

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.

<b>Address</b>	7925 Amber Hills Lane, Nashville, TN 37221	<b>Order ID</b>	6983079	<b>Property ID</b>	29218026
<b>Inspection Date</b>	12/09/2020	<b>Date of Report</b>	12/15/2020		
<b>Loan Number</b>	42779	<b>APN</b>	156-01-0A-029.00-CO		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Davidson		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	1209BPO	<b>Tracking ID 1</b>	1209BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Kennon Jerry Alan	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,038	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.	
<b>Assessed Value</b>	\$67,225		
<b>Zoning Classification</b>	RESIDENTIAL		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	AMBER HILLS HOA 615-812-3109		
<b>Association Fees</b>	\$105 / Year (Other: COMMON AREAS)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Neighborhood Amber Hills, with approx 35 homes. Of the 35, 32 appear to be owner occupied. There are other neighborhoods within a one mile radius with similar homes with GLA, lot size and age. Many types of commercial services (hardware store, garden center, YMCA, elementary school, etc) are within one mile, and many others are within 5 miles.	
<b>Sales Prices in this Neighborhood</b>	Low: \$315,000 High: \$470,000		
<b>Market for this type of property</b>	Increased 5 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	7925 Amber Hills Lane	6644 Autumnwood Dr	20 Brook Glen Cv	6708 Cold Stream Dr
<b>City, State</b>	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
<b>Zip Code</b>	37221	37221	37221	37221
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.63 <sup>1</sup>	0.22 <sup>1</sup>	0.80 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$349,900	\$394,900	\$394,500
<b>List Price \$</b>	--	\$349,900	\$389,900	\$394,500
<b>Original List Date</b>		11/17/2020	11/09/2020	11/05/2020
<b>DOM · Cumulative DOM</b>	-- · --	22 · 28	30 · 36	3 · 40
<b>Age (# of years)</b>	28	31	23	25
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story TRADITIONAL	2 Stories TRADITIONAL	1.5 Stories TRADITIONAL	2 Stories TRADITIONAL
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,842	1,866	2,158	2,219
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	5	6	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	1,828	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.28 acres	.20 acres	.14 acres	.40 acres
<b>Other</b>	--	--	--	--

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** PER MLS, ---BEAUTIFUL & UPDATED! Renovated colonial in highly sought after Poplar Creek Estates. One of the largest and private back yards in the neighborhood! Privacy fence. Deck. Hardwoods throughout entire first level, renovated kitchen with quartz countertops, stainless steel appliances and tumbled travertine backsplash, renovated master bath with double vanities, renovated upstairs bath, newly built dog run. Bonus room with storage! 2 car attached garage. Walk to YMCA. Multiple offers.
- Listing 2** PER MLS, ---Fantastic all brick updated home in sought after area! Huge Bonus room! Quiet cul-de-sac. Main HVAC only 3 years old. Custom Blinds, Tile in wet areas and hardwoods throughout main living. Granite Counters! Stainless appliances! Fridge Stays! Remodeled Kitchen and Master Bath! Gutter Guards all around!
- Listing 3** PER MLS, ---Gorgeous remodel complete with LG appliances, NuCore flooring downstairs, updated fixtures throughout, custom Plantation Shutters throughout, new Hot water heater, new carpet upstairs and new Gutter Guards! Park like backyard with large screened in porch and vaulted ceilings make this home a stunner! A Must See! Owner Agent.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	7925 Amber Hills Lane	405 Amber Ct	6141 S Riverbend Dr	6144 Tuliptree Ln
<b>City, State</b>	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
<b>Zip Code</b>	37221	37221	37221	37221
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.06 <sup>1</sup>	0.40 <sup>1</sup>	0.51 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$374,900	\$397,987	\$377,000
<b>List Price \$</b>	--	\$374,900	\$394,987	\$377,000
<b>Sale Price \$</b>	--	\$374,900	\$385,000	\$379,500
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	10/01/2020	06/01/2020	08/20/2020
<b>DOM · Cumulative DOM</b>	-- · --	59 · 59	82 · 82	37 · 37
<b>Age (# of years)</b>	28	25	31	34
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story TRADITIONAL	1 Story TRADITIONAL	1 Story TRADITIONAL	2 Stories TRADITIONAL
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,842	1,572	1,955	1,952
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	5	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	No	Yes
<b>Basement (% Fin)</b>	0%	100%	0%	0%
<b>Basement Sq. Ft.</b>	1828	561	--	1,300
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.28 acres	.28 acres	.20 acres	.24 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	\$0	-\$5,027	\$0
<b>Adjusted Price</b>	--	\$374,900	\$379,973	\$379,500

