

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>	563 Danielle Drive, Clarksville, TN 37042	<b>Order ID</b>	7435899	<b>Property ID</b>	30656410
<b>Inspection Date</b>	07/15/2021	<b>Date of Report</b>	07/15/2021		
<b>Loan Number</b>	45538	<b>APN</b>	044M F 02100 000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Montgomery		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	0715BPO_Citi	<b>Tracking ID 1</b>	0715BPO_Citi		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	STEPHEN E TELLESS	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,177	The subject appears vacant. The lawn is 4 ft high and growing all over the property. Lawn maintenance and some kind of landscaping is needed. The roof appears good and the siding. I had to take a picture of the neighbor's mailbox as the subject had no address posted on the property.	
<b>Assessed Value</b>	\$104,700		
<b>Zoning Classification</b>	Residential R-2		
<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>	\$500		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$500		
<b>HOA</b>	No		
<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	The Clarksville Real Estate market is extremely healthy. Homes have been going under contract in hours to days and selling for 2% above the listed price on average since February. Multiple offers are everywhere. It is a good time to sell. I had to take a picture of the neighbor's mailbox there was none posted on the house. The neighborhood is cute with a lot of cape cods and ranches that are well kept.	
<b>Sales Prices in this Neighborhood</b>	Low: \$182,000 High: \$200,000		
<b>Market for this type of property</b>	Increased 10 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	563 Danielle Drive	360 Lafayette Point Circle	587 Anita Drive	578 Garnet
<b>City, State</b>	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
<b>Zip Code</b>	37042	37042	37042	37042
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.72 <sup>1</sup>	0.25 <sup>1</sup>	0.21 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$180,000	\$200,000	\$179,900
<b>List Price \$</b>	--	\$180,000	\$199,000	\$179,900
<b>Original List Date</b>		05/07/2021	06/19/2021	06/07/2021
<b>DOM · Cumulative DOM</b>	-- · --	68 · 69	26 · 26	38 · 38
<b>Age (# of years)</b>	28	24	31	26
<b>Condition</b>	Average	Average	Good	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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,047	1,025	1,080	1,100
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 1 · 1	3 · 2
<b>Total Room #</b>	6	6	7	5
<b>Garage (Style/Stalls)</b>	None	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.21 acres	0.16 acres	0.29 acres	0.21 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** This property went under contract in 5 days. sub is 22 sq ft larger +660, sub has .05 more acreage +500, comp is 4 yrs younger than sub -400, total adj = +\$760, total adj price = \$180,760. Sub needs landscaping -\$500. Total = \$180,160.
- Listing 2** This property went under contract in 9 days. Recently updated -\$20,000. Comp has .08 acreage more -400, comp has 33 more sq ft -990, comp is 3 yrs older +300. sub needs landscaping -\$500 Comp has one more room -5,000, comp has one less 1/2 ba +2500. total adjustments = -\$24,090. Total adjusted price = \$174,910.
- Listing 3** Comp has new windows and gutters -10,000, Property went under contract in 9 days. Sub has one more room than comp - \$5,000, comp is 2 yrs younger than sub +\$200, sub needs landscaping -\$500. Total adjustments = -15,300. Total adjusted price = \$164,600.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	563 Danielle Drive	571 Danielle Dr	706 Spees Drive	534 Donna Dr
<b>City, State</b>	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
<b>Zip Code</b>	37042	37042	37042	37042
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.05 <sup>1</sup>	0.25 <sup>1</sup>	0.26 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$197,900	\$185,000	\$177,000
<b>List Price \$</b>	--	\$197,900	\$185,000	\$177,000
<b>Sale Price \$</b>	--	\$200,000	\$185,000	\$182,000
<b>Type of Financing</b>	--	Conv	Va	Va
<b>Date of Sale</b>	--	06/01/2021	06/25/2021	06/28/2021
<b>DOM · Cumulative DOM</b>	-- · --	5 · 32	0 · 33	1 · 34
<b>Age (# of years)</b>	28	28	30	30
<b>Condition</b>	Average	Good	Average	Good
<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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,047	1,025	1,229	1,208
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 3	4 · 1
<b>Total Room #</b>	6	5	6	6
<b>Garage (Style/Stalls)</b>	None	None	Attached 1 Car	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.21 acres	0.21 acres	0.33 acres	0.28 acres
<b>Other</b>	--	--	6	--
<b>Net Adjustment</b>	--	-\$14,340	-\$17,020	-\$25,130
<b>Adjusted Price</b>	--	\$185,660	\$167,980	\$156,870

\* Sold 1 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** This home has a new roof and was recently updated with appliances etc. -20,000, Subject has one more room +5,000, sub is 22 sq ft larger than comp +660,
- Sold 2** comp has .12 acreage larger than sub -600, comp has attached gar -5,000, comp has one more bath -5,000, comp is 204 sq ft larger than sub -6,120. sub needs landscaping -500 sub is 2 yrs younger than comp +200.
- Sold 3** comp was recently updated with newer roof, appliances, flooring etc. -20,000. Comp has one more bed and one less bath 0. comp is 161 sq ft larger than sub -\$4,830, comp is 2 yrs older than sub +200. sub needs landscaping -500.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				this subject is not presently listed, nor has it been in the recent past.			
<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>	\$185,660	\$186,660
<b>Sales Price</b>	\$185,660	\$186,660
<b>30 Day Price</b>	\$184,000	--
<b>Comments Regarding Pricing Strategy</b>		
The two comps most similar to the subject are listing comp 1 and sold comp 1. The market in Clarksville has been solid for a few years and recently exploded I think the sub will sell for this price in today's market. The only thing is someone needs to make the lawn presentable.		

