## **Exterior-Only Inspection Residential Appraisal Report**

07/33016200 File# 2207002

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_		of this summ	ary appraisal repo	rt is to pr	ovide the le	ender/client	t with an	accurate,	and adequat	ely suppo	orted, opini	IOII UI (I				subject prop	perty.
Property A	Address	4056 F	Platinum Way					City	Ooltewal	า			State	TN	Zip Code	37363	
Borrower	Ca	tamount P	roperties 2018	110	Ow	vner of Pul	blic Record	Cha	rles Whitten	/ Flizabet	th A Whit	tten	County	Hami	lton		
Legal Des			terling Pointe						cs minutell	, =2000	*********************************			. 101111			
_			•	PB: 79 GP:	159 Out C	JT 150-	51 For 20							_			
Assessor's	s Parcel	l# 150	041.05					Tax Y	<sup>ear</sup> 2021				R.E. Taxe	es\$ 2	,466		
Neighborh	ood Nar	me Ste	rling Pointe / C	oltewah				Map I	Reference	150 041	1.05		Census 1	ract o	113.14		
Occupant	V	Owner 🗌	Tenant Vaca		Sno	necial Asse	ssments \$	_			PUD	HOA \$	i 0	Ī	per year	per m	onth
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Property F	Rights A	ppraised	Fee Simple	Leasehol	ia 🔲 U	Other (desc	ribe)										
Assignme	nt Type	Pur	chase Transaction	Refina	ance Transaction	1	Other (	(describe)	Market '	Value -	Servicin	na					
Lender/Cli	ient	Wodgov	rood Inc			Address	2015	Manha	tan Beach				do Do	ach CA	00070		
		Wedgew		,, ,,						Bivu, S	onte 100	, Redon	ido Be				
is the subj	ject prop	perty currently offe	ered for sale or has it be	en offered for sai	le in the twelve m	nonths pric	or to the effect	tive date of tr	iis appraisai?					\\	res 🔀	No	
Report dat	ta sourc	e(s) used, offering	price(s), and date(s).		GCAR	MLS de	oes not i	ndicate	the subject	t has be	en liste	d "for sa	ile" wit	hin the	previo	us vear.	
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	:4	did not onchuse	the contract for eals fo	u tha autiant nous		n Fundain i	the reculter of t	lha analusia s	f the contract for		. Also analysis						
I d		did not analyze	the contract for sale fo	r the subject pur	cnase transaction	n. Expiain t	tne results of t	ine analysis i	or the contract for	sale or wny	tne analysis	was not					
performed	i.																
Contract P	Price \$		Date of Contra	ıct	I e	le the nron	erty seller the	owner of nul	alic record?		Yes	□ No I	Data Sourc	0(0)			
Υ												140	Data Oouro	U(3)			_
Is there an	ny financ	cial assistance (loa	an charges, sale conces	sions, gift or dov	vnpayment assist	tance, etc.	.) to be paid by	y any party o	n behalf of the bo	rrower?						Yes	No
of Yes, rep	ort the t	total dollar amount	and describe the items	to be paid.													
Note: Rac	ce and t	the racial compos	ition of the neighborh	ood are not app	raisal factors.												
			od Characteristics				0 1	Jnit Housing	Trondo			0	Unit Hous	ina	D.	sent Land Use	0/.
									Henus				Offic Hous	<u> </u>	Pie	sent Land Ose	
Location		Urban	Suburban	Rural	Property Value		Increasing	·	Stable	Declir	ning	PRICE		AGE	One-Unit		85 %
Built-Up	▽	Over 75%	25-75%	Under 25%	Demand/Suppl		Shortage		In Balance	Over	Supply	\$ (000)		(yrs)	2-4 Unit		- %
· ·	-						_						Leve	. ,		:	/0
Growth			Stable	Slow	Marketing Tim	ie 🕽	Under 3 m	ILUS	3-6 mths	Uver	6 mths	83	Low	0	Multi-Fam	ııy	%
Neighborh	ood Bou	undaries	Collegedale	to the eas	t: Woodlar	nd Driv	ve to the	west- F	ast Braine	d Road	to the	3,900	High	125	Commerc	ial	%
~					-,ooulal	11				J Ouu			Pred.		Other		- O/.
			e to the north.									500		25			15 %
Neighborh			The subject														
ë is conv	venie	ent to area	schools, shopp	ina, suppo	rt facilities	s. and	employr	nent Si	ırroundina	proper	ties are	improve	d with	sinale	family	dwellings	of
											ties aic	p		· sg.c		ags	· ·
			ket appeal. 15														
Market Co	nditions	s (including suppo	rt for the above conclus	ions)	I	Interes	t rates a	re consi	dered favo	rable to	buyers	, Value	opinio	n of thi	s repor	t is	
consid	lered	the result	of an exposure	time of ar													t
					50.000	, 0	,0 aa,5 p		4.041.04	acc <sub>1</sub> 5 as	<del>, , , , , , , , , , , , , , , , , , , </del>	moening i		. uucu	.case s	, c c	
			for more info														
Dimension	<sup>18</sup> 1	110.46' x 17	7.38' x Irregula	r		Area 1	.8622 sf		Sha	<sup>De</sup> Bas	ically Re	ectangu	lar \	/iew N;	Res;		
Specific Z	oning CI	lassification	R-1			Zoning De	escription	Sinale	Family Re	sidentia	al Distric	rt .					
Zoning Co	mnlianc	ce 🗶 Leg		onforming (Grand	ffathered Lise)		No Zor		Illegal (describe			-					
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is the nigh	iest and	Dest use of subje	ct property as improved	(or as proposed	per plans and sp	pecification	ns) the bresen					Yes I	No I	f No, descri	De I	Property is	c
							, p	it uou:			$\boxtimes$					Toperty is	3
zoned	tors	single famil	v use and cons	tructed for	r single far	milv re			ıale family	residen		_	best us	se.		- Toperty I	3
	tors		y use and cons r (describe)	tructed for	r single far		sidential	l use; sir	igle family		nce is hic	ghest & I	best us	se.	<u>'</u>		
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