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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, \$0. PER MLS, ---Well maintained Bellevue beauty in the desirable Amber Hills neighborhood! Located in a private cul-de-sac, this home features many upgrades throughout including newer kitchen, windows, flooring, paint, and more. Enjoy your view of the adjoining common area from the expanded, upper rear deck. Tons of storage throughout the home and in the extra deep 2 car garage. Walk-out basement features a large secondary living area (currently a music studio) and office space (currently used as a guest area).
- Sold 2** ADJ, -\$5,027, seller concession. PER MLS, ---Beautiful home, newly renovated!! Hardwood floors throughout, updated kitchen with Storm Shadow quartz counter tops, new cabinets, light fixtures and full appliance package! Also, updated bathrooms, new fixtures throughout the home, a sunroom and centrally located, just minutes to downtown Nashville!
- Sold 3** ADJ, \$0. PER MLS, ---ALL brick home on cul-de-sac. Beautiful teak hardwoods, vaulted living room with cozy wood burning fireplace adjacent to the kitchen. Both rooms have French doors opening to a 4 season sunroom with large windows overlooking the private tree lined lot. Plus enjoy the privacy on the extra large deck backing up to quiet commons area.A/C & furnace are only 1 year old and whole house air purification system.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				PROPERTY WAS LAST LISTED 9/5/14 FOR \$259,900 AND SOLD 9/19/14 FOR \$259,900.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$379,500	\$379,500
<b>Sales Price</b>	\$375,000	\$375,000
<b>30 Day Price</b>	\$345,000	--
<b>Comments Regarding Pricing Strategy</b>		
SUGGESTED PRICING LEANS MOST HEAVILY UPON PRICING OF SOLD COMPS ALL OF WHICH ARE WITHIN .51 MILE RADIUS, AND HAVE SAME BEDROOM/BATH COUNT. LOT SIZE AND GLA ARE WITHIN RECOMMENDED RANGE. ADJUSTMENT HAS BEEN MADE ON S2 FOR SELLER CONCESSION.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Front



