46098 Loan Number

\$265,000 As-Is Value

by ClearCapital

NASHVILLE, TN 37211

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 Inspection Date Loan Number Borrower Name	3633 Donna Kay Drive, Nashville, TN 37211 08/27/2021 46098 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7534980 08/27/2021 134-09-0-074 Davidson	Property ID 4.00	30915186
Tracking IDs					
Order Tracking ID	0825BPO	Tracking ID 1	0825BPO		
Tracking ID 2		Tracking ID 3			

Nieto Cesar	
INIELO CESAI	Condition Comments
\$103,957	Subject appears to be in average overall condition from the
\$131,800	exterior,needs no repairs.
Residential	
SFR	
Occupied	
Fee Simple	
Average	
\$0	
\$0	
\$0	
No	
Visible	
Public	
	\$131,800 Residential SFR Occupied Fee Simple Average \$0 \$0 \$0 No Visible

Neighborhood & Market Data				
Suburban	Neighborhood Comments			
Stable	Located within an area of maintained homes, subject conforms.			
Low: \$200,000 High: \$300,000	Subject appears in maintained condition from exterior.			
Remained Stable for the past 6 months.				
<180				
	Suburban Stable Low: \$200,000 High: \$300,000 Remained Stable for the past 6 months.			

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3633 Donna Kay Drive	1220 Currey Rd	1018 Crowder Ct	3968 Atkins Dr
City, State	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37211	37217	37211	37211
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.16 ¹	0.93 1	0.15 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$249,900	\$265,000	\$295,000
List Price \$		\$249,900	\$265,000	\$295,000
Original List Date		08/18/2021	08/27/2021	07/07/2021
DOM · Cumulative DOM		8 · 9	0 · 0	5 · 51
Age (# of years)	33	73	60	31
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,087	1,115	1,125	1,478
Bdrm · Bths · ½ Bths	3 · 2	2 · 1	4 · 2	3 · 2
Total Room #	7	5	8	7
Garage (Style/Stalls)	None	None	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.28 acres	0.39 acres	0.35 acres	0.23 acres
Other	None	None	None	None
Ouiei	INOTIE	INOTIE	INOTIE	INOLIE

<sup>\*</sup> Listing 3 is the most comparable listing to the subject.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1 Fair market, similar GLA, inferior year built, inferior room count, similar condition, similar lot size, and without car garage.
- Listing 2 Comparable has similar GLA, similar year built, similar room count, similar condition, similar lot size, and 2 car garage.
- Listing 3 Similar room count, similar condition, superior GLA, similar year built-in, similar lot size, and without car garage .

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

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

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3633 Donna Kay Drive	3532 Donna Kay Dr	306 Paragon Mills Rd	3529 Paragon Dr
City, State	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37211	37211	37211	37211
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.17 1	0.30 1	0.12 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$260,000	\$265,000	\$270,000
List Price \$		\$260,000	\$265,000	\$270,000
Sale Price \$		\$260,000	\$265,000	\$265,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		06/18/2021	03/03/2021	08/05/2021
DOM · Cumulative DOM	·	0 · 25	25 · 82	1 · 31
Age (# of years)	33	39	44	24
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,087	1,050	1,075	1,068
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2 · 1	3 · 2
Total Room #	7	6	7	7
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.28 acres	0.28 acres	0.28 acres	0.23 acres
Other	None	None	None	None
Net Adjustment		+\$2,000	+\$1,200	\$0
Adjusted Price		\$262,000	\$266,200	\$265,000

<sup>\*</sup> Sold 3 is the most comparable sale to the subject.

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

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

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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#### Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1 Similar year built, similar condition, similar GLA, inferior room count, similar lot size, and without car garage. bath +2000
- **Sold 2** Comparable has inferior year built, similar condition, similar GLA, superior room count, similar lot size, and without car garage. age +2200 half bath -1000
- Sold 3 The Comparable has similar room count, similar condition, similar GLA, similar year built, similar lot size, and without car garage.

