

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	302 Buckeye Lane, Clarksville, TN 37042	Order ID	6716727	Property ID	28388492
Inspection Date	05/14/2020	Date of Report	05/14/2020		
Loan Number	40766	APN	0431 G 037.00		
Borrower Name	Catamount Properties 2018 LLC	County	Montgomery		

Tracking IDs

Order Tracking ID	20200514_BOTW_Citi_BPO	Tracking ID 1	20200514_BOTW_Citi_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Russell Douglas A	Condition Comments The subject property is in fair condition needing TLC to bring it up to full value. There is no garage or driveway to this home. Roof looks to be in fair condition. Some cosmetic improvements are needed to bring this house up in value. Interior Renovation most likely needed.
R. E. Taxes	\$766	
Assessed Value	\$76,200	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Lock & Key)	
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$15,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$15,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The market in Clarksville is very healthy, homes have been selling in hours to days, in the right neighborhood. They are appreciating nicely and at a steady pace. The sold comps in this neighborhood all went under contract in under a month. This neighborhood is a suburban subdivision surrounded by other homes like it.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$80,000 High: \$127,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	302 Buckeye Lane	411 Magnolia	422 Woodale	742 Carmack
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.	--	0.24 ¹	0.26 ¹	0.51 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$125,000	\$119,000	\$118,900
List Price \$	--	\$125,000	\$119,000	\$118,900
Original List Date		04/22/2020	03/27/2020	04/22/2020
DOM · Cumulative DOM	-- · --	8 · 22	1 · 48	3 · 22
Age (# of years)	32	41	22	23
Condition	Fair	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	1,073	1,050	1,110	1,078
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 2	3 · 2
Total Room #	6	5	6	5
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	.24 acres	.35 acres	.35 acres	.21 acres
Other	--	--	--	--

* Listing 3 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 Comp is 9 years older than subject property +\$900, comp is 23 sq ft smaller than subject +\$690, comp is .11 acres larger than subject -\$165, Comp has 1 less room than subject +\$5,000., Adjustments: \$6,425 Total Adjustment: \$131,425

Listing 2 Comp is 37 sq ft larger than subject -\$1,110, comp has 1 more full bath than subject -\$5,000, Comp has .11 more acres than subject, -\$165 comp is 10 years younger than subject -\$1,000 Adjustment: -\$7,265 Total Adjustment: \$111,735

Listing 3 comp is 9 years younger than subject -\$900, comp has 1 more full bath than subject -\$5,000, comp is .03 acres smaller than subject -\$45, comp has one less room than subject +5,000, comp is 5 sq ft larger than subject -150 Adjustment: -\$1,095 Total Adjustment: \$117,805

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	302 Buckeye Lane	422 Louise Lane	522 Jewel Dr	420 Cook 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.	--	0.51 ¹	0.61 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$94,900	\$110,000	\$123,900
List Price \$	--	\$94,900	\$90,000	\$123,900
Sale Price \$	--	\$80,000	\$85,000	\$123,900
Type of Financing	--	Cash	Cash	Va
Date of Sale	--	04/06/2020	04/20/2020	04/24/2020
DOM · Cumulative DOM	-- · --	0 · 24	3 · 41	1 · 30
Age (# of years)	32	41	42	33
Condition	Fair	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	1,073	1,150	1,150	1,025
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 1	3 · 1
Total Room #	6	7	7	5
Garage (Style/Stalls)	None	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.24 acres	.36 acres	.30 acres	.22 acres
Other	--	--	--	--
Net Adjustment	--	-\$6,590	-\$6,400	+\$1,370
Adjusted Price	--	\$73,410	\$78,600	\$125,270

* 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.

Recent Sales - Cont.

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

- Sold 1** comp is 9 years older than subject +\$900, comp is 77 sq ft larger than subject -\$2,310, comp has 1 more room than subject - 5,000, comp is .12 acres larger than subject -\$180
- Sold 2** comp is 10 years older than subject +\$1,000, comp is 77 sq ft larger than subject -\$2,310, comp is .06 acres larger than subject - \$90, comp has 1 more room than subject -5,000
- Sold 3** comp is 1 year older than subject property -\$100, comp is 48 sq ft smaller than subject +\$1,440, comp has att garage subject does not -5,000, comp is .02 acres smaller than subject +\$30, comp has 1 less room than subject +\$5,000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				This property has not been listing in the past 12 months with the most recent sale of this property was back in 2007.			
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	\$80,000	\$117,805
Sales Price	\$75,000	\$117,805
30 Day Price	\$73,410	--
Comments Regarding Pricing Strategy		
<p>This property needs TLC. The as is price reflex the current value of this property in as-is condition. It is estimated that the exterior costs to improve this property are around \$15,000. I did not go inside this property so I am unsure if what interior renovations are needed but based off of the market comps the after repair value is between \$115k-130k. With that being said my suggested 30-day list price is 80,000 if it does not sell in 30 days I would suggest lowering price to \$73,410.</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 411 Magnolia
Clarksville, TN 37042



