536 TRACY LANE

CLARKSVILLE, TENNESSEE 37040

\$268,410 49847 As-Is Value

Loan Number

by ClearCapital

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.

Inspection Date Loan Number	536 Tracy Lane, Clarksville, TENNESSEE 37040 05/11/2022 49847 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8195039 05/12/2022 041H B 00200 Montgomery	Property ID	32720527
Tracking IDs					
Order Tracking ID Tracking ID 2	05.11.22 BPO	Tracking ID 1 Tracking ID 3	05.11.22 BPO		

General Conditions

Owner	LISENBY, MYISHIA N	Condition Comments
R. E. Taxes	\$1,664	Subject property doesn't appear to need any repairs, is inaverage
Assessed Value	\$39,425	condition with the other homes in the neighborhood.
Zoning Classification	Residential R-2A	
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	
Local Economy	Improving	The market in Clarksville is very healthy, homes have been	
Sales Prices in this Neighborhood	Low: \$166050 High: \$307350	selling in hours to days, in the right neighborhood, and at the right price. They are appreciating nicely and at a steady pace. The	
Market for this type of property	Increased 9 % in the past 6 months.	sold comps in this neighborhood all went under contract in a month or less. This neighborhood is a suburban subdivision	
Normal Marketing Days	<30	surrounded by other homes like it.	

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Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	536 Tracy Lane	468 Bamburg Dr	2125 Amadeus Dr	2181 Trophy Trce
City, State	Clarksville, TENNESSEE	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37040	37040	37040	37040
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.63 1	0.54 1	0.17 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$226,500	\$249,900	\$250,000
List Price \$		\$226,500	\$249,900	\$250,000
Original List Date		03/29/2022	02/09/2022	04/05/2022
$DOM \cdot Cumulative DOM$		0 · 44	4 · 92	36 · 37
Age (# of years)	10	27	27	10
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/Rambler	2 Stories sfr	2 Stories sfr	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,262	1,440	1,480	1,254
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.41 acres	0.44 acres	0.29 acres	0.33 acres
Other				

* 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.

 $^{\rm 3}$ Subject \$/ft based upon as-is sale price.

 $\label{eq:listing comments} \ensuremath{\text{ Listing Comments Why the comparable listing is superior or inferior to the subject.}$

Listing 1 Age +1700, GLA -5340, beds -5000, lot size -45

Listing 2 Age +1700, GLA -6540, garage -5000, lot size +180

Listing 3 GLA +240, lot size +120 Subject is very similar

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Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	536 Tracy Lane	580 Tracy Ln	568 Tracy Ln	2188 Trophy Trce
City, State	Clarksville, TENNESSEE	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37040	37040	37040	37040
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.15 ¹	0.11 1	0.22 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$234,000	\$235,000	\$225,000
List Price \$		\$234,000	\$235,000	\$225,000
Sale Price \$		\$234,000	\$265,000	\$240,000
Type of Financing		Conventional	Cash	Fha
Date of Sale		01/18/2022	04/27/2022	12/27/2021
DOM \cdot Cumulative DOM	•	46 · 46	14 · 14	33 · 33
Age (# of years)	10	10	10	9
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/Rambler	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,262	1,226	1,325	1,209
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa		Pool - Yes		
Lot Size	0.41 acres	0.21 acres	0.21 acres	.21 acres
Other				
Net Adjustment		+\$1,380	+\$3,410	+\$3,610
Adjusted Price		\$235,380	\$268,410	\$243,610

* 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.

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

Sold 1 GLA +1080, rooms +5000, pool -5000, lot size +300

Sold 2 GLA -1890, rooms +5000, lot size +300

Sold 3 Age -100, GLA -1590, rooms +5000, lot size +300

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Subject Sales & Listing History

Current Listing Status Not Currently Listed			Listing Histor	y Comments			
Listing Agency/Firm			Subject has	Subject has not been listed or sold in the past 12 months.			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price		
Suggested List Price	\$268,410	\$268,410		
Sales Price	\$268,410	\$268,410		
30 Day Price	\$263,410			
Comments Regarding Pricing Strategy				
I would suggest listing this home for \$268,410 with a 30 day price strategy to lower to \$263,410 if it does not sell.				

