

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	829 Country Club Drive, Clarksville, TN 37043	Order ID	7221768	Property ID	29925681
Inspection Date	04/08/2021	Date of Report	04/14/2021		
Loan Number	41865	APN	080H K 01300 000		
Borrower Name	Catamount Properties 2018 LLC	County	Montgomery		

Tracking IDs					
Order Tracking ID	0407_BPO_Update	Tracking ID 1	0407_BPO_Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	Brick and vinyl siding. Pictures of subject on mls show property as being recently updated. Property appears to be in good to average condition. No exterior repairs needed.
R. E. Taxes	\$972		
Assessed Value	\$24,175		
Zoning Classification	Residential R-2		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (lockbox)		
Ownership Type	Fee Simple		
Property Condition	Average		
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	Subject is located in a subdivision. Homes in the area vary in sq ft, lot size, year built, and condition. Location is convenient to schools and shopping.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$95000 High: \$315000		
Market for this type of property	Increased 14 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	829 Country Club Drive	971 Woody Hills Dr	1501 Paradise Hill Rd	818 Country Club Dr
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37043	37040	37043	37043
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.46 ¹	0.31 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$165,000	\$164,900	\$170,000
List Price \$	--	\$165,000	\$159,900	\$170,000
Original List Date		03/19/2021	11/27/2020	02/26/2021
DOM · Cumulative DOM	-- · --	24 · 26	136 · 138	45 · 47
Age (# of years)	60	66	74	61
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
Style/Design	1 Story Ranch/Rambler	1 Story Ranch/Rambler	2 Stories Cottage	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,484	1,100	1,209	1,248
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 1	3 · 1
Total Room #	6	6	5	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	0.25 acres	0.24 acres	0.27 acres	0.20 acres
Other	none	none	none	none

* 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 Vinyl siding. Fresh interior paint. New stainless steel appliances remain in kitchen. Back deck.

Listing 2 Vinyl siding. Covered front porch. Fenced back yard. Fireplace in living room. Corner lot.

Listing 3 Brick and vinyl siding. Fresh interior paint. Stainless steel appliances remain. Fenced back yard.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	829 Country Club Drive	817 Glendale Dr	808 Country Club Dr	780 Hayden Dr
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37043	37043	37043	37043
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.16 ¹	0.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$140,000	\$179,900	\$139,900
List Price \$	--	\$140,000	\$184,900	\$139,900
Sale Price \$	--	\$137,000	\$184,900	\$135,000
Type of Financing	--	Cash	Va	Conv
Date of Sale	--	04/16/2020	02/08/2021	01/29/2021
DOM · Cumulative DOM	-- · --	34 · 34	125 · 125	58 · 58
Age (# of years)	60	62	61	54
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
Style/Design	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,484	1,350	1,500	1,330
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	4 · 2	3 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	0.30 acres	0.20 acres	0.20 acres
Other	none	none	none	none
Net Adjustment	--	+\$4,850	\$0	+\$6,850
Adjusted Price	--	\$141,850	\$184,900	\$141,850

* 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.

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

Sold 1 Brick exterior. Fresh interior paint. New kitchen appliances remain. garage -\$1,500, bath \$3,000, sq ft \$3,350

Sold 2 Brick and vinyl siding. Fresh interior paint. New kitchen appliances remain. Fenced back yard. No adjustments needed.

Sold 3 Brick exterior. Covered front porch. Interior needs to be updated. bath \$3,000, sq ft \$3,850

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject was last listed on the MLS 1/9/21. Withdrawn from market on 3/18/21.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	09/08/2020	\$114,100	Tax Records
01/09/2021	\$179,000	03/18/2021	\$178,000	Withdrawn	03/18/2021	\$178,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$182,000	\$182,000
Sales Price	\$180,000	\$180,000
30 Day Price	\$178,000	--
Comments Regarding Pricing Strategy		
According to the mls, the subject property has been updated and should be priced more in line with sold comp 2 rather than 1 and 3.		

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.

The current valuation is coming in higher in value than the most recent duplicate. The reason for the higher value is comp selection. The current broker used comps, much more proximate to the subject. In addition, it appears prior broker used a "Cash" Sale and a comparable, noted as being sold "As-Is", which were comps, that likely sold at below a Fair Market Value.

