

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	3709 Creston Court, Hermitage, TN 37076	Order ID	6860587	Property ID	28864732
Inspection Date	09/28/2020	Date of Report	09/28/2020		
Loan Number	42012	APN	087-01-0A-121.00-CO		
Borrower Name	Catamount Properties 2018 LLC	County	Davidson		

Tracking IDs					
Order Tracking ID	0928BPOs	Tracking ID 1	0928BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Fajardo Mark C	PROPERTY'S EXTERIOR APPEARS TO BE IN AVERAGE CONDITION FOR THE NEIGHBORHOOD. NO NEEDED REPAIRS WERE OBSERVED DURING A DRIVE BY. GLA AND BEDROOM/BATH COUNT TAKEN FROM TAX CARD WHICH HAS BEEN UPLOADED TO DOC SECTION OF REPORT. PROPERTY WAS LISTED AND RECENTLY CLOSED (9-25-20). MLS CLOSED LISTING SHEET AND MLS PHOTOS HAVE BEEN UPLOADED TO DOC SECTION OF REPORT. PER COMMENTS IN MLS LISTING REGARDING INTERIOR, "House needs TLC with painting, new carpet and landscaping, but in good shape. Priced to sell."
R. E. Taxes	\$1,141	
Assessed Value	\$41,400	
Zoning Classification	RESIDENTIAL	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(PRESUMED TO BE VACANT AS SOLD A FEW DAYS AGO; TRASH CAN IN FRONT MAY INDICATE OCCUPANCY HOWEVER.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	CHESNEY GLEN HOA/APEX VENTURES MGT 615-255-2703	
Association Fees	\$220 / Year (Other: COMMON AREAS)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	NEIGHBORHOOD IS CHESNEY GLEN WITH APPROX 148 SINGLE FAMILY HOMES. OF THE 148, APPROX 105 APPEAR TO BE OWNER OCCUPIED, AND 43 APPEAR TO BE NON OWNER OCCUPIED. AVERAGE AGE OF HOMES IS 22 YEARS; AVERAGE GLA IS 1,602 SQ FT. MANY COMMERCIAL SERVICES, INCLUDING TRI-STAR SUMMIT HOSPITAL, ARE WITHIN 1-5 MILES IN SEVERAL DIRECTIONS.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$210,000 High: \$261,000	
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	3709 Creston Court	4248 Chesney Glen Dr	3708 Creston Ct	1037 Saddlestone Dr
City, State	Hermitage, TN	Hermitage, TN	Hermitage, TN	Hermitage, TN
Zip Code	37076	37076	37076	37076
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.04 ¹	0.74 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$279,900	\$249,000	\$250,000
List Price \$	--	\$279,900	\$249,000	\$250,000
Original List Date		06/01/2020	09/18/2020	09/17/2020
DOM · Cumulative DOM	-- · --	119 · 119	10 · 10	11 · 11
Age (# of years)	20	22	20	3
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	2 Stories TRADITIONAL	2 Stories TRADITIONAL	2 Stories TRADITIONAL	2 Stories TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	1,356	1,344	1,356	1,365
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	100%	0%	0%
Basement Sq. Ft.	--	820	--	--
Pool/Spa	--	--	--	--
Lot Size	.11 acres	.11 acres	.11 acres	.02 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 PER MLS, ---Tons of room!!! Full finished Basement w/ Bedroom, Full Bath and Large Living Room(23X12),Large Living Room on Main floor, Flex Space on 2nd floor, So 4 Bedroom 3 Full bathroom Home, Fenced back yard,

Listing 2 PER MLS, ---Great Floor plan, new floors, carpet ,master suite down, fenced yard, culdesac lot., 2 car garage.

Listing 3 PER MLS, ---Don't miss out on this charming open concept home with lots of upgrades! Home includes granite countertops, 9 ft ceilings, plantation shutters, hardwood floors, upgraded cabinets, spacious closets, Ecobee thermostat, and private back deck perfect for grilling. This home is LOW maintenance as HOA covers lawn care.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3709 Creston Court	3700 Creston Ct	3509 Glenfalls Dr	3561 Glenfalls Dr
City, State	Hermitage, TN	Hermitage, TN	Hermitage, TN	Hermitage, TN
Zip Code	37076	37076	37076	37076
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.08 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$235,000	\$225,000	\$254,900
List Price \$	--	\$240,000	\$225,000	\$254,900
Sale Price \$	--	\$235,000	\$226,017	\$240,000
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	12/02/2019	04/02/2020	08/12/2020
DOM · Cumulative DOM	-- · --	49 · 72	23 · 28	40 · 40
Age (# of years)	20	21	20	20
Condition	Average	Good	Average	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	2 Stories TRADITIONAL	2 Stories TRADITIONAL	2 Stories TRADITIONAL	2 Stories TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	1,356	1,356	1,352	1,352
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	7	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.11 acres	.12 acres	.12 acres	.12 acres
Other	--	--	--	--
Net Adjustment	--	-\$5,000	\$0	-\$10,000
Adjusted Price	--	\$230,000	\$226,017	\$230,000