## 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



Side

## Subject Photos



Street



Street



## Listing Photos

**L1** 360 Lafayette Point Circle  
Clarksville, TN 37042



Front

**L2** 587 Anita Drive  
Clarksville, TN 37042



Front

**L3** 578 Garnet  
Clarksville, TN 37042



Front

## Sales Photos

**S1** 571 Danielle Dr  
Clarksville, TN 37042



Front

**S2** 706 Spees Drive  
Clarksville, TN 37042



Front

**S3** 534 Donna DR  
Clarksville, TN 37042



Front

### ClearMaps Addendum

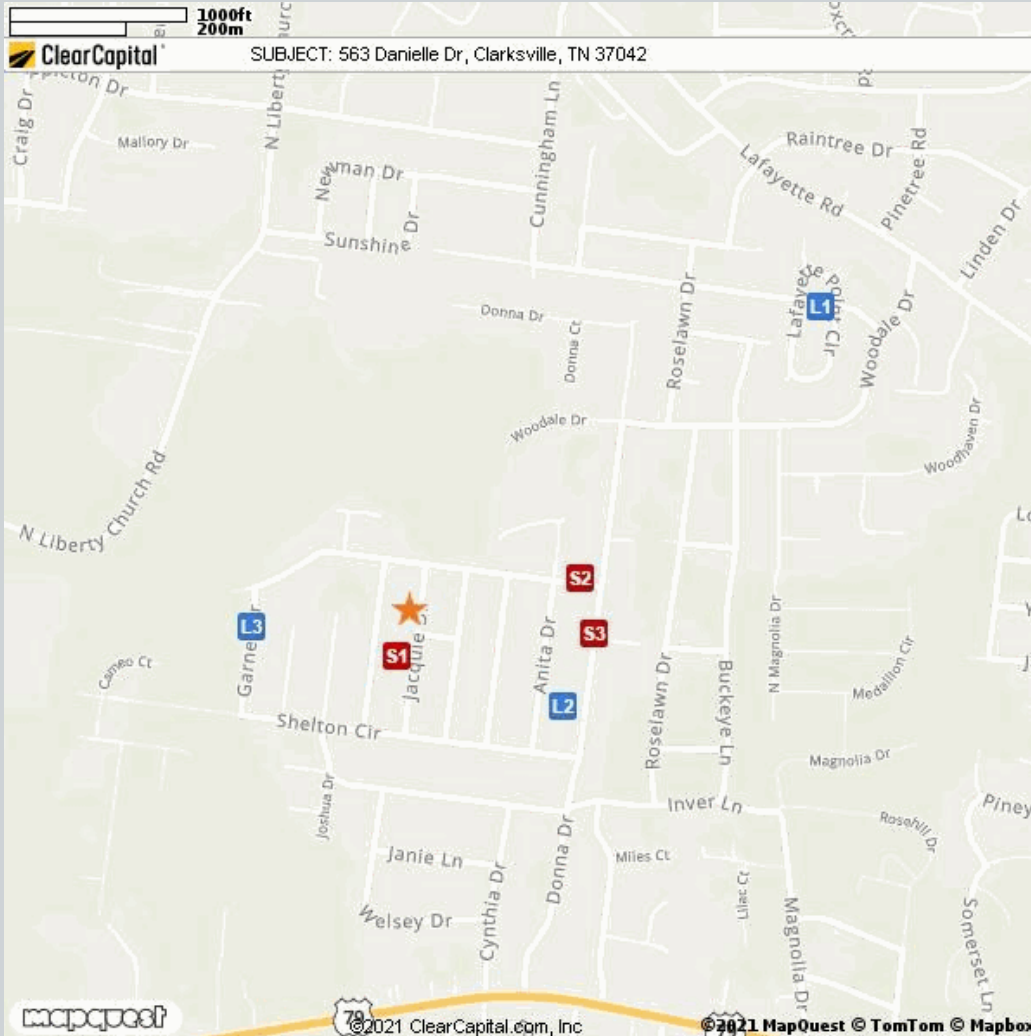
**Address** ★ 563 Danielle Drive, Clarksville, TN 37042

**Loan Number** 45538

**Suggested List** \$185,660

**Suggested Repaired** \$186,660

**Sale** \$185,660



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	563 Danielle Drive, Clarksville, Tn 37042	--	Parcel Match
L1 Listing 1	360 Lafayette Point Circle, Clarksville, TN 37042	0.72 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	587 Anita Drive, Clarksville, TN 37042	0.25 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	578 Garnet, Clarksville, TN 37042	0.21 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	571 Danielle Dr, Clarksville, TN 37042	0.05 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	706 Spees Drive, Clarksville, TN 37042	0.25 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	534 Donna Dr, Clarksville, TN 37042	0.26 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.

\*\*\* 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

<b>Broker Name</b>	Laura Grekousis	<b>Company/Brokerage</b>	Huneycutt Realtors
<b>License No</b>	349983	<b>Address</b>	3412 Oak Lawn Dr Clarksville TN 37042
<b>License Expiration</b>	03/11/2023	<b>License State</b>	TN
<b>Phone</b>	9312417112	<b>Email</b>	soldagainbylaurie@gmail.com
<b>Broker Distance to Subject</b>	5.34 miles	<b>Date Signed</b>	07/15/2021

*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:

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