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Subject Sales & Listing Hi	story					
Current Listing Status Not Currently Listed		Listed	Listing Histor	y Comments		
Listing Agency/Firm			None noted			
Listing Agent Name						
Listing Agent Phone						
# of Removed Listings in Previous 12 Months	0					
# of Sales in Previous 12 Months	0					
Original List Original List Date Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$289,000	\$289,000			
Sales Price	\$265,000	\$265,000			
30 Day Price	\$245,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

S3 and A3 were given more weight as they both share the most similar characteristics as the subject. The home was priced mid-market as there are no extraordinary characteristics that would value the subject low or high. The market appears stable as there is roughly an equal number of homes that have been bought and sold over the past 12 months. Current list prices remain in line with sale prices, and REO/short sale inventory has decreased.

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### **3633 DONNA KAY DRIVE**

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Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The price is based on the subject being in average condition. Comps are similar in characteristics, located within 1.16 miles and the sold comps **Notes** closed within the last 6 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

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## **Subject Photos**

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

**DRIVE-BY BPO** 

# **Subject Photos**



Other

46098

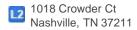
# **Listing Photos**

by ClearCapital



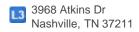


Front





Front

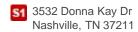




Front

by ClearCapital

### **Sales Photos**





Front

306 Paragon Mills Rd Nashville, TN 37211



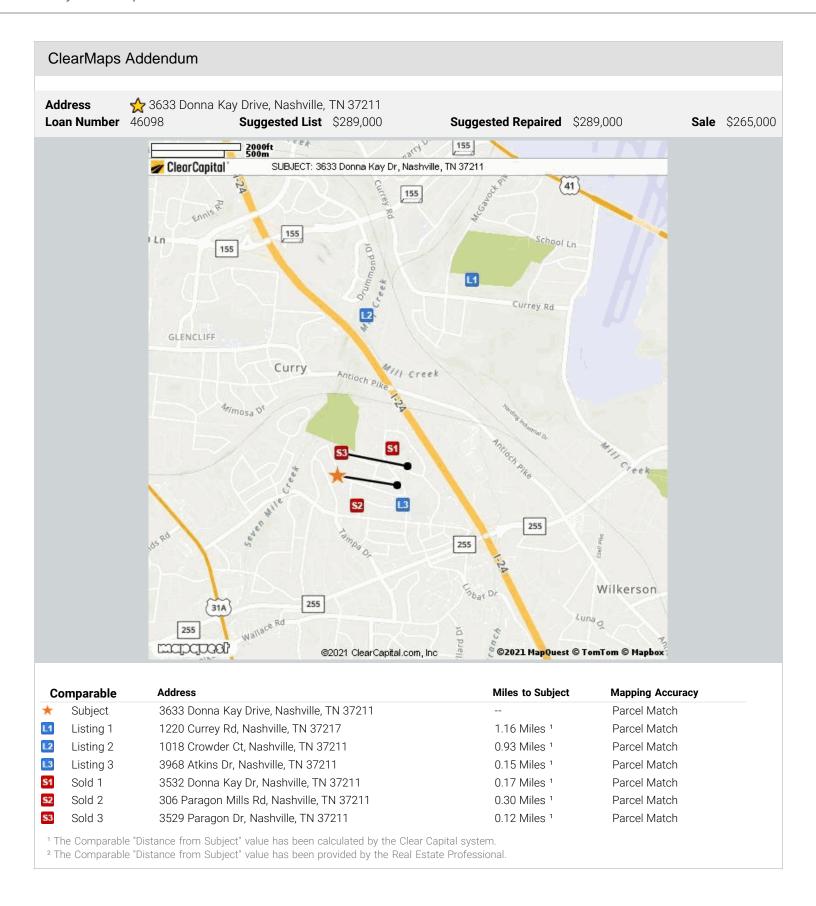
Front

3529 Paragon Dr Nashville, TN 37211



Front

by ClearCapital



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### 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.

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#### 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

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### 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.

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**License State** 

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**Broker Information** 

**License Expiration** 

Broker Name Marqueze Williams, Sr Company/Brokerage Baymar Realty

**License No** 305959 **Address** 301 S. Perimeter Park Dr. Nashville

TN 37211

12/20/2021

Phone 6155920894 Email baymar@biterealty.com

**Broker Distance to Subject** 0.77 miles **Date Signed** 08/27/2021

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.

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