

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	8580 Cub Creek Road, Nashville, TN 37209	Order ID	8519198	Property ID	33552905
Inspection Date	11/16/2022	Date of Report	11/17/2022		
Loan Number	41467	APN	077-00-0-057.00		
Borrower Name	na	County	Davidson		

Tracking IDs					
Order Tracking ID	11.15.22 CS_Citi Update	Tracking ID 1	11.15.22 CS_Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	Isbell Ricky E	The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly of single family dwellings. There is commercial presence and the area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be verified.
R. E. Taxes	\$2,243	
Assessed Value	\$75,975	
Zoning Classification	SFR	
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

		Neighborhood Comments
Location Type	Suburban	The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly of single family dwellings. There is commercial presence and the area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be verified.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$284,900 High: \$380,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	8580 Cub Creek Road	1420 Indian Springs Rd	1051 Green Valley Dr	4255 Gourley Rd
City, State	Nashville, TN	Pegram, TN	Ashland City, TN	Pegram, TN
Zip Code	37209	37143	37015	37143
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.39 ¹	1.64 ¹	4.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$325,000	\$340,000	\$380,000
List Price \$	--	\$325,000	\$340,000	\$380,000
Original List Date		11/05/2022	10/21/2022	11/11/2022
DOM · Cumulative DOM	-- · --	8 · 12	26 · 27	0 · 6
Age (# of years)	34	14	48	43
Condition	Good	Good	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	2 Stories 2 Story	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,456	1,575	1,584	1,250
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 1 · 1	3 · 2	3 · 1
Total Room #	7	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	4 acres	3.2 acres	2.5 acres	1.13 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.

Current Listings - Cont.

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

- Listing 1** Great opportunity to buy a home in Pegram! Home has 3 bedrooms & 1 1/2 baths on over 3 acres of land. Living room is currently being used as a bedroom. Separate Den off of the kitchen with propane gas fireplace. 2 car garage and shed. Creek runs through the property. Home has a lot of potential. Needs carpet & paint. New HVAC in 2020. Home to be sold AS-IS. Cash or In house conventional loan only.
- Listing 2** Fantastic Setting. Creek borders side and back (not in flood zone and did not flood in 2010). Nice level fenced in front yard. Lots of upgrades. Roof is approx. 5 yrs old. New Pex water line approx. 3 yrs. old. New interior and exterior doors. Newer windows. New LVT flooring. Spiral staircase leads to the upstairs. Bay window in dining area and one bedroom up. Stone Fireplace in Living Room. Double deck out back. Kitchen and Baths need TLC.
- Listing 3** Welcome Home! 20 minutes to Nashville 10 minutes to Bellevue grocery stores, retail and restaurants stunning renovated log home on an acre + wildlife garden private and functional. Vaulted ceilings with exposed beams. New windows, bath. water filtration system, spray / foam insulation in attic and crawlspace. Enjoy beautiful views from the wrap around porch, covered back porch and extended covered front porch. Storage building stays too.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	8580 Cub Creek Road	8375 Old Pond Creek Rd	1307 Indian Springs Rd	1075 Green Valley Dr
City, State	Nashville, TN	Pegram, TN	Pegram, TN	Ashland City, TN
Zip Code	37209	37143	37143	37015
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.00 ¹	2.03 ¹	1.71 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$284,900	\$350,000	\$339,500
List Price \$	--	\$284,900	\$350,000	\$339,500
Sale Price \$	--	\$284,900	\$300,000	\$360,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/01/2022	08/04/2022	08/19/2022
DOM · Cumulative DOM	-- · --	8 · 56	0 · 108	4 · 49
Age (# of years)	34	14	48	43
Condition	Good	Good	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	2 Stories 2 Story	2 Stories 2 Story
# Units	1	1	1	1
Living Sq. Feet	1,456	1,144	1,800	1,728
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 2 · 1	3 · 2
Total Room #	7	7	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	4 acres	5.02 acres	3.69 acres	5.3 acres
Other	--	--	--	--
Net Adjustment	--	-\$5,404	-\$3,882	-\$1,696
Adjusted Price	--	\$279,496	\$296,118	\$358,304