Clear Capital Quality Assurance Comments Addendum

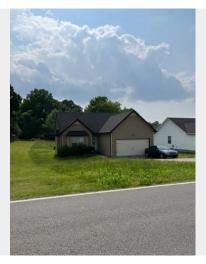
Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

by ClearCapital

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Subject Photos



Front



Address Verification



Street



Street

by ClearCapital

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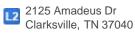
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Listing Photos

468 Bamburg Dr Clarksville, TN 37040



Front





Front

2181 Trophy Trce Clarksville, TN 37040



Front

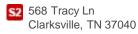
by ClearCapital

Sales Photos

580 Tracy Ln Clarksville, TN 37040



Front





Front

S3 2188 Trophy Trce Clarksville, TN 37040



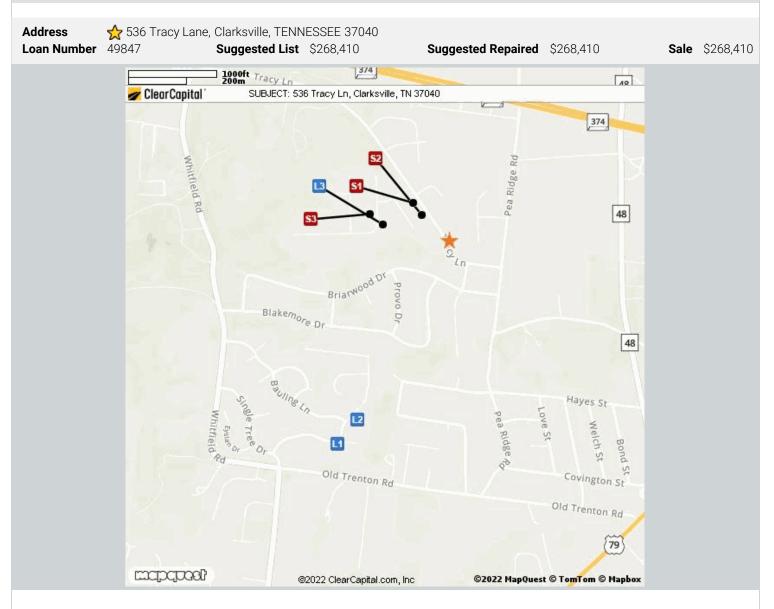
Front

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ClearMaps Addendum



C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	536 Tracy Lane, Clarksville, Tennessee 37040		Parcel Match
L1	Listing 1	468 Bamburg Dr, Clarksville, TN 37040	0.63 Miles 1	Parcel Match
L2	Listing 2	2125 Amadeus Dr, Clarksville, TN 37040	0.54 Miles 1	Parcel Match
L3	Listing 3	2181 Trophy Trce, Clarksville, TN 37040	0.17 Miles 1	Parcel Match
S1	Sold 1	580 Tracy Ln, Clarksville, TN 37040	0.15 Miles 1	Parcel Match
S2	Sold 2	568 Tracy Ln, Clarksville, TN 37040	0.11 Miles 1	Parcel Match
S 3	Sold 3	2188 Trophy Trce, Clarksville, TN 37040	0.22 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.

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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.

If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
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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Broker Information

Broker Name	James Grekousis	Company/Brokerage	eXp Realty
License No	354673	Address	131 Blackman St Clarksville TN 37040
License Expiration	02/25/2024	License State	TN
Phone	9312034128	Email	jamesgreko@gmail.com
Broker Distance to Subject	4.16 miles	Date Signed	05/11/2022

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 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 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 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 conclusions in 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, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or on any other basis prohibited by Iaw. 8) I maintain errors and omissions insurance, to the extent required by state Iaw, 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.