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orm 2055 March 2005

07/33016200 File# 2207002

There are a comparable	propert	ties curr	rently of	ffered fo	or sale	in t	he subject neighborhoo	d rangi	ng in	price	from \$	585,000		to \$	650	0,000	
There are 5 comparable	sales	in the	subject	neighbo	rhood wit	thin t	he past twelve months			ale pri		\$ 530,000	0			725,000	
FEATURE		SUBJECT			COMF	PARAB	LE SALE # 1		COI	MPARAB	LE SALE # 2	330/00	Ť			LE SALE # 3	
	/21/			1000				0.570					06.50	-			
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Proximity to Subject				0.08 r	niles N	W		0.16	miles 1	ΝE	I.		0.42	miles	NW	I.	
Sale Price	\$			•			\$ 632,500	•			\$	565,500				\$	559,000
Sale Price/Gross Liv. Area	\$		sq.ft.		187.19				179.69					197.04			
Data Source(s)							3412;DOM 6	GCAI	RMLS	#1350	0400;DC	OM 3	GCAI	RMLS	#1348	8761;DO	M 1
Verification Source(s)						: / Pa	ge: 942 / CFlo				ge: 361					ge: 218	
VALUE ADJUSTMENTS	D	ESCRIPTION	ON	DE	SCRIPTION		+(-) \$ Adjustment	DE	SCRIPTIO	N	+(-)\$	Adjustment	DE	SCRIPTIO	ON	+(-) \$ A	djustment
Sales or Financing				ArmL	th			ArmL	_th				ArmL	.th			
Concessions				Conv	0			Cash	;0				Conv	;0			
Date of Sale/Time				so6/2	2;co5/2	2		503/2	2;C02/	22			503/2	2;C02	/22		
Location	N;Re	es;		N;Res	5;			N;Re	S;				N;Re	S;			
Leasehold/Fee Simple		Simple	•		imple				imple					imple			
Site	1862			21344			-1,125					+2,647					+3,565
View	N;Re			N;Res			_,,	N;Re				-//	N;Re				
Design (Style)			dition		Traditio	onal	0		Tradit	ional		0	DT2;		tional		0
Quality of Construction	Q3	. ,,	<u> </u>	Q3		01101	, and the second	Q3					Q3				
Actual Age	16			16				10				^	16				
Condition	C3			C3				C3				0	C3				
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths	<u> </u>		Total	Bdrms.	Baths		
Room Count	8						. = = -	8	,		<del>                                     </del>	F 00-				<b>—</b>	F.00-
Gross Living Area	_ o	5	3.0 sq.ft.	7		2.1 sq.ft.	+5,000	ō	4	3.1 sq.ft.	<del>                                     </del>	-5,000		5	3.1 sq.ft.	<del>                                     </del>	-5,000
Basement & Finished	4-0	3,300			3,379	-	-3,555	2 C E	3,147	oy.it.	-	+6,885		2,837		-	+20,835
	_	sf1580			f1493s1		+3,045	OST				+55,300					-1,190
Rooms Below Grade		or1.oba	a30		r1.oba1	.0	0				-	0	1rr1b	r1.0ba	900	-	0
Functional Utility	Avg			Avg				Avg			1		Avg			-	
Heating/Cooling		/CHA		FWA/				FWA,			-		FWA.				
Energy Efficient Items		ated		Insula				Insul			-		Insul				
Garage/Carport	3gbi:			2ga20			+4,000				1	+4,000	2ga2	dw			+4,000
Porch/Patio/Deck	CStp	SP/O	Dk	CStp/	SP/20[	Dks		CPch				+6,000	CStp/S	P/ODk/	CPat		0
Fireplace	2 Fire	eplace	S	1 Fire	place		+2,500	2 Fire	places	5		+2,500	1 Fire	place			+2,500
Fence/Outbuilding	Fenc	e/IG p	ool	None			+12,000	Fence	e			+10,000	Fence	9			+10,000
Other	2nd	Kitche	n	2nd K	itchen			None	:			+5,000			n		
Net Adjustment (Total)				X	+	] -	\$ 21,865	X	+ [	] -	\$	87,332	X		] -	\$	34,710
Adjusted Sale Price				Net Adj.	3	3.5 %		Net Adj.		15.4 %			Net Adj.		6.2 %		
of Comparables				Gross Ad	lj. 4	4.9 %	\$ 654,365	Gross A	dj	17.2 %	\$	652,832	Gross A	dj.	8.4 %	\$	593,710
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Freddie Mac Form 2055 March 2005

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Page 2 of 6

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URAR : Additional Comments				
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Opinion of reasonable exposure time: 0-90 days based on information gathered through participants.	sales verification, statistical imol	illation about C	lays on market, and interview	vs of market
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Appraiser Fee: \$470.00 / Tech Fee: \$15.00				
Intended user of this appraisal: The lender/client				
Intended use: The intended use of this appraisal report is for the lender client to evaluate	the property that is the subject	of this appraisa	l for a mortgage finance tran:	saction
and/or loan servicing.				
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FIRREA Certification Statement:  The appraiser certifies and agrees that this appraisal report was prepared	in accordance with the re	auiromonts a	of Title VI of the Einancia	
Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as				
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

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The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Serial# 18ABE220