Subject Photos



Front



Address Verification



Side



Street



Street



Other

Listing Photos

L1 971 Woody Hills Dr
Clarksville, TN 37040



Front

L2 1501 Paradise Hill Rd
Clarksville, TN 37043



Front

L3 818 Country Club Dr
Clarksville, TN 37043



Front

Sales Photos

S1 817 Glendale Dr
Clarksville, TN 37043



Front

S2 808 Country Club Dr
Clarksville, TN 37043



Front

S3 780 Hayden Dr
Clarksville, TN 37043



Front

ClearMaps Addendum

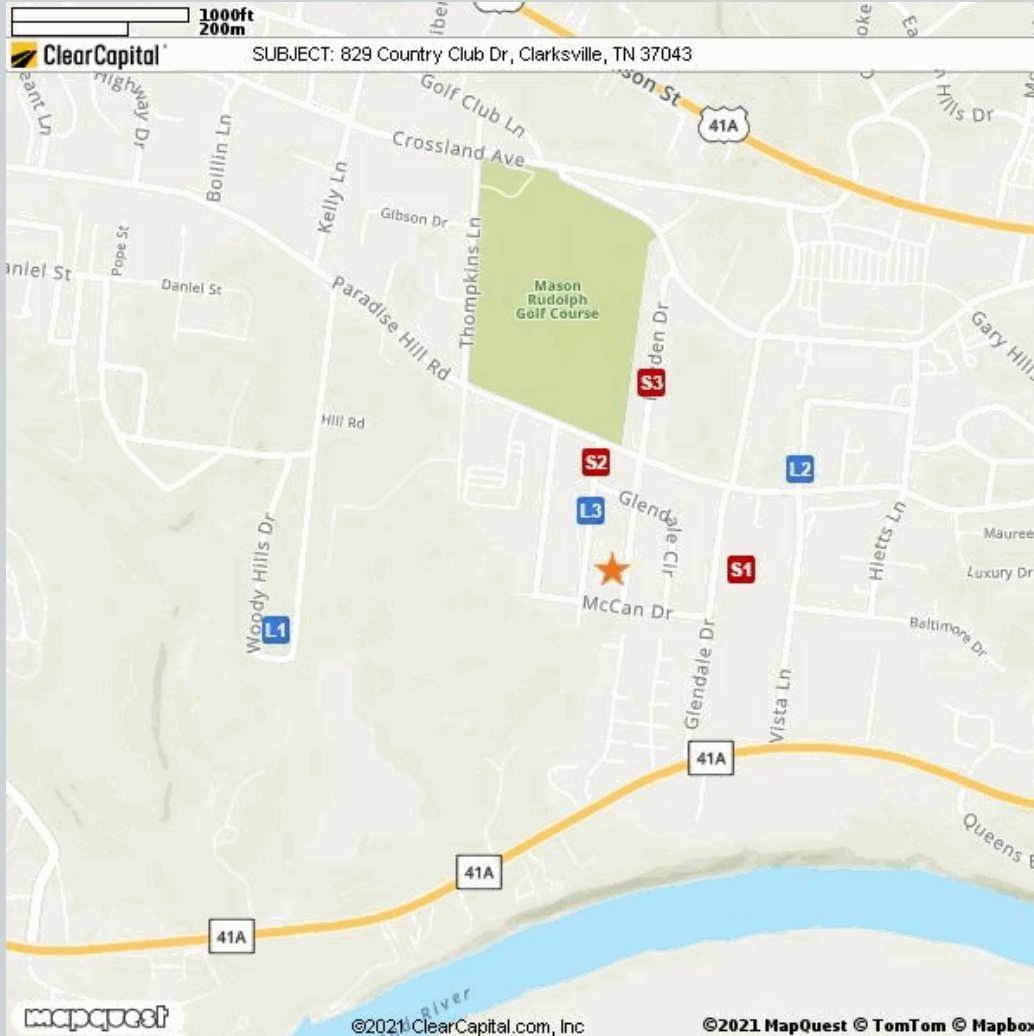
Address ★ 829 Country Club Drive, Clarksville, TN 37043

Loan Number 41865

Suggested List \$182,000

Suggested Repaired \$182,000

Sale \$180,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	829 Country Club Drive, Clarksville, TN 37043	--	Parcel Match
L1 Listing 1	971 Woody Hills Dr, Clarksville, TN 37040	0.46 Miles ¹	Parcel Match
L2 Listing 2	1501 Paradise Hill Rd, Clarksville, TN 37043	0.31 Miles ¹	Parcel Match
L3 Listing 3	818 Country Club Dr, Clarksville, TN 37043	0.09 Miles ¹	Parcel Match
S1 Sold 1	817 Glendale Dr, Clarksville, TN 37043	0.19 Miles ¹	Parcel Match
S2 Sold 2	808 Country Club Dr, Clarksville, TN 37043	0.16 Miles ¹	Parcel Match
S3 Sold 3	780 Hayden Dr, Clarksville, TN 37043	0.28 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	Heather Moen	Company/Brokerage	Crye Leike
License No	287406	Address	1904 Hwy 46 S Dickson TN 37055
License Expiration	06/30/2022	License State	TN
Phone	6155043503	Email	hlampley@realtracs.com
Broker Distance to Subject	32.86 miles	Date Signed	04/12/2021

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.