Front

L2 422 Woodale
Clarksville, TN 37042



Front

L3 742 Carmack
Clarksville, TN 37042



Front

Sales Photos

S1 422 Louise Lane
Clarksville, TN 37042



Front

S2 522 Jewel Dr
Clarksville, TN 37042



Front

S3 420 Cook Dr
Clarksville, TN 37042



Front

ClearMaps Addendum

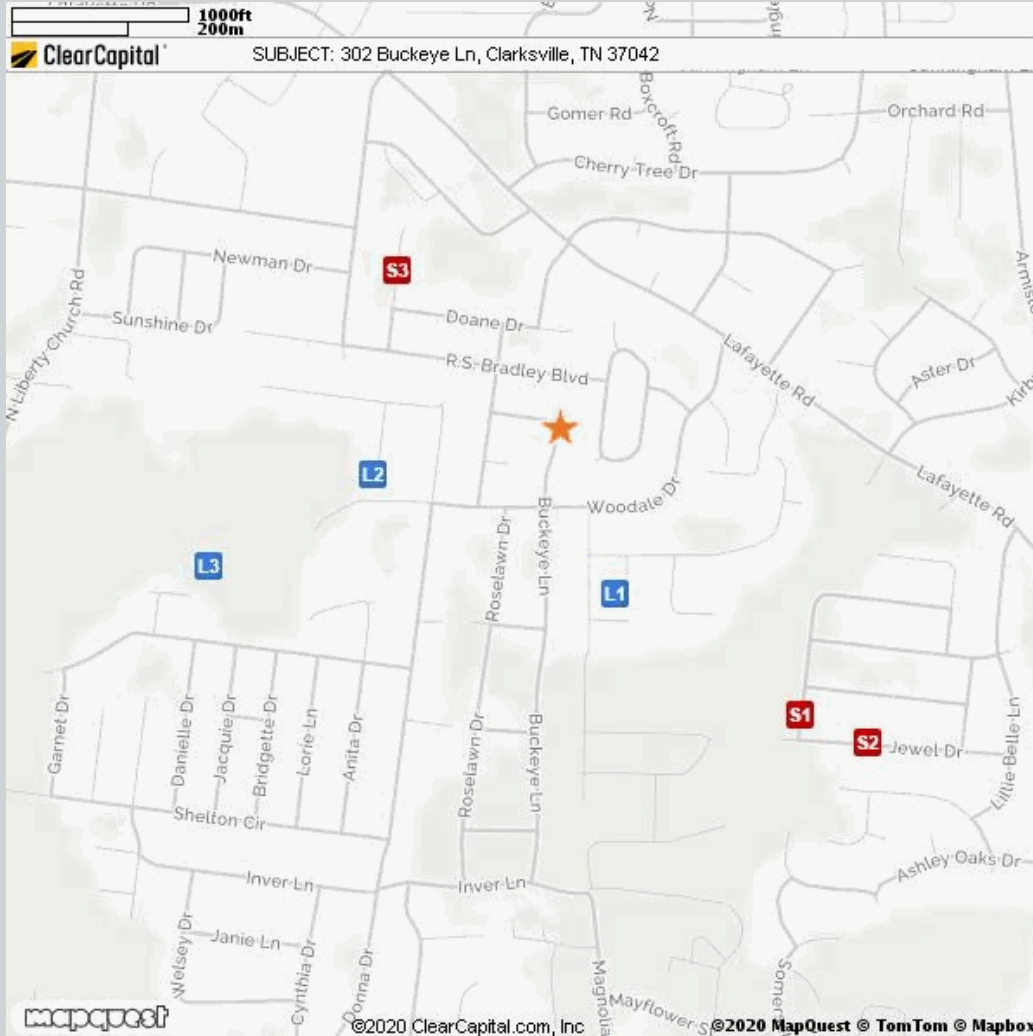
Address ★ 302 Buckeye Lane, Clarksville, TN 37042

Loan Number 40766

Suggested List \$80,000

Suggested Repaired \$117,805

Sale \$75,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	302 Buckeye Ln, Clarksville, TN	--	Parcel Match
L1 Listing 1	411 Magnolia, Clarksville, TN	0.24 Miles ¹	Parcel Match
L2 Listing 2	422 Wooddale, Clarksville, TN	0.26 Miles ¹	Parcel Match
L3 Listing 3	742 Carmack, Clarksville, TN	0.51 Miles ¹	Parcel Match
S1 Sold 1	422 Louise Lane, Clarksville, TN	0.51 Miles ¹	Parcel Match
S2 Sold 2	522 Jewel Dr, Clarksville, TN	0.61 Miles ¹	Parcel Match
S3 Sold 3	420 Cook Dr, Clarksville, TN	0.31 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	James Grekousis	Company/Brokerage	Coldwell Banker Conroy Marable and Holleman
License No	354673	Address	3412 Oak Lawn Dr Clarksville TN 37042
License Expiration	02/25/2022	License State	TN
Phone	3315514647	Email	Jamesgreko@gmail.com
Broker Distance to Subject	4.92 miles	Date Signed	05/14/2020

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.