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07/33016200 File # 2207002

APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

07/<u>33</u>016200 File# 2207002

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	s the individual, organization, or agent for the organization that
borrower; the mortgagee or its successors and assigns; resecondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state, obtain the appraiser's or supervisory appraiser's (if applicable)	eport to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal uding, but not limited to, the public through advertising, public
	aisal report by me or the lender/client may be subject to certain isions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or n	market participants may rely on this appraisal report as part
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and lelivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprison Code, Section 1001, et seq., or similar state laws.	., .
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervis	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraises.	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
<ol> <li>The appraiser identified in this appraisal report is either a appraisal firm), is qualified to perform this appraisal, and is ac</li> </ol>	sub-contractor or an employee of the supervisory appraiser (or the ceptable to perform this appraisal under the applicable state law.
<ol> <li>This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared.</li> </ol>	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and lelivered containing my original hand written signature.
APPRAISER Signature	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
	Signature
Name Joan McNew Florěs  Company Name McNew Appraisals	Name Company Name
Company Address 4110 Brainerd Road	Company Address
Chattanooga, TN 37411	
Telephone Number (423) 648-4530	Telephone Number
Email Address mcnewappraisals@gmail.com	Email Address
Date of Signature and Report	Date of Signature  State Codification #
Effective Date of Appraisal 07/10/2022 State Certification # 1/0/	State Certification # or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State TN	
Expiration Date of Certification or License 08/31/2023	SUBJECT PROPERTY  Did not improct outsign of publicat arguments
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property ☐ Did inspect exterior of subject property from street
4056 Platinum Way	Date of Inspection
Ooltewah, TN 37363  APPRAISED VALUE OF SUBJECT PROPERTY \$ 655,000	<u> </u>
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inconst autoriar of comparable soles from street
Company Name Wedgewood Inc	☐ Did not inspect exterior of comparable sales from street ☐ Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100, Redondo Beach, CA 90278	Date of Inspection

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 6 of 6

Form 2055 March 2005

## **Exterior-Only Inspection Residential Appraisal Report**

07/33016200 File# 2207002

	FEATURE		SUBJEC	T		CO	MPARABI	E SALE #	4		COM	IPARABL	E SALE #	5		CO	MPARABL	E SALE #	3
	Address 4056 Platinum W	ay			2301	Talkir	ng Lea	ves Dr		390	5 Timbe	er Trac	ce Dr		2401	ı Talkii	ng Lea	ves Dr	
	Ooltewah, TN 373	363			Oolte	ewah,	TN 37	363		Ool	ltewah, <sup>-</sup>	TN 37	363		Oolt	ewah,	TN 37	363	
	Proximity to Subject				1.79	miles:	SE			0.35	5 miles S	SW			1.71	miles :	SE		
	Sale Price	\$						\$	725,000				\$	530,000				\$	585,000
	Sale Price/Gross Liv. Area	\$		sq.ft.	s	230.7	, sq.ft.		72,37000	s	173.15	sq.ft.			s	189.9	, sq.ft.		
	Data Source(s)							I 8445;DOI	M a	i	<u>1/3.15</u> ARMLS :		-20C-DC	)M 2	l .			1 7922;DOI	1 88
	Verification Source(s)							1445;DOI 19e: 690	171 3					/ AppFile					v1 UU
	VALUE ADJUSTMENTS		DESCRIPTI	ION		C: 1285 ESCRIPTI			djustment		DESCRIPTION					#161/ DESCRIPTI		+(-) \$ Ac	iustment
			DESCRIPTI	JUN			UN	+(-) \$ A	ajustment	_		IN	+(-) 3	Adjustment	_		UN	+(-) \$ AC	justment
	Sales or Financing				Arml	Lth				Arm	nLth				Listi	nq			
	Concessions				Conv	/;0				Con	nv;1400								
	Date of Sale/Time				502/2	22;C01	/22			511/	/21;C10/2	21			CO5/:	22			
	Location	N;R	es;		N;Re	s;				N;R	Res;				N;Re	es;			
	Leasehold/Fee Simple	Fee	Simple	e	Fee S	Simple	2			Fee	Simple				Fee :	Simple	,		
SH	Site		22 sf		1.25				-14,805		•			-6,826					-17,145
ROACH	View	N;R			N;Re				14,003	N;R	•			0,020	N;Re				-/,-43
	Design (Style)		5;Tra	dition			tional				2;Neoec	loctic				;Tradi	tional		0
RISON APF	Quality of Construction		L.5;11a	uitiona	_	illaui	tional		0			Jecui				inaui	LIUIIdi		0
SISC	Actual Age	Q3			Q <sub>3</sub>					Q4				+10,000					
	-	16			16					25				0	22				0
SALES COMPA	Condition	<b>C3</b>	_		C <sub>3</sub>					C <sub>3</sub>					C <sub>3</sub>				
S	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	ll Bdrms.	Baths			Total	Bdrms.	Baths		
ALE	Room Count	8	5	3.0	9	5	3.1		-5,000	8	4	3.1		-5,000	8	4	2.1		+5,000
(C)	Gross Living Area		3,300	o sq.ft.		3,142	2 sq.ft.		+7,110		3,061	sq.ft.		+10,755		3,080	sq.ft.		+9,900
	Basement & Finished	158	osf1580		2017	sf160	sfwo				1sf6o3sf			+34,200					+28,840
	Rooms Below Grade		.br1.ob			oro.ob	-				obr1.oba					bro.1b			0
	Functional Utility	Avg		- ا	Ava					Avg					Avg				
	Heating/Cooling				_	/CHA				_					_	\( C \L \			
	Energy Efficient Items		A/CHA			, -					A/CHA					A/CHA			
	•,		<u>lated</u>		Insul						<u>ulated</u>					<u>lated</u>			
	Garage/Carport		i2dw			gbi3d					a2dw			+4,000					0
	Porch/Patio/Deck	CSt	p/SP/O	)Dk	_	ı/ODk					ch/ODk			+6,000					0
	Fireplace	2 Fi	replace	es	1 Fire	eplace	!				ireplace			+2,500	1 Fire	eplace			+2,500
	Fence/Outbuilding	Fen	ce/IG p	oool	None	2			+12,000	Fen	nce/IG po	ool			Non	e			+12,000
	Other	2nd	Kitche	en l	None	9			+5,000	ОВІ	lda			+5,000	Non	e			+5,000
	Net Adjustment (Total)				X	+ [	٦-	\$	6,000	<b>D</b>	<b>X</b> + [	٦-	\$	60,629	×	( +	٦.	\$	46,095
	Adjusted Sale Price				Net Adj.		0.8 %			Net Ad		11.4 %			Net Adj		7.9 %		11-33
	of Comparables				Gross A	dj.	6.5 %	\$	731,000	Gross	s Adj. 1		\$	590,629	Gross A	Adj.	13.7 %	\$	631,095
	Report the results of the research and analy	ysis of	the prior sa	ale or trans	ı fer histor	y of the s			nparable sales	(report	t additional pri		on page 3).	590,029			10.1		031,095
	ITEM				JBJECT		<u> </u>		PARABLE SAL		4		COMPARABI	LE SALE #	5	Т	COMPAR	RABLE SALE #	6
			~C  - C								7				,	+			
	Date of Prior Sale/Transfer															1			
	Date of Prior Sale/Transfer		06/16/																
<b>,</b>	Price of Prior Sale/Transfer		\$515,0	000						_		<b>60.6</b> (0				60.6	<b>5</b> 1 1:		
ORY	Price of Prior Sale/Transfer  Data Source(s)		\$515,0 CRS/P	ooo Public T	Tax Re	ecords			n County	Tax				ax Record	S			Tax Rec	ords
IISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)		\$515,0 CRS/P 07/05/	000 Public T '2022				Hamiltor 06/09/20	22		(	07/15/	2022	ax Record	S		Public /2022		ords
LE HISTORY	Price of Prior Sale/Transfer  Data Source(s)	the sub	\$515,0 CRS/P 07/05/	000 Public T '2022					22			07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)	the sub	\$515,0 CRS/P 07/05/	000 Public T '2022					22		(	07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)	the sub	\$515,0 CRS/P 07/05/	000 Public T '2022					22		(	07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)	the sub	\$515,0 CRS/P 07/05/	000 Public T '2022					22		(	07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)	the sub	\$515,0 CRS/P 07/05/	000 Public T '2022					22		(	07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)	the sub	\$515,0 CRS/P 07/05/	000 Public T '2022					22		(	07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
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SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
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	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	5				ords
	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
ANALYSIS / COMMENTS SALE HISTORY	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
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	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
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	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords
	Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of		\$515,C CRS/P 07/05/ opect proper	Public T 2022 rty and con					22		(	07/15/	2022	ax Record	S				ords

