

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	3416 Oak Lawn Drive, Clarksville, TN 37042	Order ID	7198800	Property ID	29877454
Inspection Date	03/28/2021	Date of Report	03/29/2021		
Loan Number	43262	APN	006G M 01000 000		
Borrower Name	Catamount Properties 2018 LLC	County	Montgomery		

Tracking IDs

Order Tracking ID	0326BPOf	Tracking ID 1	0326BPOf
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	SATRENA R SMITH	Condition Comments This home does not appear to need any external repairs.
R. E. Taxes	\$1,019	
Assessed Value	\$101,400	
Zoning Classification	Residential R-2	
Property Type	SFR	
Occupancy	Occupied	
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 This home is in a suburban subdivision with other homes like it surrounding it. The market in Clarksville is super hot. Homes are selling in bid wars everywhere. Appraisal gaps are being paid with cash and included in offers. Home inspections are being waived and buyers are paying sellers closing costs. The rate of appreciation exploded since January. I had to choose the 3 listing comps that are in this report as they are the only active or contingent listings within a one mile radius. The numbers are all different because of the time they were placed on the market. Listing 3 seem...
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$149,500 High: \$172,000	
Market for this type of property	Increased 10 % in the past 6 months.	
Normal Marketing Days	<30	

Neighborhood Comments

This home is in a suburban subdivision with other homes like it surrounding it. The market in Clarksville is super hot. Homes are selling in bid wars everywhere. Appraisal gaps are being paid with cash and included in offers. Home inspections are being waived and buyers are paying sellers closing costs. The rate of appreciation exploded since January. I had to choose the 3 listing comps that are in this report as they are the only active or contingent listings within a one mile radius. The numbers are all different because of the time they were placed on the market. Listing 3 seems over priced to me. I actually tried to preview listing 3 about a month ago and the listing agent told me they were doing something to the property and I couldn't see it for two weeks. I think listing 3 is overpriced for the condition of the property, it's why I wanted to see it. Homes bumped up 20-30k in value all throughout Clarksville in March.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3416 Oak Lawn Drive	521 Fox Trot	552 Oakmont Dr	2317 Pendleton
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.12 ¹	0.50 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$165,000	\$152,000	\$199,999
List Price \$	--	\$177,000	\$152,000	\$199,999
Original List Date		03/10/2021	02/02/2021	02/01/2021
DOM · Cumulative DOM	-- · --	9 · 19	54 · 55	55 · 56
Age (# of years)	28	12	13	47
Condition	Average	Good	Good	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	1 Story Ranch/Rambler	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,196	1,080	1,276	1,200
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	5	5	6
Garage (Style/Stalls)	None	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	0.24 acres	.16 acres	0.35 acres	0.37 acres
Other	--	--	--	--

* Listing 1 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 Comp is .08 acres smaller than sub +320, sub has 2 more rooms +10,000, sub has 116 sq ft more +5,220, comp is 16 years younger than sub -3200, comp was recently renovated -15,000 total adj= -2,660. adj price = \$174,340.

Listing 2 Comp is .11 sq ft smaller than sub +495, sub has 2 more rooms +10,000, sub is 80 sq ft larger than sub -3,600, comp is 15 yrs younger than sub -3000. Comp was recently renovated -15,000. total adjustments = -11,105. adj price = \$140,895

Listing 3 comp is .13 acres larger than -\$585, comp has att 2 car garage -10,000, sub has one more room +5,000, sub is 4 sq ft smaller than comp -180, comp is 19 yrs older than sub +3800. total adj = -\$1,965, total adj price = \$198,034.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3416 Oak Lawn Drive	3428 Oak Lawn Dr	542 Oakmont Dr	3425 Foxrun Ln
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.15 ¹	0.02 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$172,900	\$149,500	\$149,900
List Price \$	--	\$172,900	\$149,500	\$149,900
Sale Price \$	--	\$172,000	\$149,500	\$159,900
Type of Financing	--	Va	Va	Conventional
Date of Sale	--	01/29/2021	03/12/2021	09/21/2020
DOM · Cumulative DOM	-- · --	9 · 56	1 · 38	1 · 39
Age (# of years)	28	28	13	12
Condition	Average	Good	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	1 Story Ranch/Rambler	2 Stories Cape Cod
# Units	1	1	1	1
Living Sq. Feet	1,196	1,062	1,050	1,094
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	5	5	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	0.24 acres	0.24 acres	0.18 acres	0.16 acres
Other	--	--	--	--
Net Adjustment	--	+\$1,030	+\$13,840	+\$4,550
Adjusted Price	--	\$173,030	\$163,340	\$164,450

