

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	2617 Solon Drive, Nashville, TN 37206	Order ID	6820896	Property ID	28744017
Inspection Date	08/31/2020	Date of Report	09/02/2020		
Loan Number	41743	APN	083-04-0-279.00		
Borrower Name	Catamount Properties 2018 LLC	County	Davidson		

Tracking IDs					
Order Tracking ID	20200830_BPOs	Tracking ID 1	20200830_BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Tsague Victor	Condition Comments	
R. E. Taxes	\$1,618	The subject is in average condition and conforms to surrounding neighborhood. Its 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. Subject has no house numbers or mailbox numbers. Address verification pictures are of neighbors homes and mail boxes. Address was verified by tax records.	
Assessed Value	\$51,300		
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

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	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.	
Sales Prices in this Neighborhood	Low: \$199,900 High: \$340,000		
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	2617 Solon Drive	1909 Meadow Cliff Dr	903 Maynor Ave	2025 Olga Ave
City, State	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37206	37210	37216	37216
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.94 ¹	2.12 ¹	1.67 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$214,999	\$209,000	\$289,900
List Price \$	--	\$199,900	\$209,000	\$289,900
Original List Date		07/22/2020	06/30/2020	08/11/2020
DOM · Cumulative DOM	-- · --	27 · 42	1 · 64	5 · 22
Age (# of years)	34	40	24	30
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	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,075	1,092	832	902
Bdrm · Bths · ½ Bths	3 · 1	3 · 1 · 1	2 · 1	2 · 1
Total Room #	6	6	5	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	0.27 acres	0.1 acres	0.22 acres	0.22 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 Buyers agent to verify all pertinent info - Crye Leike East Nashville office to hold EM - Seller to close with Midtown Title on Charlotte Ave

Listing 2 The home is rented. Please call me at (615)668-0169 to set up a showing. This would be an investment property. I would need an offer to set up a showing. Please don't disturb tenants.

Listing 3 Buyer to verify pertinent info. All offers to be on 2020 TAR forms. HVAC is 2002, recently serviced to great working order!. Seller to offer Home Warranty to cover HVAC. Showings start Thursday 8/13. Highest and best due Sunday 5pm.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2617 Solon Drive	101 Goode Ct	1134 A Shelton Ave	911 Preston Dr
City, State	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37206	37216	37216	37206
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.12 ¹	1.72 ¹	0.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$279,900	\$325,000	\$319,900
List Price \$	--	\$279,900	\$325,000	\$319,900
Sale Price \$	--	\$279,900	\$310,000	\$340,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/27/2020	09/17/2019	07/24/2020
DOM · Cumulative DOM	-- · --	3 · 36	17 · 64	0 · 15
Age (# of years)	34	40	24	30
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	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,075	1,107	1,018	1,113
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	7	7	7
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	0.27 acres	0.3 acres	0.23 acres	0.5 acres
Other	--	--	--	--
Net Adjustment	--	+\$380	-\$635	-\$1,050
Adjusted Price	--	\$280,280	\$309,365	\$338,950

* 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** Buyer/Buyers agent to verify all pertinent info. Home is vacant but please follow CDC guidelines for Covid-19.
- Sold 2** Please allow at least a 2 hour notice for showings. Washer/Dryer and Shed in the backyard to remain. Buyer/Buyer's Agent to Verify All Information. Submit all offers on TAR forms to whitney@thealistteam.com.
- Sold 3** MULTIPLE OFFERS--BEST & HIGHEST by 5:00 p.m. Friday, July 10th. Buyer/Buyersâ€™ Agent to verify all info deemed pertinent. Seller request current TAR forms & pre-approval letter/POF. VILLAGE does not hold EM. Lifetime transferable warranty w/Olshan for work done in mid 2000s for settling issues.

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	\$287,000	\$287,000
Sales Price	\$282,000	\$282,000
30 Day Price	\$277,000	--
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 Commentary and docs uploaded to this report were provided explaining why client thresholds had to be exceeded in the Marketing Strategy of the report in terms of a search criteria that would support the value conclusion. Adjustments appear to be adequate and weighted in the appropriate direction. In conclusion, the report states why the comps utilized in the report reflect a proximate value supported with a value conclusion reviewed by multiple sources of data, public and private, for example, the search criteria included all characteristics for the subject were expanded by 30% greater and less than with respect to similar property type, external influence, proximity, market increase or decrease, reo saturation, similar property type with respect to construction style, condition, GLA, lot size, age, and the majority of market data within .50 mile from subject property for Average condition going back 12 months with proximity being the factor of value. Current report is in line with the closest sold comp and best reflects the majority of data within 1m of property for Average Sale price conclusion for Average condition with respect to fair market value.

