

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	301 Furnace Hollow Road, Dickson, TN 37055	Order ID	7729506	Property ID	31564795
Inspection Date	11/12/2021	Date of Report	11/13/2021		
Loan Number	45228	APN	103 11501 000		
Borrower Name	Catamount Properties 2018 LLC	County	Dickson		

Tracking IDs					
Order Tracking ID	AgedBPOs_110821	Tracking ID 1	AgedBPOs_110821		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Vinyl siding. Covered front porch. Full unfinished basement. 2-car carport. No kitchen appliances remain.
R. E. Taxes	\$1,053	
Assessed Value	\$134,800	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (lock box)	
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	Rural	Neighborhood Comments Subject is not located in a subdivision. Homes in the area vary in sq ft, lot size, and year built. Location is convenient to schools and local shopping.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$75000 High: \$330000	
Market for this type of property	Increased 12 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	301 Furnace Hollow Road	424 High St	909 W 1st St	101 West Hunt St.
City, State	Dickson, TN	Dickson, TN	Dickson, TN	Dickson, TN
Zip Code	37055	37055	37055	37055
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.78 ¹	0.51 ¹	1.04 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$225,000	\$225,000	\$210,000
List Price \$	--	\$210,000	\$225,000	\$199,900
Original List Date		09/04/2021	10/06/2021	06/18/2021
DOM · Cumulative DOM	-- · --	69 · 70	37 · 38	147 · 148
Age (# of years)	70	71	76	66
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	1 Story ranch	2 Stories cottage	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,584	1,120	1,792	1,109
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 2	3 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 2 Car(s)	None	Carport 1 Car	None
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,152	--	--	1,109
Pool/Spa	--	--	--	--
Lot Size	0.80 acres	0.20 acres	0.14 acres	0.51 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. Covered front porch. Property has been updated throughout. Kitchen appliances remain.

Listing 2 Vinyl siding. Covered front porch. 1-car carport. Property has been renovated. Kitchen appliances remain.

Listing 3 Vinyl siding. Covered front porch. Full unfinished basement. No kitchen appliances remain. Back deck.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	301 Furnace Hollow Road	905 W 4th St	801 W 5th St	905 Highway 70 W
City, State	Dickson, TN	Dickson, TN	Dickson, TN	Dickson, TN
Zip Code	37055	37055	37055	37055
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.33 ¹	0.34 ¹	0.57 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$175,000	\$160,000	\$220,000
List Price \$	--	\$175,000	\$160,000	\$220,000
Sale Price \$	--	\$175,000	\$161,000	\$210,000
Type of Financing	--	Conv	Usda	Fha
Date of Sale	--	03/26/2021	08/06/2021	01/08/2021
DOM · Cumulative DOM	-- · --	44 · 44	33 · 33	78 · 78
Age (# of years)	70	36	65	78
Condition	Average	Average	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	1 Story ranch	1 Story ranch	1 Story ranch	2 Stories cape cod
# Units	1	1	1	1
Living Sq. Feet	1,584	1,200	1,384	1,714
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1 · 1	3 · 2 · 1
Total Room #	5	5	5	6
Garage (Style/Stalls)	Carport 2 Car(s)	None	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1152	--	--	1,383
Pool/Spa	--	--	--	--
Lot Size	0.80 acres	0.15 acres	0.29 acres	0.62 acres
Other	none	none	none	none
Net Adjustment	--	+\$3,080	+\$8,040	-\$33,100
Adjusted Price	--	\$178,080	\$169,040	\$176,900

* 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** Vinyl siding. Some updates have been done. Kitchen appliances remain. Back deck. lot size \$2,600, sq ft \$7,680, no carport \$3,000, year built -\$10,200
- Sold 2** Vinyl siding. 2-car attached garage. Property was used as rental property. lot size \$2,040, bath \$2,000, sq ft \$4,000
- Sold 3** Vinyl siding. Full unfinished basement. Property has been updated. 1-car attached garage. carport \$1,500, bath -\$2,000, sq ft - \$2,600, condition/updated -\$30,000.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Cloud Realty,LLC	Property is currently listed for sale on the MLS.					
Listing Agent Name	Foster Phillips						
Listing Agent Phone	(615) 856-5566						
# 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
10/10/2021	\$175,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$173,000	\$173,000
Sales Price	\$170,000	\$170,000
30 Day Price	\$165,000	--
Comments Regarding Pricing Strategy		
Subject is currently priced at \$175,000 and doesn't seem to be priced too high according to recent sold comps.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	There is a 13% decrease in value since the prior from 6/2021. The current report is well supported by recent sale within 3 months- and similar in condition and characteristics.
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Subject Photos