Address Verification



Side



Side



Street



## Listing Photos

**L1** 6644 AUTUMNWOOD DR  
Nashville, TN 37221



Front

**L2** 20 Brook Glen Cv  
Nashville, TN 37221



Front

**L3** 6708 Cold Stream Dr  
Nashville, TN 37221



Front



## Sales Photos

**S1** 405 Amber Ct  
Nashville, TN 37221



Front

**S2** 6141 S Riverbend Dr  
Nashville, TN 37221



Front

**S3** 6144 Tuliptree Ln  
Nashville, TN 37221



Front

### ClearMaps Addendum

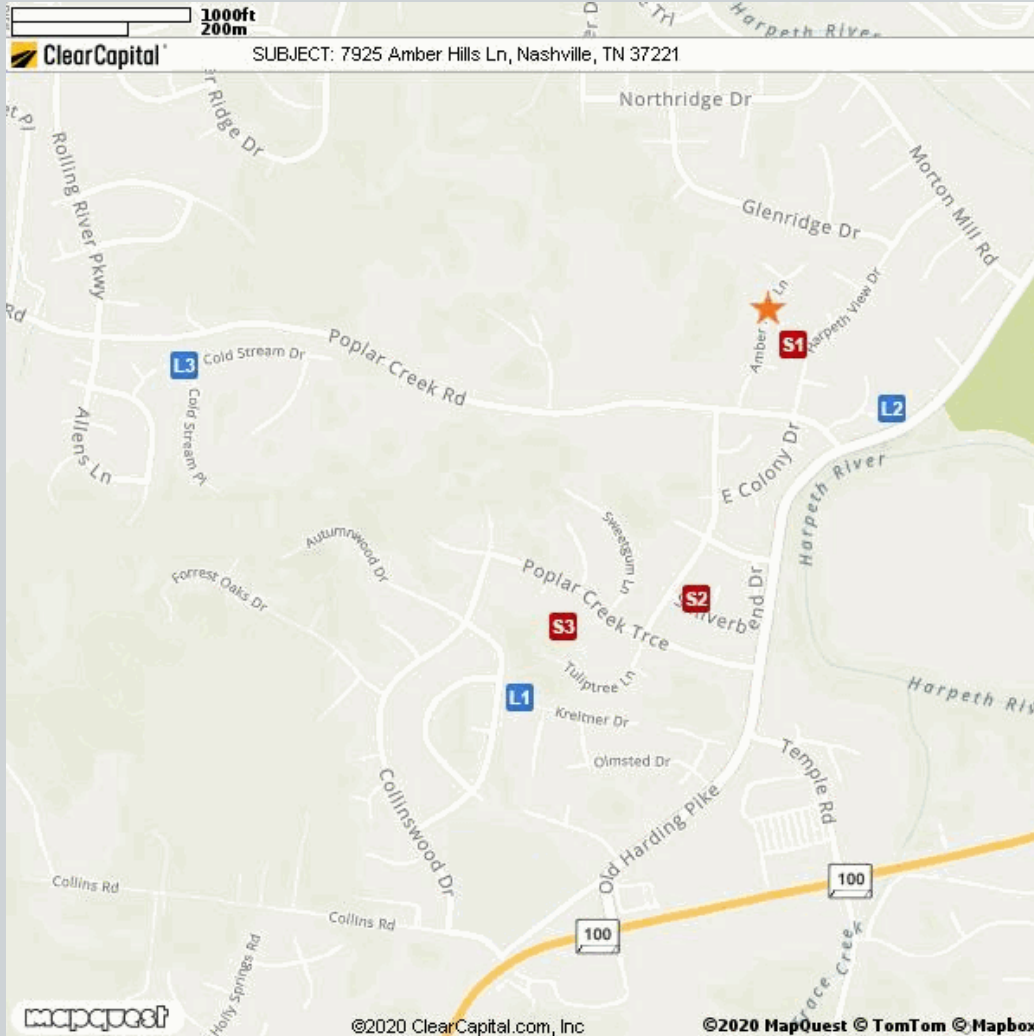
**Address** ★ 7925 Amber Hills Lane, Nashville, TN 37221

**Loan Number** 42779

**Suggested List** \$379,500

**Suggested Repaired** \$379,500

**Sale** \$375,000



#### Comparable

#### Address

#### Miles to Subject

#### Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7925 Amber Hills Lane, Nashville, TN 37221	--	Parcel Match
L1 Listing 1	6644 Autumnwood Dr, Nashville, TN 37221	0.63 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	20 Brook Glen Cv, Nashville, TN 37221	0.22 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	6708 Cold Stream Dr, Nashville, TN 37221	0.80 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	405 Amber Ct, Nashville, TN 37221	0.06 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	6141 S Riverbend Dr, Nashville, TN 37221	0.40 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	6144 Tuliptree Ln, Nashville, TN 37221	0.51 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Sarah Rummage	<b>Company/Brokerage</b>	Benchmark Realty, LLC
<b>License No</b>	00221117	<b>Address</b>	2500 - 21ST AVENUE SOUTH NASHVILLE TN 37212
<b>License Expiration</b>	08/22/2022	<b>License State</b>	TN
<b>Phone</b>	6155165233	<b>Email</b>	sarahrummage@comcast.net
<b>Broker Distance to Subject</b>	9.55 miles	<b>Date Signed</b>	12/11/2020

*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:**

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