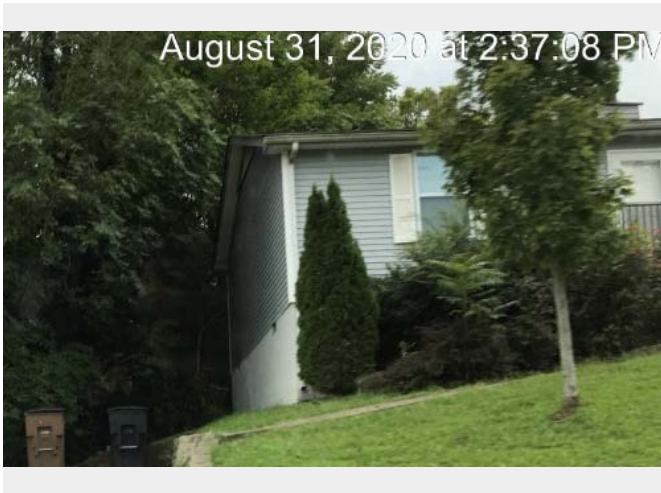
Subject Photos



Front



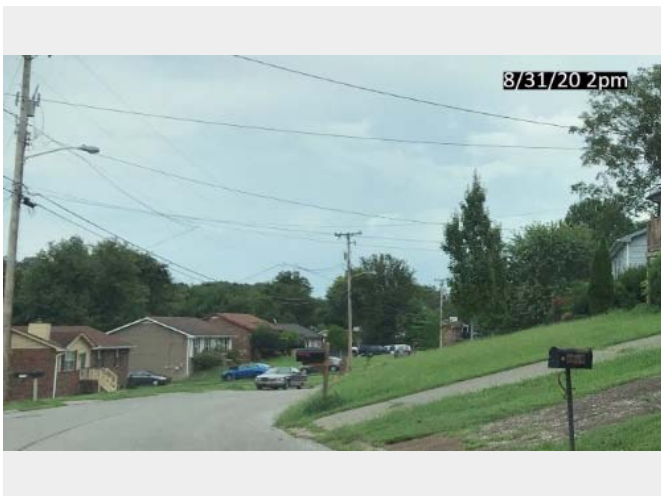
Address Verification



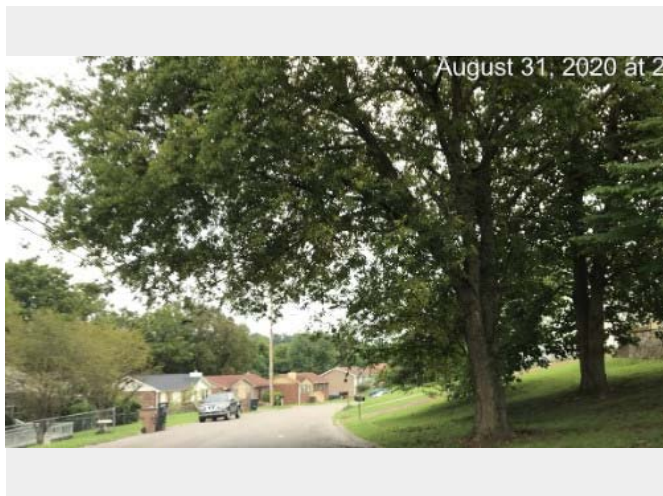
Side



Side



Street



Street

Listing Photos

L1 1909 Meadow Cliff Dr
Nashville, TN 37210



Front

L2 903 Maynor Ave
Nashville, TN 37216



Front

L3 2025 Olga Ave
Nashville, TN 37216



Front

Sales Photos

S1 101 Goode Ct
Nashville, TN 37216



Front

S2 1134 A Shelton Ave
Nashville, TN 37216



Front

S3 911 Preston Dr
Nashville, TN 37206



Front

ClearMaps Addendum

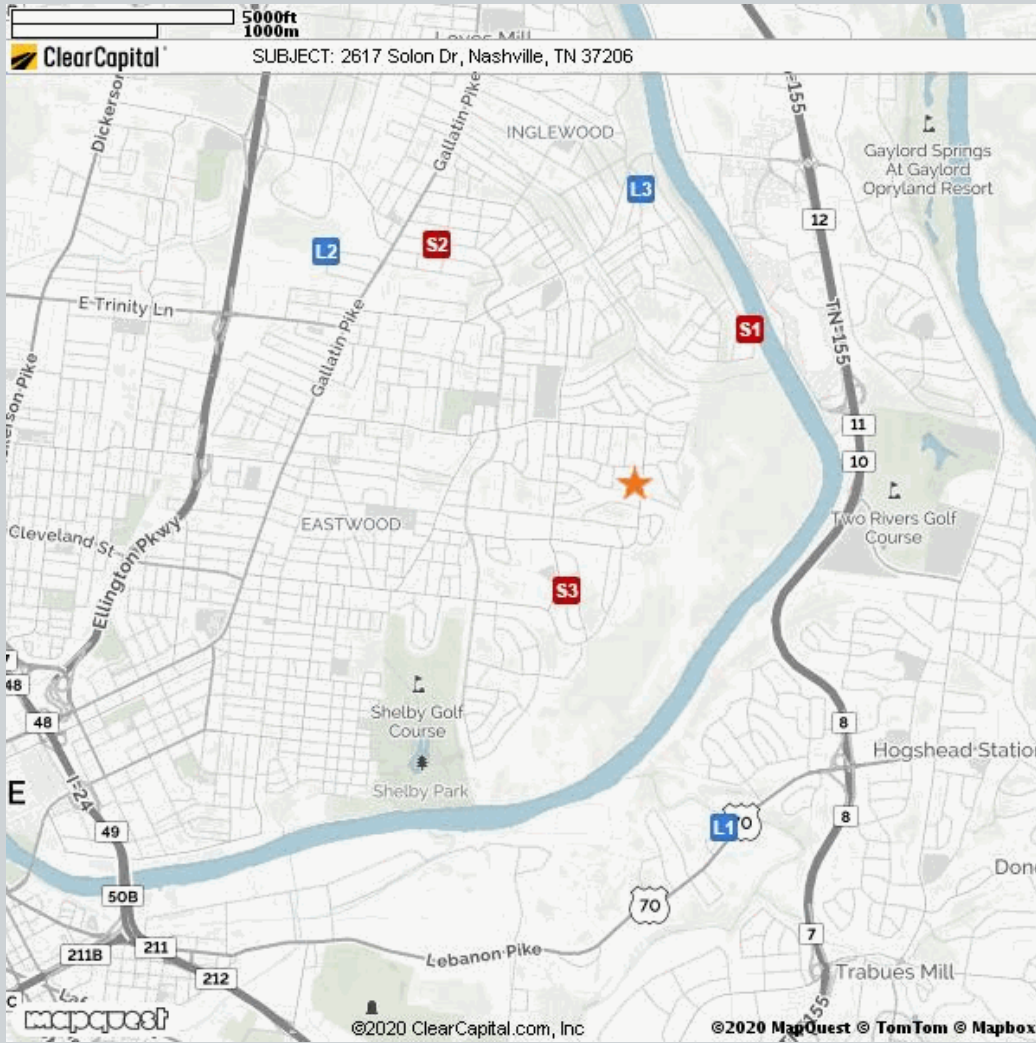
Address ★ 2617 Solon Drive, Nashville, TN 37206

Loan Number 41743

Suggested List \$287,000

Suggested Repaired \$287,000

Sale \$282,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2617 Solon Dr, Nashville, TN	--	Parcel Match
L1 Listing 1	1909 Meadow Cliff Dr, Nashville, TN	1.94 Miles ¹	Parcel Match
L2 Listing 2	903 Maynor Ave, Nashville, TN	2.12 Miles ¹	Parcel Match
L3 Listing 3	2025 Olga Ave, Nashville, TN	1.67 Miles ¹	Parcel Match
S1 Sold 1	101 Goode Ct, Nashville, TN	1.12 Miles ¹	Parcel Match
S2 Sold 2	1134 A Shelton Ave, Nashville, TN	1.72 Miles ¹	Parcel Match
S3 Sold 3	911 Preston Dr, Nashville, TN	0.64 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	Atlas Wealth Properties
License No	311617	Address	3102 West End Ave Nashville TN 37203
License Expiration	01/18/2021	License State	TN
Phone	6157087828	Email	atlaswealthprop@gmail.com
Broker Distance to Subject	6.63 miles	Date Signed	09/02/2020

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.