Front



Address Verification



Side



Street



Other



Other

Listing Photos

L1 424 High St
Dickson, TN 37055



Front

L2 909 W 1st St
Dickson, TN 37055



Front

L3 101 West Hunt St.
Dickson, TN 37055



Front

Sales Photos

S1 905 W 4th St
Dickson, TN 37055



Front

S2 801 W 5th St
Dickson, TN 37055



Front

S3 905 Highway 70 W
Dickson, TN 37055



Front

ClearMaps Addendum

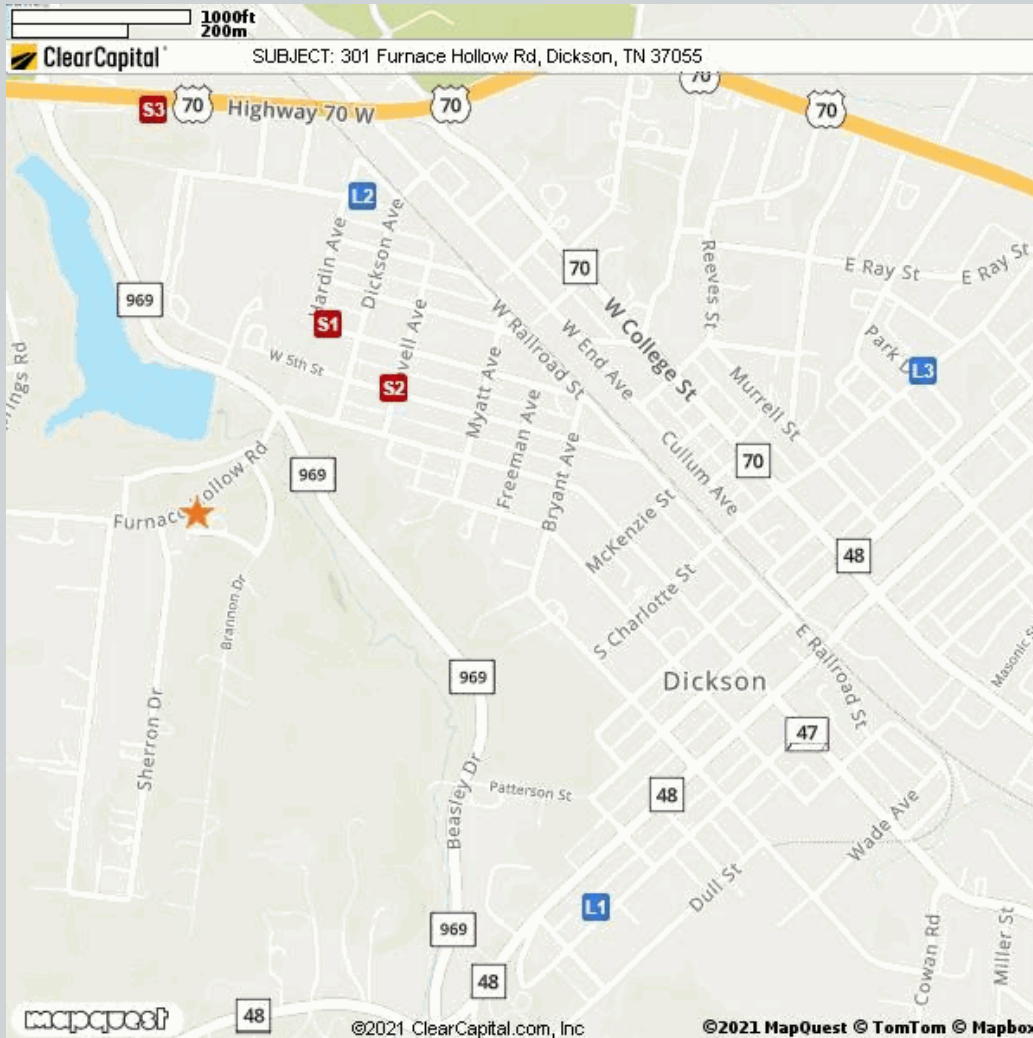
Address ★ 301 Furnace Hollow Road, Dickson, TN 37055

Loan Number 45228

Suggested List \$173,000

Suggested Repaired \$173,000

Sale \$170,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	301 Furnace Hollow Road, Dickson, TN 37055	--	Parcel Match
L1 Listing 1	424 High St, Dickson, TN 37055	0.78 Miles ¹	Parcel Match
L2 Listing 2	909 W 1st St, Dickson, TN 37055	0.51 Miles ¹	Parcel Match
L3 Listing 3	101 West Hunt St., Dickson, TN 37055	1.04 Miles ¹	Street Centerline Match
S1 Sold 1	905 W 4th St, Dickson, TN 37055	0.33 Miles ¹	Parcel Match
S2 Sold 2	801 W 5th St, Dickson, TN 37055	0.34 Miles ¹	Parcel Match
S3 Sold 3	905 Highway 70 W, Dickson, TN 37055	0.57 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	4.32 miles	Date Signed	11/12/2021

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.