* 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** ADJ, -\$5,000 (-\$10,000, CONDITION; +\$5,000, GARAGE CAR SPACE). -PER MLS, -- -Perfect 10, pro photos coming soon. Corner cul de sac lot. Inside boast 2 story vaulted ceilings, granite counter tops in kitchen & baths, stainless appliances, neutral colors, wood burning fireplace, gorgeous light hardwood floors all downstairs including master bedroom & 2nd bedroom, tile baths. Private 3rd bedroom up the stairs by itself! Would be perfect office too! Flat fenced back yard, Roof approx 4 1/2 years old, HVAC apox 6 yrs, Nest, Minutes from I-40 & downtown.
- Sold 2** ADJ, \$0. PER MLS, ---Well maintained home in highly sought after neighborhood. Newer roof, HVAC & appliances. Master on main, deck overlooks level fenced yard.
- Sold 3** -\$10,000, CONDITION). PER MLS, ---This gorgeous home may be conveniently located right in the heart of Hermitage, but it definitely has a Gatlinburg retreat feel to it thanks to the quiet cul de sac, no neighbors to the right (optimal privacy), and a two tiered custom deck with a spiral staircase! Additional peace of mind w/ new HVAC system (still under maintenance warranty), gutter guards (easy cleaning and care), and installation of new carpeting prior to appraisal. Professionally cleaned and paint touch ups to be done.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			PROPERTY WAS LAST LISTED IN MLS 8/12/20 FOR \$199,900, AND SOLD 9/25/20 FOR \$210,000.				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# 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
08/12/2020	\$199,900	--	--	Sold	09/25/2020	\$210,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$230,000	\$230,000
Sales Price	\$226,500	\$226,500
30 Day Price	\$210,000	--
Comments Regarding Pricing Strategy		
SUGGESTED PRICING LEANS MOST HEAVILY UPON PRICING OF SOLD COMPS ALL OF WHICH ARE WITHIN .08 MILE RADIUS, AND IN SAME NEIGHBORHOOD, CHESNEY GLEN, AS SUBJECT PROPERTY. ADJUSTMENTS WERE MADE FOR CONDITION ON S1 AND S3, AND GARAGE CAR SPACE ON S1.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The price is based on the subject being in average condition. Comps are similar in characteristics, located within 0.74 miles and the sold comps closed within the last 10 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