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Fannie Mae Form 2055 March 2005

#### Supplemental Addendum

	Supp	olementa	l Addendum		F	ile No. 220700	)2	
Borrower	Catamount Properties 2018 LLC							
Property Address	4056 Platinum Way		·					
City	Ooltewah	County	Hamilton	State	TN	Zip Code	37363	
Lender/Client	Wedgewood Inc							

## • Exterior-Only : Sales Comparison Analysis - Summary of Sales **Comparison Approach**

The appraiser's search for comparable properties began within the subject market area for recent sales of homes with similar utility and market appeal. The utilized sales are considered the best available at the present time.

Square footage adjustments are based on a percentage of prices paid per square foot. This is due to the fact that essential elements of a dwelling such as kitchens and bathrooms are met within a core square footage. As a result, additional square footage is adjusted at a percentage of prices paid per square foot. Due to limited sales, it was necessary to utilize sales with GLA variance greater than 15% from the subject's GLA.

Land values are based on sales of unimproved land in the subject market area. Land size adjustments are based on a percentage, typically 35-50%, of prices paid per unimproved acre.

Due to limited sales, it was necessary to utilize sales over one mile from the subject property. All comparables are located within the Ooltewah market area and share similar influences. MLS data do not indicate that properties in these locations bring premium prices compared to the subject location.

Adjustments for features such as bathrooms, garages, fireplaces, and pools are based on paired sales from the subject market area. Quality adjustments are based on market reaction.

Due to limited sales, it was necessary to utilize sales that occurred more than six months prior to the effective date of the appraisal in order to provide a comparable with an inground swimming pool. Market conditions adjustments are indicated and applied to this sale based on MLS data which indicate a 20% increase in the median sold price. During the past year, the median sold price for residential properties within the Ooltewah market area was \$415,000, a 20% increase over the median sold price of \$345,000 during the preceding year.

A listing is provided to show competition to the subject property.

All sales considered, but Comparable 1, due to its proximity, recent sales date, and similar GLA above and below grade, is given greater weight.

The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal, and no such party should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. Any reference to or use of this appraisal report by a purchaser, borrower or seller for their own purposes, including without limitation for the purposes of a property purchase decision or an appraisal contingency in a purchase agreement, is at such party's own risk and is not intended or authorized by the appraiser.

#### HIGHEST AND BEST USE:

Property is zoned for single family use and constructed for single family residential use; single family residence is highest & best use."

The four tests for highest and best use as defined by The Appraisal Institute:

"The reasonably probable and legal use of vacant land or an improved property that is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum productivity. Alternatively, the probable use of land or improved property - specific with respect to the user and timing of the use - that is adequately supported and results in the highest present value."

Appraiser comments: The subject property use as a single family residence is legally permissible, physically possible (it is already constructed), financially feasible (already constructed), and is the most productive use of the land. The property is located in R-1 zoning which is intended for single family use. The subject is built as a single family dwelling. It is completely surrounded by other single family dwellings and no other use would be appropriate in its setting.

#### PLEASE NOTE:

All lot sizes (areas) in this appraisal are calculated using the Courthouse Retrieval Services area calculation tool. Hamilton county tax assessor records sometimes reports lot sizes as "one acre" when the lots are in fact smaller. Also, when dimensions are provided, Hamilton county tax assessor records report two dimensions on their property record cards. Multiplying these two dimensions to arrive at the lot size area produces incorrect results when lots are irregularly shaped. For this reason, the appraiser uses the area calculation tool to arrive at lot size area.

