	\$405,000
Type of Financing		Conventional	Va	Va
Date of Sale		04/10/2024	04/26/2024	04/01/2024
DOM · Cumulative DOM		36 · 77	12 · 44	11 · 84
Age (# of years)	11	7	14	13
Condition	Average	Average	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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,525	2,036	2,003	2,844
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	5 · 3 · 1
Total Room #	6	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	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	0.17 acres	0.28 acres	0.17 acres	0.18 acres
Other	CvDeck, Deck, Fence	CvPatio, Fence	Deck, Fence	CvDeck, Patio, Fence
Net Adjustment		+\$22,000	+\$13,000	-\$30,500
Adjusted Price		\$347,000	\$352,900	\$374,500

^{*} 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** This comparable has less GLA than the subject property. All other amenities are similar. It is considered to be inferior to the subject.
- Sold 2 This comparable has less GLA than the subject property doesn't have a covered deck. It is inferior to the subject.
- Sold 3 This comparable has more GLA than the subject and has 1 additional full bathroom. 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.

by ClearCapital

CLARKSVILLE, TN 37042

Current Listing Status Currently Listed		Listing History Comments					
Listing Agency/Firm Listing Agent Name Listing Agent Phone		Legion Realty Amberly Tomme (931)933-0522		The subject was listed for sale on 03/31/24, for \$340,000. The price was reduced on 04/06/24, by \$10,000. On 04/11/24 the			
				# of Removed Listings in Previous 12 (Months		0	
# of Sales in Pro Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
03/31/2024	\$340.000	04/08/2024	\$330,000	Pending/Contract	05/01/2024	\$330,000	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$367,000	\$369,000		
Sales Price	\$350,000	\$352,000		
30 Day Price	\$330,000			
Comments Regarding Pricing S	itrategy			

The sale price of the subject was derived by the consideration of the adjusted sale prices of the comparable sales as well as the listings. The suggested list price was determined by the typical list to sale price ratio of this market. The 30-day price is the lowest sale price; in the past 12 months, in the development of any property that has improvements with similar GLA (within 10%). This should ensure a fast sale.

Client(s): Wedgewood Inc

Property ID: 35393339

Effective: 05/10/2024 Page: 4 of 13

CLARKSVILLE, TN 37042

57402 Loan Number

\$350,000• As-Is Value

by ClearCapital

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: 35393339 Effective: 05/10/2024 Page: 5 of 13

CLARKSVILLE, TN 37042

Subject Photos

by ClearCapital



Front



Address Verification



Side



Side

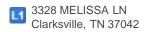


Side



Street

Listing Photos





Front





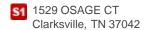
Front





Front

Sales Photos





Front

52 1494 COBRA LN Clarksville, TN 37042



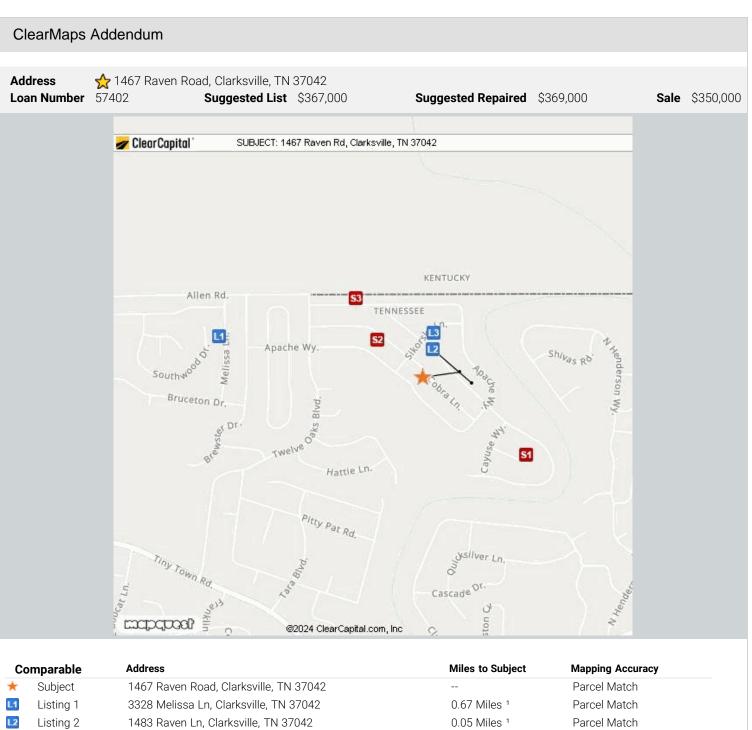
Front

1868 APACHE WAY Clarksville, TN 37042



Front

by ClearCapital



	•			
*	Subject	1467 Raven Road, Clarksville, TN 37042		Parcel Match
L1	Listing 1	3328 Melissa Ln, Clarksville, TN 37042	0.67 Miles ¹	Parcel Match
L2	Listing 2	1483 Raven Ln, Clarksville, TN 37042	0.05 Miles 1	Parcel Match
L3	Listing 3	3477 Sikorsky Ln, Clarksville, TN 37042	0.13 Miles ¹	Parcel Match
S1	Sold 1	1529 Osage Ct, Clarksville, TN 37042	0.29 Miles 1	Parcel Match
S2	Sold 2	1494 Cobra Ln, Clarksville, TN 37042	0.24 Miles 1	Parcel Match
S 3	Sold 3	1868 Apache Way, Clarksville, TN 37042	0.35 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.

CLARKSVILLE, TN 37042 Loan Number

57402

\$350,000• 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: 35393339

Page: 10 of 13

CLARKSVILLE, TN 37042

57402 Loan Number

\$350,000• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 35393339

CLARKSVILLE, TN 37042 Loan Number

57402

\$350,000• 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: 35393339 Effective: 05/10/2024 Page: 12 of 13

57402

\$350,000 As-Is Value

by ClearCapital

CLARKSVILLE, TN 37042 Loan Number

Broker Information

Broker Name Michael Grant Crye-Leike Inc Company/Brokerage

2204D Madison St Clarksville TN License No 367922 Address

37043

License State TN **License Expiration** 07/06/2024

Phone Email 6157671478 mgrant@realtracs.com

Broker Distance to Subject 10.15 miles **Date Signed** 05/13/2024

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.

> Client(s): Wedgewood Inc Property ID: 35393339 Effective: 05/10/2024 Page: 13 of 13