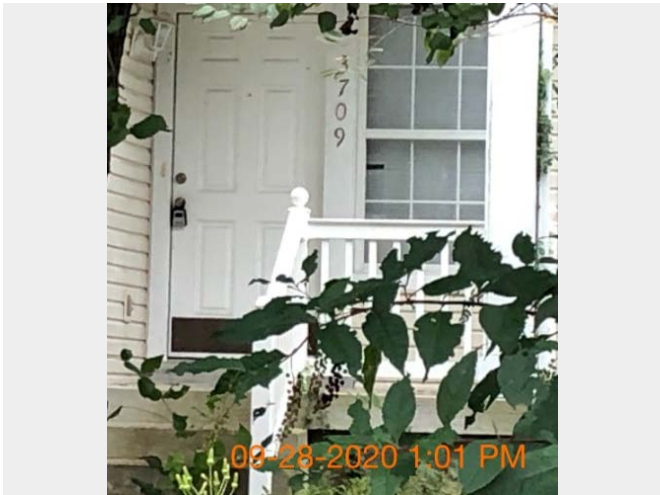
Subject Photos



Front



Address Verification



Address Verification



Side



Street



Street

Listing Photos

L1 4248 Chesney Glen Dr
Hermitage, TN 37076



Front

L2 3708 Creston Ct
Hermitage, TN 37076



Front

L3 1037 Saddlestone Dr
Hermitage, TN 37076



Front

Sales Photos

S1 3700 Creston Ct
Hermitage, TN 37076



Front

S2 3509 Glenfalls Dr
Hermitage, TN 37076



Front

S3 3561 Glenfalls Dr
Hermitage, TN 37076



Front

ClearMaps Addendum

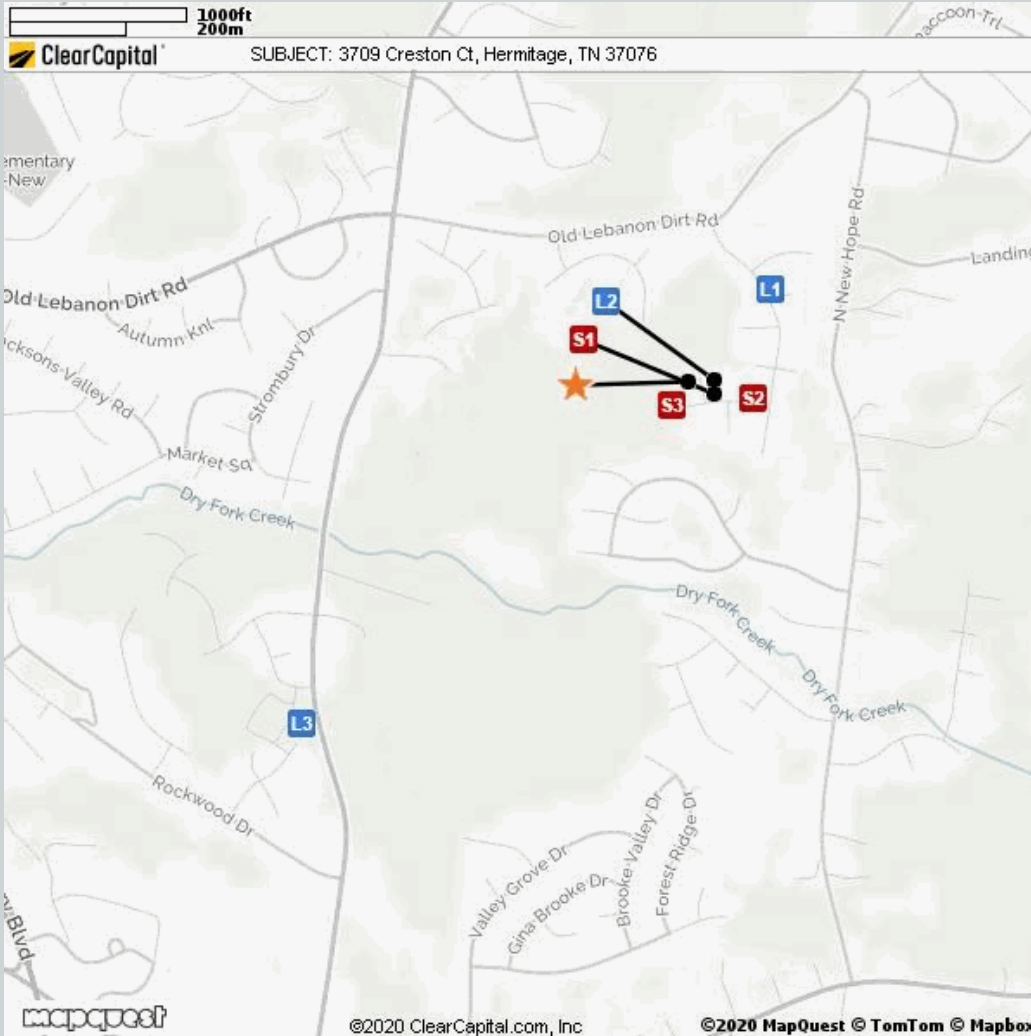
Address ★ 3709 Creston Court, Hermitage, TN 37076

Loan Number 42012

Suggested List \$230,000

Suggested Repaired \$230,000

Sale \$226,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3709 Creston Court, Hermitage, TN 37076	--	Parcel Match
L1 Listing 1	4248 Chesney Glen Dr, Hermitage, TN 37076	0.14 Miles ¹	Parcel Match
L2 Listing 2	3708 Creston Ct, Hermitage, TN 37076	0.04 Miles ¹	Parcel Match
L3 Listing 3	1037 Saddlestone Dr, Hermitage, TN 37076	0.74 Miles ¹	Parcel Match
S1 Sold 1	3700 Creston Ct, Hermitage, TN 37076	0.04 Miles ¹	Parcel Match
S2 Sold 2	3509 Glenfalls Dr, Hermitage, TN 37076	0.08 Miles ¹	Parcel Match
S3 Sold 3	3561 Glenfalls Dr, Hermitage, TN 37076	0.07 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.

Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Sarah Rummage	Company/Brokerage	Benchmark Realty, LLC
License No	00221117	Address	2500 - 21ST AVENUE SOUTH NASHVILLE TN 37212
License Expiration	08/22/2022	License State	TN
Phone	6155165233	Email	sarahrummage@comcast.net
Broker Distance to Subject	12.90 miles	Date Signed	09/28/2020

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.