* 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** sub has 2 more rooms +10,000, sub has 134 more sq ft than comp +6,030, Home was recently renovated -15,000 total adj =+1030
- Sold 2** comp is .06 acres smaller than sub +270, comp has 146 sq ft less than sub +6,570, comp is 15 years younger than sub -3,000. comp has 2 less rooms than sub +10,000 total adj = +13840
- Sold 3** comp is .08 acres smaller than sub +360,comp has one less room than sub +5,000,comp is 102 sq ft smaller than sub +4590. comp is 27 years younger than sub -5400, adj= +4,550.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			This home sold for \$132,000 2/5/21				
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
01/23/2021	\$112,955	01/27/2021	\$132,000	Sold	02/05/2021	\$132,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$173,030	\$173,030
Sales Price	\$173,030	\$173,030
30 Day Price	\$173,030	--
Comments Regarding Pricing Strategy		
As mentioned earlier in the report. Clarksville is booming like crazy. Listing 1 and Sold 1 are the most similar comps, Listing 1 adj price is 174,340, sold comp 1 adj price is 173,030. Because of the huge boom here pricing it high is the only option. Price it at \$173,030 and bring in the multiple offers!		

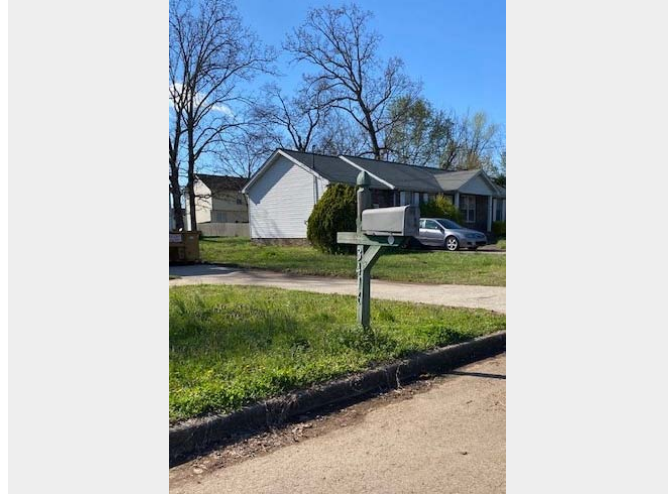
Clear Capital Quality Assurance Comments Addendum

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.