* Sold 3 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** Privacy, seclusion and being one with nature is what you will find here~one level living~open living/dining concept~close to Nashville but rural feel~great place to start a mini-farm~property sold as-is~seller makes no representations or warranties
- Sold 2** The Best of both worlds, privacy and quite living just 25 minutes to downtown Nashville. The is a one owner home with great bones for DIYERS or INVESTORS. All SS kitchen appliances stay. Home features new front door and sliding glass door out the back which gives access to the covered parking in the back. Home has a full basement with a full bath. Great potential to build an in-law suite for family or rental because of separate entrances to each level. Includes a large carport and storage building.
- Sold 3** Like you are in Gatlinburg every day. Enjoy this beautiful 5.3 acres that give you the county life style you have been waiting for. 3 br with addition 2 unfinished bedrooms on 3rd floor. 2 car garage, 2 balcony decks off front to sit and enjoy the wild life. Lovely kitchen with recent upgrades.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No sales history in 12 months				
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	\$357,000	\$357,000
Sales Price	\$352,000	\$352,000
30 Day Price	\$347,000	--
Comments Regarding Pricing Strategy		
The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly of single family dwellings. There is commercial presence and the area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be verified.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
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Subject Photos



Front



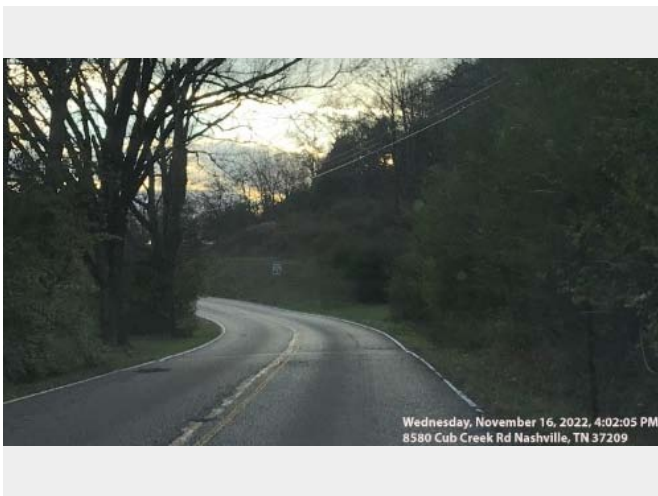
Address Verification



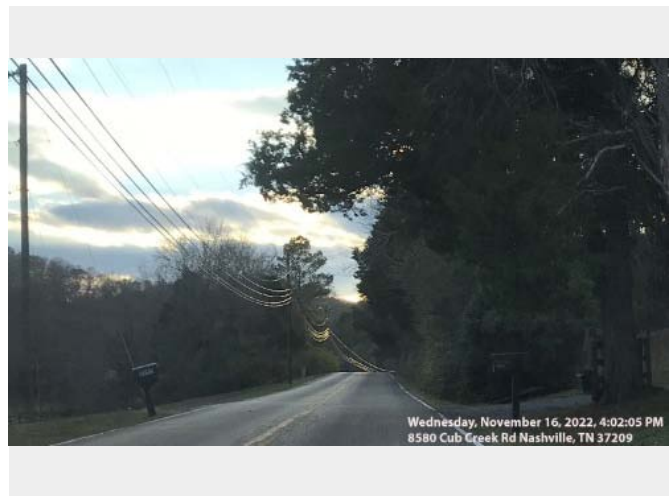
Side



Side



Street



Street

Listing Photos

L1 1420 Indian Springs Rd
Pegram, TN 37143



Front

L2 1051 Green Valley Dr
Ashland City, TN 37015



Front

L3 4255 Gourley Rd
Pegram, TN 37143



Front

Sales Photos

S1 8375 Old Pond Creek Rd
Pegram, TN 37143



Front

S2 1307 Indian Springs Rd
Pegram, TN 37143



Front

S3 1075 Green Valley Dr
Ashland City, TN 37015



Front

ClearMaps Addendum

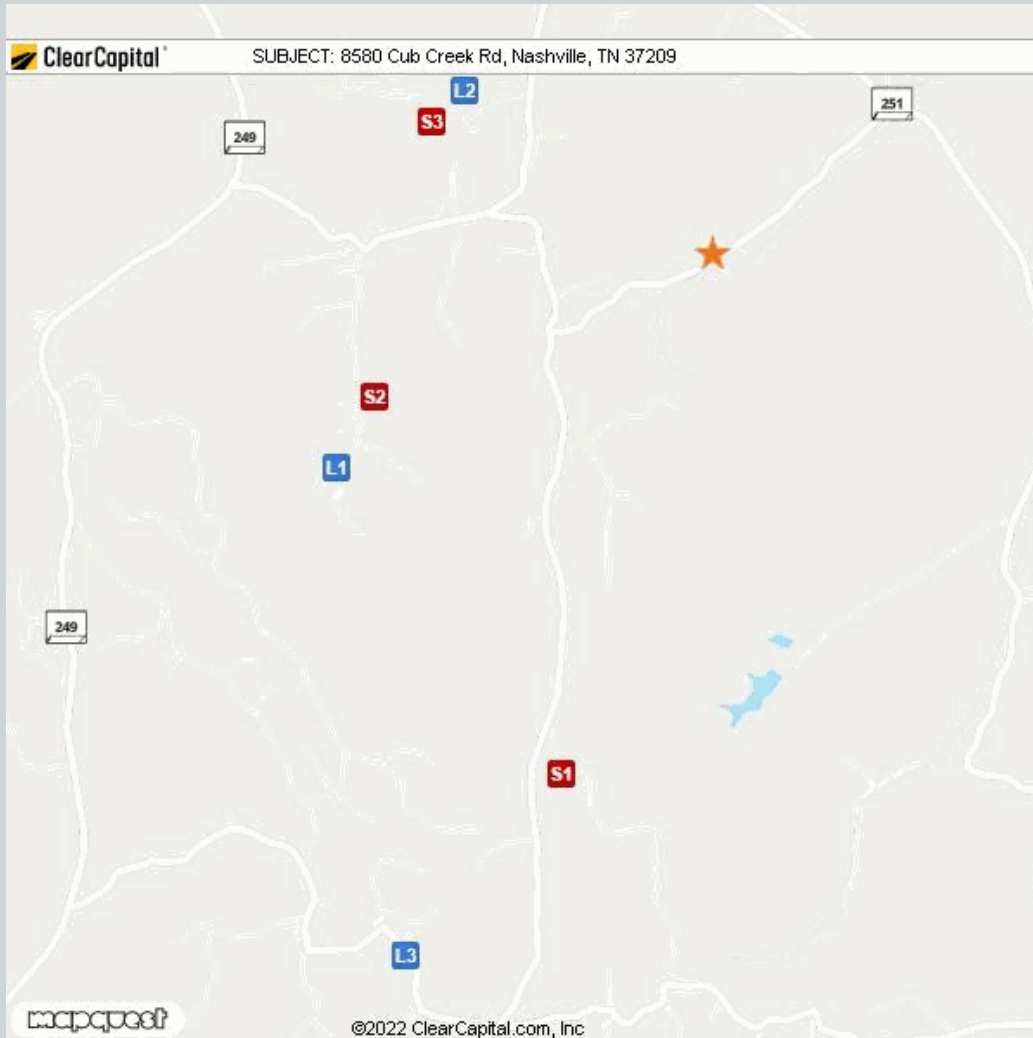
Address ★ 8580 Cub Creek Road, Nashville, TN 37209

Loan Number 41467

Suggested List \$357,000

Suggested Repaired \$357,000

Sale \$352,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8580 Cub Creek Road, Nashville, TN 37209	--	Parcel Match
L1 Listing 1	1420 Indian Springs Rd, Pegram, TN 37143	2.39 Miles ¹	Parcel Match
L2 Listing 2	1051 Green Valley Dr, Ashland City, TN 37015	1.64 Miles ¹	Parcel Match
L3 Listing 3	4255 Gourley Rd, Pegram, TN 37143	4.24 Miles ¹	Parcel Match
S1 Sold 1	8375 Old Pond Creek Rd, Pegram, TN 37143	3.00 Miles ¹	Parcel Match
S2 Sold 2	1307 Indian Springs Rd, Pegram, TN 37143	2.03 Miles ¹	Parcel Match
S3 Sold 3	1075 Green Valley Dr, Ashland City, TN 37015	1.71 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	Shane Duncan	Company/Brokerage	Real Val Consulting Firm Inc
License No	311617	Address	150 4th Ave North Nashville TN 37219
License Expiration	01/18/2023	License State	TN
Phone	6158232532	Email	realvalcf@gmail.com
Broker Distance to Subject	11.37 miles	Date Signed	11/16/2022

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.