DRIVE-BY BPO

203 CAPITOL VIEW DRIVE

NASHVILLE, TENNESSEE 37207

57812 Loan Number

\$280,000 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.

35557332 203 Capitol View Drive, Nashville, TENNESSEE 37207 **Property ID Address** Order ID 9412785 **Date of Report** 06/21/2024

Inspection Date 06/15/2024

APN **Loan Number** 57812 060-12-0-092.00 **Borrower Name** Catamount Properties 2018 LLC County Davidson

Tracking IDs

Order Tracking ID 6.14_bpo Tracking ID 1 6.14_bpo Tracking ID 2 Tracking ID 3

Overnor	Allan Wright Imaddo	Candition Commonts
Owner	Allen Wright Imelda	Condition Comments
R. E. Taxes	\$2,005	The subject is a one story SF detached in average condition with
Assessed Value	\$246,500	no repairs noted. It was built in 1943 and main house offers
Zoning Classification	Residential	1320 Sq.Ft of living space with floor plan includes total 4 rooms, 3 bedrooms, & 1 baths. Accessory building has 576 sqtf. No
Property Type	SFR	functional or external obsolescence noted.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	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 other
Sales Prices in this Neighborhood	Low: \$255,000 High: \$770,000	similar styled homes on the market. Housing characteristics are very similar overall. A shortage of homes on the market as there
Market for this type of property	Increased 10 % 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.

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	Cubicat	Lioting 1	Listing 2	l :
	Subject	Listing 1		Listing 3 *
Street Address	203 Capitol View Drive	2952 Hillhurst Dr	2620 Woodyhill Dr	232 Capitol View Dr
City, State	Nashville, TENNESSEE	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37207	37207	37207	37207
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.68 1	0.52 1	0.17 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$345,000	\$360,000	\$275,000
List Price \$		\$345,000	\$360,000	\$275,000
Original List Date		06/01/2024	05/06/2024	05/16/2024
DOM · Cumulative DOM	•	14 · 20	40 · 46	11 · 36
Age (# of years)	82	66	76	71
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,320	1,235	976	1,416
Bdrm · Bths · ½ Bths	3 · 1	2 · 1 · 1	2 · 1	4 · 1
Total Room #	4	4	3	5
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,080			
Pool/Spa				
Lot Size	0.48 acres	0.61 acres	0.29 acres	0.43 acres
Other	Additional unit(576sqft)	Shed Gazebo	Porch patio	Fence, Shed

^{*} 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** Similar in GLA, inferior room count with 2 beds and 1.5 baths, same in style and condition, newer in age, superior lot size, has 2 garage.
- Listing 2 Inferior GLA, lot size and room count with 2 beds and 1 bath, same in style, good condition, similar age, has one garage.
- Listing 3 Similar in GLA, newer in age, similar in lot size, room count, same in style and good condition.

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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203 CAPITOL VIEW DRIVE

NASHVILLE, TENNESSEE 37207

57812 Loan Number

0%

--

0.49 acres

Covered Porch

+\$13,760

\$298,860

\$280,000• As-Is Value

Recent Sales Subject Sold 1 * Sold 2 Sold 3 149 Dellway Dr Street Address 203 Capitol View Drive 211 Capitol View Dr 2684 Pine Ridge Dr City, State Nashville, TENNESSEE Nashville, TN Nashville, TN Nashville, TN Zip Code 37207 37207 37207 37207 **Datasource** Tax Records MLS MLS MLS Miles to Subj. 0.05 1 0.43 1 0.36 1 **Property Type** SFR SFR SFR SFR Original List Price \$ --\$260,000 \$315,000 \$310,000 List Price \$ \$260,000 \$299,900 \$310,000 Sale Price \$ --\$280,000 \$285,000 \$285,100 Type of Financing Conventional Conventional Cash **Date of Sale** 05/21/2024 03/08/2024 02/12/2024 **DOM** · Cumulative DOM -- - -- $27 \cdot 27$ 178 · 177 26 · 36 82 32 50 31 Age (# of years) 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 1 Story Ranch 1 Story Ranch 1 Story Ranch Style/Design 1 Story Ranch 1 # Units 1 1 1 1,050 Living Sq. Feet 1,320 1,134 1,152 Bdrm · Bths · ½ Bths 3 · 1 3 · 1 3 · 2 3 · 1 5 Total Room # 4 4 4 Carport 1 Car Garage (Style/Stalls) None None None No No Yes No Basement (Yes/No)

0%

0.33 acres

Patio, Covered Porch

-\$280

\$279,720

0%

--

1080

0.48 acres

Additional unit(576sqft)

Basement (% Fin)
Basement Sq. Ft.