Jan Willows

	Sup	plementa	l Addendum			File No. 220700	02	
Borrower	Catamount Properties 2018 LLC							
Property Address	4056 Platinum Way							
City	Ooltewah	County	Hamilton	State	TN	Zip Code	37363	
Lender/Client	Wedgewood Inc							

07/33016200 File No. 2227

Rom	ower Catam	+ D+:	0116	THE NO.	2207002
	Catan	nount Properties 2	318 LLC		
		Platinum Way		<u>.</u>	
City	Ooltev	wah	<sup>County</sup> Har	nilton State TN	Zip Code 37363
Len	<sup>der</sup> Wedg	ewood Inc			
ſ	This was a division and a second	and a series with a fall assistance	HODAD		
		ea under the following	USPAP reporting option:		
	Appraisal Report		This report was prepared in accordance with	SPAP Standards Rule 2-2(a).	
	<del>_</del>	Decemb	This was at one and the accordance with	ODAD Oteradenda Bula O O/h)	
	Restricted Appraisal	Report	This report was prepared in accordance with	SPAP Standards Rule 2-2(b).	
L					
Γ					
	Reasonable Exposure T				
	My opinion of a reasonable	exposure time for the sub	pject property at the market value stated in this r	port is: <u>o-90 days</u>	
٠					
Г					
	Additional Certifications				
	I certify that, to the best of	my knowledge and belief:			
	✓ I have N∩T performed	d services, as an annraise	r or in any other capacity, regarding the property	that is the subject of this report within the	
				and to ano subject of this report within the	
	unee-year period imn	mediately preceding accep	tance of this assignment.		
	I HAVE performed ass	ninge as an approisor	in another capacity, regarding the property that i	the subject of this report within the three year	
	period immediately pr	receding acceptance of thi	is assignment. Those services are described in t	e comments below.	
	- The statements of fact	t contained in this repo	rt are true and correct.		
	- The reported analyses.	. opinions, and conclus	ions are limited only by the reported assum	otions and limiting conditions and are my personal, imp	artial, and unbiased
	professional analyses, o			none and mining conduction and are my personal, imp	a.u., a.u a.u.
				the authorst of this report and no personal interest wit	h roopeet to the parties
		ateu, i nave no present	or prospective interest in the property that	s the subject of this report and no personal interest wit	i respect to the parties
	involved.				
	- I have no bias with res	spect to the property tha	at is the subject of this report or the parties	nvolved with this assignment.	
	- My engagement in this	s assignment was not c	ontingent upon developing or reporting pre	etermined results.	
		•		or reporting of a predetermined value or direction in va	due that favors the cause of
			·		
			•	rence of a subsequent event directly related to the inten	• • • • • • • • • • • • • • • • • • • •
				ed, in conformity with the Uniform Standards of Profess	sional Appraisal Practice that
	were in effect at the time	e this report was prepar	ed.		
	- Unless otherwise indic	cated, I have made a pe	rsonal inspection of the property that is the	subject of this report.	
	- Unless otherwise indic	cated, no one provided :	significant real property appraisal assistanc	to the person(s) signing this certification (if there are e	exceptions, the name of each
		, ·	raisal assistance is stated elsewhere in this	,	
	individual providing sign	mount rour property app	Talour acciotance io stated disconners in this	oporty.	
L					
Γ			-		
	Additional Comments				
	1	esign.alamode.com	/verify Serial:18ABE220		
		esign.alamode.com	Senal ToAbEZZU		
L					
1	APPRAISER:		2.	SUPERVISORY APPRAISER: (only if required	)
		0 - 2	Uflores		
		MILI	1 Tues		
5	Signature:	Jan.		Signature:	
	lame: Joan McNew	Flores		Name:	
	Journ West			Date Signed:	<del></del>
	00/00/20				
		04		State Certification #:	
	or State License #:			or State License #:	
5	State: TN		<del></del>	State:	
Е	expiration Date of Certification or	License: 08/	31/2023	Expiration Date of Certification or License:	
	ffective Date of Appraisal:	07/10/2022	· · ·-J	Supervisory Appraiser Inspection of Subject Property:	
•	P.F.	0/110/2022		Did Not Exterior-only from Street	Jan Willows- Or
				Extends only norm outlet	VI

## **Subject Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	4056 Platinum Way							
City	Ooltewah	County	Hamilton	State	TN	Zip Code	37363	
Lender/Client	Wedgewood Inc							



## **Subject Front**

4056 Platinum Way

Sales Price

Gross Living Area 3,300 Total Rooms 8 Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; View N;Res; Site 18622 sf Quality  $Q_3$ 16 Age

**Subject Rear** 



## **Subject Street**

Jan Villow

## **Photograph Addendum**

Borrower	Catamount Properties 2018 LLC							
Property Address	4056 Platinum Way							
City	Ooltewah	County	Hamilton	Sta	e TN	Zip Code	37363	
Lender/Client	Wedgewood Inc							



Reverse Street Scene



Across Street Scene

## **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	4056 Platinum Way							
City	Ooltewah	County	Hamilton	State	TN	Zip Code	37363	
Lender/Client	Wedgewood Inc							



### Comparable 1

4088 Platinum Way

Prox. to Subject o.o8 miles NW Sales Price 632,500 Gross Living Area 3,379 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 21344 sf Quality  $Q_3$ Age 16



## Comparable 2

9573 Rookwood Cir

Prox. to Subject 0.16 miles NE Sales Price 565,500 Gross Living Area 3,147 Total Rooms Total Bedrooms Total Bathrooms 3.1 Location N;Res; View N;Res; Site 12216 sf Quality  $Q_3$ Age 10