Subject Photos



Front



Address Verification



Street



Street

Listing Photos

L1 521 Fox Trot
Clarksville, TN 37042



Front

L2 552 Oakmont Dr
Clarksville, TN 37042



Front

L3 2317 Pendleton
Clarksville, TN 37042



Front

Sales Photos

S1 3428 Oak Lawn Dr
Clarksville, TN 37042



Front

S2 542 Oakmont Dr
Clarksville, TN 37042



Front

S3 3425 Foxrun Ln
Clarksville, TN 37042



Front

ClearMaps Addendum

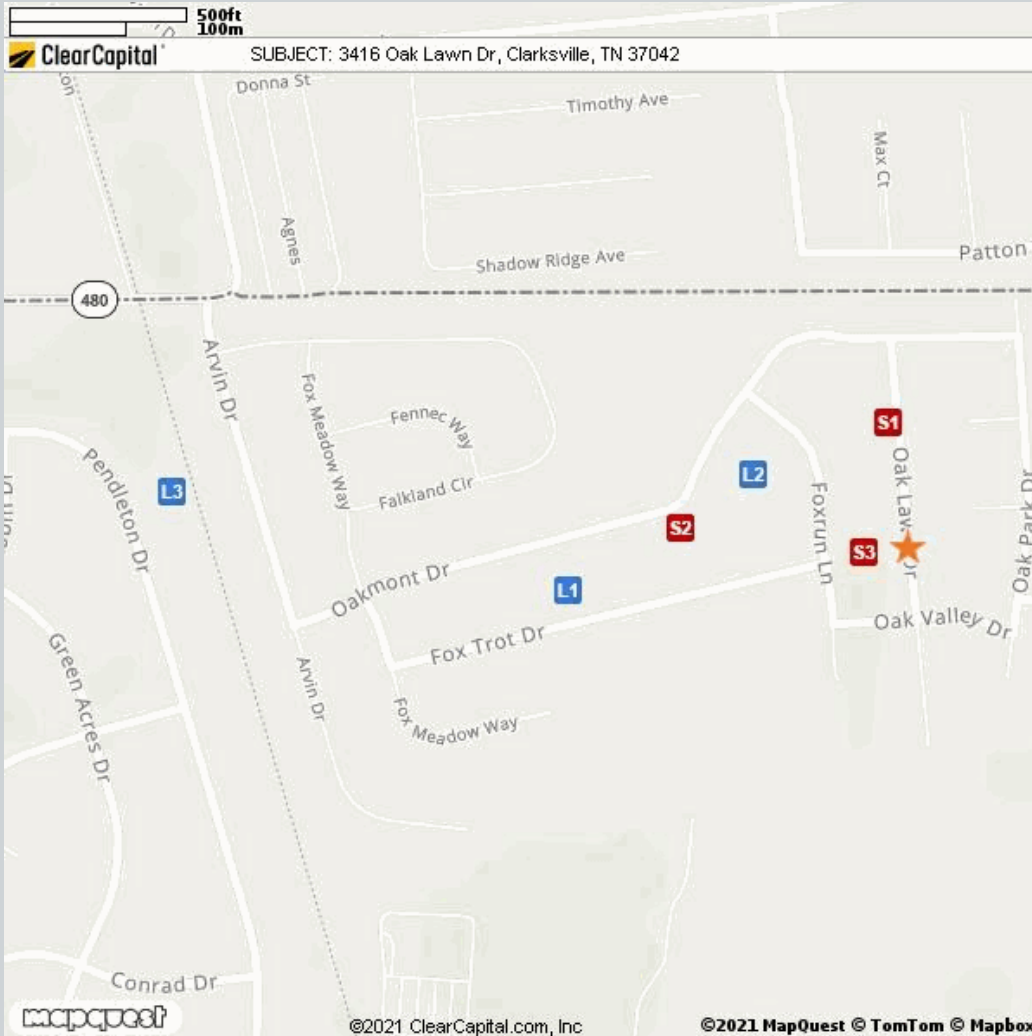
Address ★ 3416 Oak Lawn Drive, Clarksville, TN 37042

Loan Number 43262

Suggested List \$173,030

Suggested Repaired \$173,030

Sale \$173,030



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3416 Oak Lawn Drive, Clarksville, TN 37042	--	Parcel Match
L1 Listing 1	521 Fox Trot, Clarksville, TN 37042	0.23 Miles ¹	Parcel Match
L2 Listing 2	552 Oakmont Dr, Clarksville, TN 37042	0.12 Miles ¹	Parcel Match
L3 Listing 3	2317 Pendleton, Clarksville, TN 37042	0.50 Miles ¹	Parcel Match
S1 Sold 1	3428 Oak Lawn Dr, Clarksville, TN 37042	0.09 Miles ¹	Parcel Match
S2 Sold 2	542 Oakmont Dr, Clarksville, TN 37042	0.15 Miles ¹	Parcel Match
S3 Sold 3	3425 Foxrun Ln, Clarksville, TN 37042	0.02 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	Laura Grekousis	Company/Brokerage	Huneycutt Realtors
License No	349983	Address	3412 Oak Lawn Dr Clarksville TN 37042
License Expiration	03/11/2023	License State	TN
Phone	9312417112	Email	soldagainbylaurie@gmail.com
Broker Distance to Subject	0.05 miles	Date Signed	03/29/2021

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.