Net Adjustment

Adjusted Price

Pool/Spa

Lot Size

Other

0%

0.11 acres

+\$1,200

\$286,200

Effective: 06/15/2024

Deck

^{*} Sold 1 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 Fair Market, smaller in GLA and lot size, similar in style and condition, same floor plan. ADJ: YB -10000, GLA 3720, LOT 1000, BASEMENT 5000
- **Sold 2** Fair Market, inferior in GLA and lot size, has 3/2 floor plan, newer in age, similar in style and condition. ADJ: YB -10200, GLA 5400, FBATH -2000, LOT 3000, BASEMENT 5000
- Sold 3 Fair Market, inferior in GLA, has 1 carport and 3/1 floor plan, similar in lot size, style and condition, newer in age. ADJ: CARPORT 1000, BASEMENT 5000, GLA 3360, YB 6400

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Subject Sales & Listin	History						
Current Listing Status	Not Currently	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 Name			months.				
Listing Agent Phone							
# of Removed Listings in Previo	us 12 0						
# of Sales in Previous 12 Months	0						
Original List Original Li Date Price	t Final List Date	Final List Price	Result	Result Date	Result Price	Source	

Marketing Strategy			
	As Is Price	Repaired Price	
Suggested List Price	\$290,000	\$290,000	
Sales Price	\$280,000	\$280,000	
30 Day Price	\$270,000		
Comments Departing Driving Stratogy			

Comments Regarding Pricing Strategy

As per tax record, subject appears to have an additional building with 576 sqft (estimated market value of \$17280). Searched comps within 0.50 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 1 mile and 12 months back for comparable sales. 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. Due to limited similar comparable, it was necessary to include those properties that may exceed the lot size, GLA and age variance. The comps however are valuable and bracket the subject well in terms of distance, condition and size. 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.

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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



Front



Address Verification



Side



Side



Street



Street

Subject Photos

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Street

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Listing Photos





Front

2620 Woodyhill Dr Nashville, TN 37207



Front

232 Capitol View Dr Nashville, TN 37207



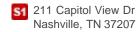
Front

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Sales Photos





Front

2684 Pine Ridge Dr Nashville, TN 37207



Front

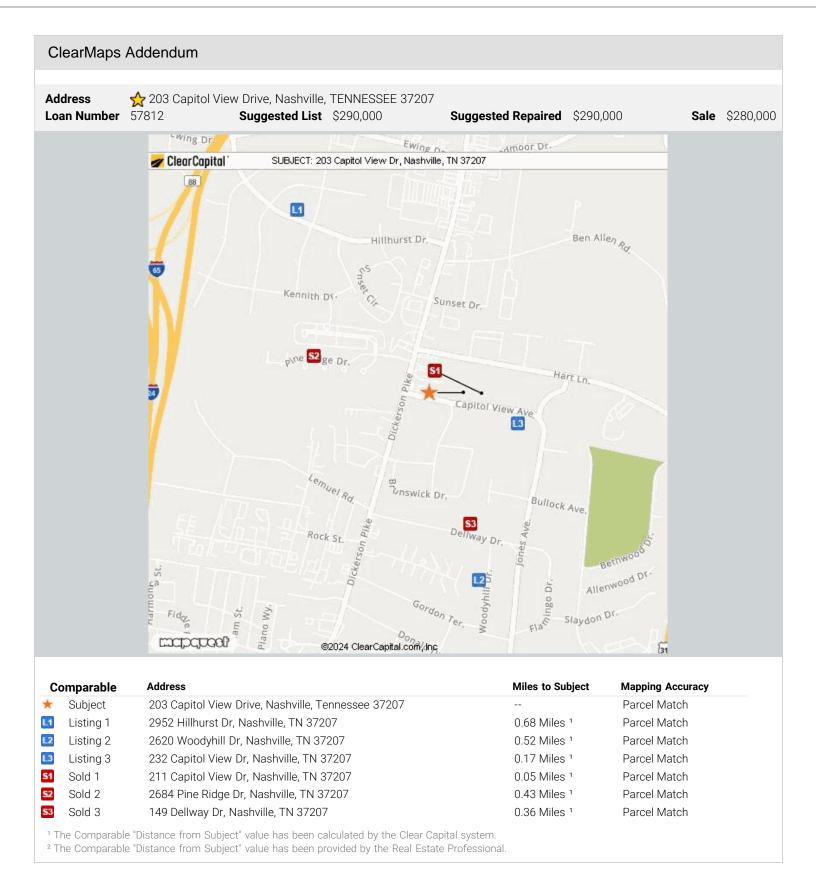
149 Dellway Dr Nashville, TN 37207



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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

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
- 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

Broker Name Robert Weigel HRG Realty Group LLC Company/Brokerage

1108 Belle Meade Boulevard License No 288515 Address Nashville TN 37205

License State License Expiration 10/03/2025

Phone 6155256165 Email robb@realestateagentrobert.com

Broker Distance to Subject 10.98 miles **Date Signed** 06/21/2024

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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