### Comparable 3

9653 Wiltshire Dr

Prox. to Subject 0.42 miles NW Sales Price 559,000 Gross Living Area 2,837 Total Rooms 8 Total Bedrooms 5 Total Bathrooms 3.1 Location N;Res; View N;Res; Site 9994 sf Quality  $Q_3$ Age 16

## **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	4056 Platinum Way							
City	Ooltewah	County	Hamilton	State	TN	Zip Code	37363	
Lender/Client	Wedgewood Inc							



### Comparable 4

2301 Talking Leaves Dr Prox. to Subject 1.79 miles SE Sale Price 725,000 Gross Living Area 3,142 Total Rooms 9 Total Bedrooms 5 Total Bathrooms 3.1 Location N;Res; N;Res; View 1.25 ac Site Quality  $Q_3$ Age 16



#### Comparable 5

3905 Timber Trace Dr

0.35 miles SW Prox. to Subject Sale Price 530,000 Gross Living Area 3,061 Total Rooms 8 Total Bedrooms Total Bathrooms 3.1 Location N;Res; View N;Res; Site 35142 sf Quality Q4 Age 25



## Comparable 6

2401 Talking Leaves Dr

Prox. to Subject 1.71 miles SE Sale Price 585,000 Gross Living Area 3,080 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 1.38 ac Quality  $Q_3$ Age 22

#### Exterior Only Inspection-Scope of Work File No. 2207002

Borrower	Catamount Properties 2018 LLC							
Property Address	4056 Platinum Way							
City	Ooltewah	County	Hamilton	State	TN	Zip Code	37363	
Lender/Client	Wedgewood Inc							

The following definition of a "complete visual inspection" is a clarification of the "scope of work" description on page 4 of this report. A "complete visual inspection", as referred to in this appraisal report, is defined as follows:

The appraiser's physical inspection of the subject property was limited to those systems, components, and conditions which were readily observable from the public street. Due to the limited nature of this physical inspection, conclusions of this report are based on the extraordinary assumption that there are no defects or deficiencies that affect the livability, soundness, structural integrity, or marketability of the subject property.

If defective conditions, which are deemed to have a measurable effect on value, marketability, safety, or sanitation, were readily observable from the public street, those conditions are described in the report. It should be clearly understood that the appraiser cannot observe latent or concealed defect conditions, nor has she been asked to make a close physical inspection or interior inspection of the subject property. The appraiser is not a structural engineer, and has no special training in observing or detecting a structural defect or failure or environmental condition.

The appraiser's inspection is not a detailed inspection such as would be performed by a licensed and/or certified home inspector. The client and/or buyer should not relay on the appraiser's inspection as a warranty or guarantee, implied or otherwise, regarding any system or component of the subject property.

Sources of information for the subject property are marked on the preceding page. Every attempt has been made to obtain information through public records, MLS records, a previous appraisal, a previous inspection, the property owner, and other avenues. Where information is limited to tax records, the appraiser must rely on typical building norms and appraisal experience to estimate the room count for the subject property. Amenities such as fireplaces, wood stoves, fencing, porches, decks, etc. that cannot be viewed from the public street may be unknown to the appraiser. For this reason, unless such items can be verified by public records, MLS records, previous appraisal, or property owner, such information will be left off the report. The exclusion of these items may affect value conclusions.

#### **Present Market Conditions**

PRESENT MARKET CONDITIONS:

The global outbreak of the "novel coronavirus" known as Covid-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions present in this appraisal report apply only as of the effective date(s) included. This appraiser makes no representations as to the effect on subject property for any unforeseen events, subsequent to the effective date of the assignment. As of the effective date the short and long-term impact on the market from the COVID-19 virus is unknown. However, it is reasonable to assume that current restrictions in market activity, due to the virus, will extend marketing times beyond the current levels. This assumption has been taken into consideration with regards to the estimate of reasonable exposure time. As of the effective date of the assignment, this appraiser assumes that there is a delay in market activity as the market's transitions to an updated process of working, buying and selling of homes from restriction on gathering sizes and showing of homes. This may, or may not be a significant long-term shift in demand or supply, which could result in a change in market value. At present the US Federal Government is developing an 18 month contingency for this virus and over this time period the market data will reveal itself. These are considered to be extraordinary assumptions which, if proven false, could impact the opinions and conclusions expressed herein. Again, we are at the beginning stages for any market data to reveal itself for analysis.

## Market Conditions Addendum to the Appraisal Report

File No.

