

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	327 Woodale Drive, Clarksville, TN 37042	Order ID	6469547	Property ID	27724450
Inspection Date	12/28/2019	Date of Report	12/29/2019		
Loan Number	39573	APN	0431 C 013.04		
Borrower Name	Catamount Properties 2018 LLC	County	Montgomery		

Tracking IDs					
Order Tracking ID	20191226_Citi_BPO	Tracking ID 1	20191226_Citi_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Goff Seth	Condition Comments	
R. E. Taxes	\$115,939	This property doesn't seem to need repairs. Is in a suburban neighborhood with similar homes. It is in the same condition as it's neighboring properties.	
Assessed Value	\$107,600		
Zoning Classification	res		
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	Suburban	Neighborhood Comments	
Local Economy	Improving	Nice quiet suburban neighborhood. This is a subdivision where the homes look the similar style. Subj is in a neighborhood with older homes. There are some newer ones built periodically throughout the neighborhood. There are no younger aged home listings on the market now.	
Sales Prices in this Neighborhood	Low: \$107,500 High: \$149,000		
Market for this type of property	Increased 4 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	327 Woodale Drive	371 Donna Lane	308 Lafayette Point Circle	605 Doane 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.	--	0.39 ¹	0.17 ¹	0.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$107,000	\$124,900	\$143,900
List Price \$	--	\$107,000	\$124,900	\$145,000
Original List Date		09/18/2019	11/30/2019	10/04/2019
DOM · Cumulative DOM	-- · --	2 · 102	27 · 29	42 · 86
Age (# of years)	4	30	22	34
Condition	Good	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 ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,120	1,122	1,025	1,188
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.46 acres	0.22 acres	0.20 acres	0.31 acres
Other	--	--	--	--

* Listing 2 is the most comparable listing 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.

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

Listing 1 Subj is .24 acres larger than comp. comp is 26 years older than subj.

Listing 2 Subj. is .26 acres larger than comp. Subj is 18 years younger than comp.

Listing 3 Subj. is 15 acres larger than comp. Comp is 68 sq ft larger than subj. comp is 32 years older than subj.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	327 Woodale Drive	321 Woodale Dr	331 Woodale Dr	386 Roselawn 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.	--	0.06 ¹	0.05 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$127,900	\$152,900	\$103,000
List Price \$	--	\$127,900	\$152,900	\$107,500
Sale Price \$	--	\$124,950	\$149,000	\$107,500
Type of Financing	--	Va	Fha	Fha
Date of Sale	--	09/11/2019	02/19/2019	11/27/2019
DOM · Cumulative DOM	-- · --	11 · 57	12 · 39	2 · 39
Age (# of years)	4	38	1	32
Condition	Good	Average	Excellent	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 ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,120	1,092	1,120	1,050
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.46 acres	0.39 acres	0.99 acres	0.23 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$10,000	\$0
Adjusted Price	--	\$124,950	\$139,000	\$107,500

* Sold 2 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.

Recent Sales - Cont.

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

Sold 1 subj is .6 acres larger than subj. comp is 34 years older than subj. comp is 70 sq ft larger than subj.

Sold 2 This is the most similar comp because of the age. The comp is 3 years younger than the subj. The comp is new construction, the subject was built 4 years ago. These homes are mixed in with much older homes. The comp has .53 larger than the subject, other than that it is the same house.

Sold 3 comp has .23 acres more than comp. Subj is 70 sq ft larger than comp. Comp is 28 years older than subj.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				This subject is not listed. It hasn't been listed in the recent past.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	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	\$135,000	\$135,000
Sales Price	\$135,000	\$135,000
30 Day Price	\$130,000	--
Comments Regarding Pricing Strategy		
<p>This home is only 4 years old, however it is not brand new. I am taking 10k off of sold comp #2 for missing acreage and is not brand new construction. It is in a neighborhood that is selling in less than 2 weeks and it is a newer home - 4 years as opposed to 30 something years. There are not many newer homes in this area. The subdivisions were built in the 80's. There are no active listings that are newer in age on the market, and no other recent solds. They all were built in the 80's, some in the 70's.</p>		

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.