07/33016200 2207002

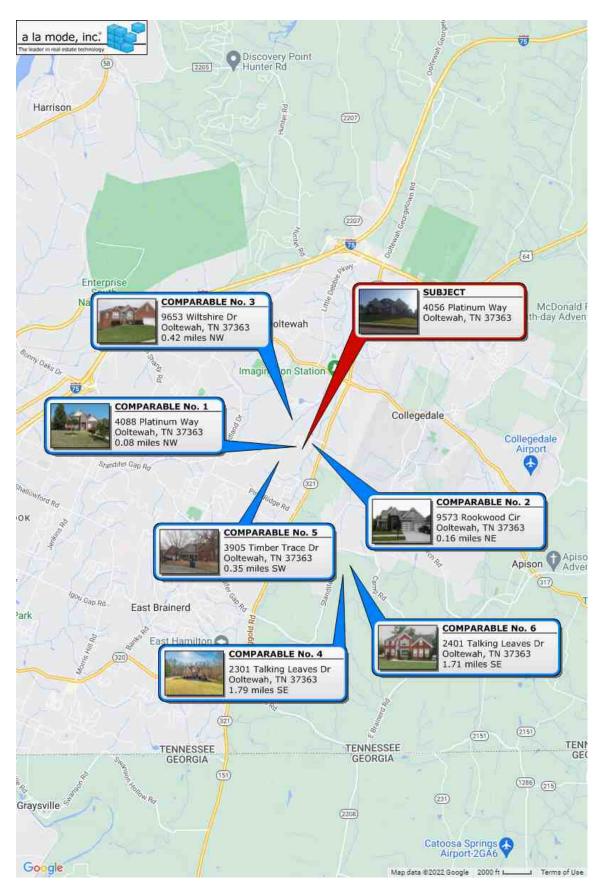
The purpose of this addendum is to provide the lender/client with a cl	-		tions prevalent in the subject			
neighborhood. This is a required addendum for all appraisal reports w	Alli all ellective date on or alter A	City Ooltewa	h	State TN	ZIP Code 373	.62
Property Address 4056 Platinum Way  Borrower Catamount Properties 2018 LLC		on Contewa	311	otate 114	3/3	303
Instructions: The appraiser must use the information required on this	form as the basis for his/her cor	nclusions, and must provide sup	pport for those conclusions, regard	ding		
housing trends and overall market conditions as reported in the Neigh	borhood section of the appraisal	l report form. The appraiser mus	st fill in all the information to the ex	xtent		
it is available and reliable and must provide analysis as indicated belo						
explanation. It is recognized that not all data sources will be able to pr						
in the analysis. If data sources provide the required information as an average. Sales and listings must be properties that compete with the						
subject property. The appraiser must explain any anomalies in the dat				uie		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	1	3	1	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	0.17	1.00	0.33	✓ Increasing	Stable	Declining
Total # of Comparable Active Listings	N/A	N/A	3	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A	9.1	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	N lassassina	Overall Trend	Dealising
Median Comparable Sale Price  Median Comparable Sales Days on Market	530,000	565,500	632,500 6	Increasing  Declining	Stable Stable	Declining   Increasing
Median Comparable List Price	3 500,000	3 539,900	620,000	Increasing	Stable	Declining
Median Comparable Listings Days on Market	N/A	N/A	N/A	Declining	Stable	Increasing
Median Sale Price as % of List Price	106%	105%	102%	Increasing	<b>X</b> Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	X Yes	No No		Declining	<b>X</b> Stable	Increasing
Explain in detail the seller concessions trends for the past 12 months						
fees, options, etc.). Seller concessions are						
due to the inability to obtain the informati		systems. Since this	information is unava	illable, the appr	aiser cannot	develop a
reliable opinion of the overall trends of the	ese sections.					
Are foreclosure sales (REO sales) a factor in the market?	Yes X No	o If yes, explain (including	the trends in listings and sales of	foreclosed properties).		
According to local MLS records, there hav	e been few foreclosi	ures sold in the past	t 12 months and fored	closure "active l	istings" in th	e subject's
general area. Any effect on market value			ed in the sales price o	of the comparat	ole sales but a	at this time
they are having a minor impact on the ma	rketability of existin	ig homes.				
Cite data sources for above information. The di	ata course used for t	the information abo	wo was analyzed from	m local MLS eve	tome and the	a appraisor's
			ove was analyzed fror			
Cite data sources for above information. The data files. Data on properties not utilizing the l			<u> </u>			
THE de	ocal MLS system (fo	or sale by owner) we	ere not analyzed due	to difficulty ob		
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Freddie Mac Form 71 March 2009

Page 1 of

## **Location Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	4056 Platinum Way							
City	Ooltewah	County	Hamilton	State	TN	Zip Code	37363	
Lender/Client	Wedgewood Inc							



## **Plat Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	4056 Platinum Way							
City	Ooltewah	County	Hamilton	State	TN	Zip Code	37363	
Lender/Client	Wedgewood Inc							



## **Aerial Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	4056 Platinum Way							
City	Ooltewah	County	Hamilton	State	TN	Zip Code	37363	
Lender/Client	Wedgewood Inc							



## **Zoning Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	4056 Platinum Way							
City	Ooltewah	County	Hamilton	State	TN	Zip Code	37363	
Lender/Client	Wedgewood Inc							



07/33016200 File No. 2207002

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C 4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

#### Quality Ratings and Definitions (continued)

03

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Qe

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

#### **Explanation of Bathroom Count**

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

#### Example:

3.2 indicates three full baths and two half baths.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

ac         Acr           AdjPrk         Adj           AdjPwr         Adj           AdjPwr         Adj           AdjPwr         Adj           AdjPwr         Adj           ArmLth         Arm           AT         Att           B         Ben           Ba         Ben           ba         Bath           ba         Bath           BsyRd         Bus           c         Cor           Cash         Cas           Comm         Cor           Cor         Cor           Conv         Cor           Corv         Cor           Corv         Cor           Corv         Corv           Cov         Cov           DOM         Day           Dom         Day           Dom         Driv           e         Exp           Estate         Est           Estate         Est           Estate         Est           Estate         Est           Estate         Est           Gar         Gar           Gar         Gar <th>acent to Park acent to Power Lines ns Length Sale ached Structure reficial hroom(s) droom sy Road stracted Date sh mmercial Influence nventional port urt Ordered Sale / View Skyline View / Street View / View Structure / View Skyline View / son Market ached Structure / veway / viration Date ate Sale feral Housing Authority / rage ached Garage / It-in Garage ached Garage / Course / Course</th> <th>Location &amp; View Area, Site Location Location Sale or Financing Concessions Design (Style) Location &amp; View Basement &amp; Finished Rooms Below Grade Basement &amp; Finished Rooms Below Grade Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View Garage/Carport Data Sources Design (Style) Garage/Carport Date of Sale/Time Sale or Financing Concessions View View Garage/Carport Concessions View View Garage/Carport Data Sources Design (Style) Garage/Carport Date of Sale/Time Sale or Financing Concessions Sale or Financing Concessions Garage/Carport Garage/Carport</th>	acent to Park acent to Power Lines ns Length Sale ached Structure reficial hroom(s) droom sy Road stracted Date sh mmercial Influence nventional port urt Ordered Sale / View Skyline View / Street View / View Structure / View Skyline View / son Market ached Structure / veway / viration Date ate Sale feral Housing Authority / rage ached Garage / It-in Garage ached Garage / Course	Location & View Area, Site Location Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View Garage/Carport Data Sources Design (Style) Garage/Carport Date of Sale/Time Sale or Financing Concessions View View Garage/Carport Concessions View View Garage/Carport Data Sources Design (Style) Garage/Carport Date of Sale/Time Sale or Financing Concessions Sale or Financing Concessions Garage/Carport
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7/2/22, 12:18 PM