Subject Photos



Front



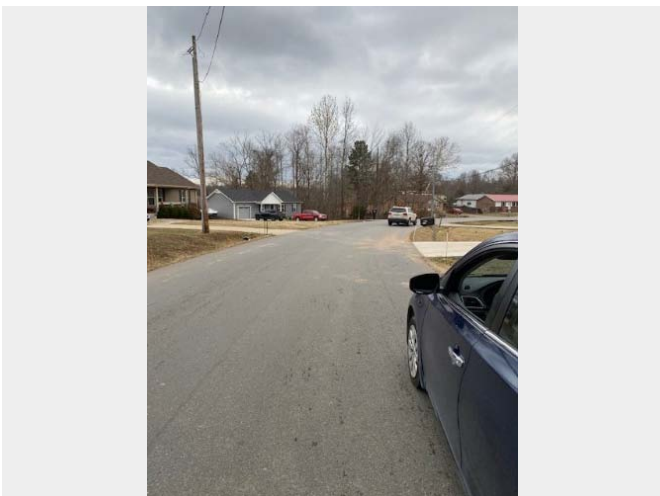
Address Verification



Address Verification



Street



Street

Listing Photos

L1 371 Donna Lane
Clarksville, TN 37042



Front

L2 308 Lafayette Point Circle
Clarksville, TN 37042



Front

L3 605 Doane Dr
Clarksville, TN 37042



Front

Sales Photos

S1 321 Woodale Dr
Clarksville, TN 37042



Front

S2 331 Woodale Dr
Clarksville, TN 37042



Front

S3 386 Roselawn Dr
Clarksville, TN 37042



Front

ClearMaps Addendum

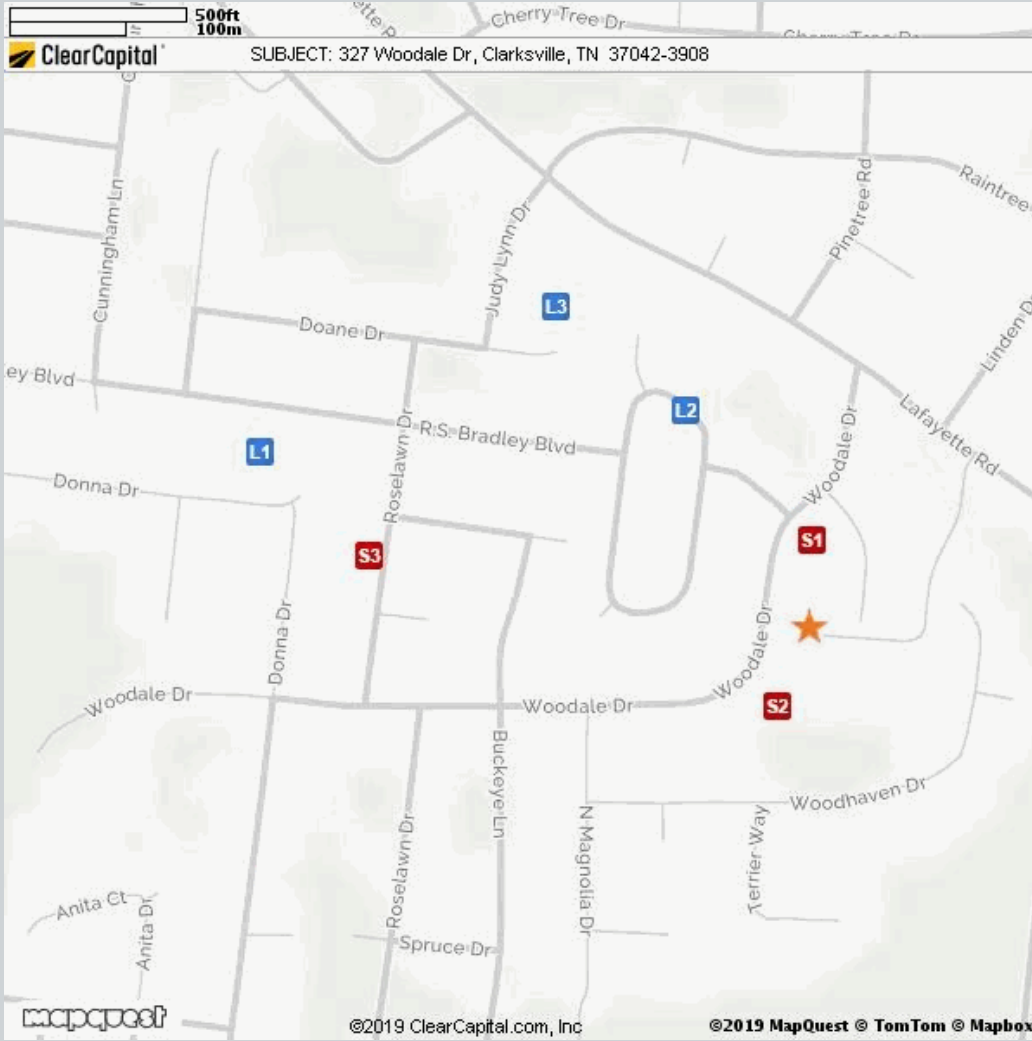
Address ★ 327 Woodale Drive, Clarksville, TN 37042

Loan Number 39573

Suggested List \$135,000

Suggested Repaired \$135,000

Sale \$135,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	327 Woodale Dr, Clarksville, TN	--	Parcel Match
L1 Listing 1	371 Donna Lane, Clarksville, TN	0.39 Miles ¹	Parcel Match
L2 Listing 2	308 Lafayette Point Circle, Clarksville, TN	0.17 Miles ¹	Parcel Match
L3 Listing 3	605 Doane Dr, Clarksville, TN	0.28 Miles ¹	Parcel Match
S1 Sold 1	321 Woodale Dr, Clarksville, TN	0.06 Miles ¹	Parcel Match
S2 Sold 2	331 Woodale Dr, Clarksville, TN	0.05 Miles ¹	Parcel Match
S3 Sold 3	386 Roselawn Dr, Clarksville, TN	0.30 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.

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.

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.

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.

Broker Information

Broker Name	Laura Grekousis	Company/Brokerage	1965
License No	349983	Address	3412 Oak Lawn Dr Clarksville TN 37042
License Expiration	03/11/2021	License State	TN
Phone	9312417112	Email	soldagainbylaurie@gmail.com
Broker Distance to Subject	4.94 miles	Date Signed	12/28/2019

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.