Hamilton County Unofficial Property Card

# **Hamilton County, Tennessee**

## **Unofficial Property Card**

Location 4056 PLATINUM WAY

Property Type 22

Property Account Number 154739

> Land Use 111

Parcel ID 150 041.05 District COUNTY

#### **Current Property Mailing Address**

Owner WHITTEN CHARLES & ELIZABETH A

State TN

City OOLTEWAH

Address 4056 PLATINUM WAY

Zip 37363

#### **Current Property Sales Information**

Sale Date 11/17/2006 Sale Price \$415,000 Legal Reference 8155-0180
Grantor(Seller) FORGANI TAREK

## **Current Property Assessment**

Building Value \$372,600 Xtra Features Value \$6,600

Land Value \$60,000

Total Value \$439,200 Assessed Value \$109,800

#### **Narrative Description**

This property is classified as RESIDENTIAL with a(n) 2 STORY style structure on this card, built about 2006 with 3,330 square feet.

#### **Land Description**

The total land area of this property is (110.46X177.38IR).

#### **Legal Description**

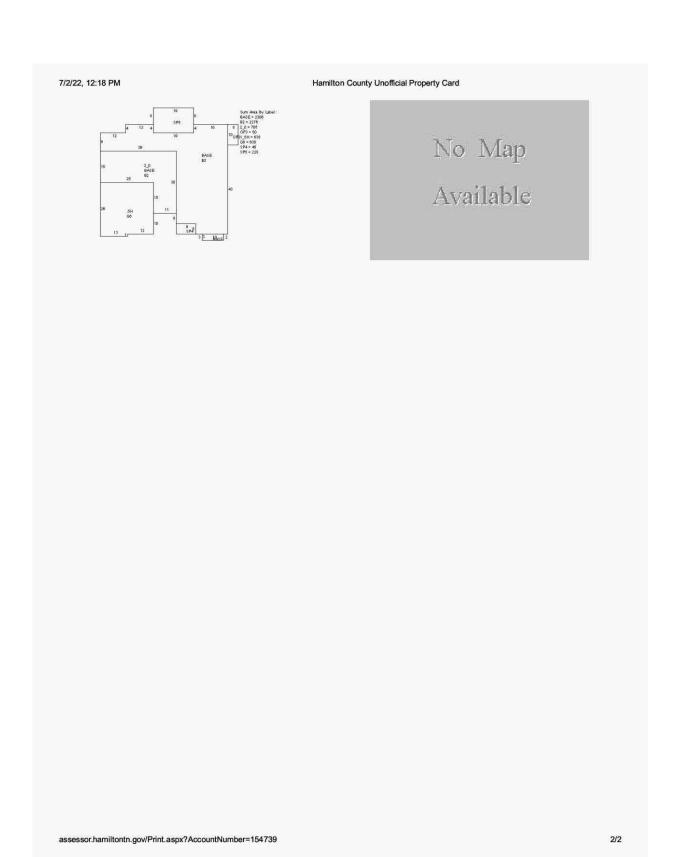
LT 6 STERLING POINTE PB79 PG159 OUT OF 150-41 FOR 2006

#### **Property Images**

assessor.hamiltontn.gov/Print.aspx?AccountNumber=154739

1/2

## Subject Property Card - Page 2



#### **E&O** Insurance



#### DECLARATIONS

## REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

#### THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

D42402 (05/13)

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP3667854-21 Renewal of: RAP3667854-20

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Joan McNew Flores Item 1. Named Insured: 4110 Brainerd Road Item 2. Address: Chattanooga, TN 37411 City, State, Zip Code: 01/01/2021 01/01/2022 eriod: From 01/01/2021 To 01/01/2022 (Month, Day, Year) To Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) Item 3. Policy Period: From Item 4. Limits of Liability: A. \$ \_\_\_1,000,000 Damages Limit of Liability - Each Claim B. \$ 1,000,000 Claim Expenses Limit of Liability - Each Claim C. S 1,000,000 Damages Limit of Liability - Policy Aggregate D. § 1,000,000 Claim Expenses Limit of Liability - Policy Aggregate Item 5. Deductible (Inclusive of Claim Expenses): A. \$\_\_**0.00** Each Claim 0.00 B. \$ Aggregate 644.00 Item 6. Premium: \$ Item 7. Retroactive Date (if applicable): 01/01/1991 Item 8. Forms, Notices and Endorsements attached: D42100 (03/15) D42300 TN (05/13) IL7324 (08/12) D42414 (08/19) D42413 (06/17) D42412 (03/17) D42408 (05/13)

D42101 (03/15) Page 1 of 1

Authorized Representative

#### **Tennessee License**



STATE OF TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE

JOAN MCNEW FLORES



33700

ID NUMBER: 1404 LIC STATUS: ACTIVE EXPIRATION DATE: August 31, 2023

TENNESSEE REAL ESTATE APPRAISER COMMISSION CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER THIS IS TO CERTIFY THAT ALL REQUIREMENTS OF THE STATE OF TENNESSEE HAVE BEEN MET

ATTN:MCNEW APPRISALS JOAN MCNEW FLORES 4110 BRAINERD ROAD CHATTANOOGA TN 37411

## State of Tennessee

TENNESSEE REAL ESTATE APPRAISER COMMISSION
CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER
JOAN MCNEW FLORES

This is to certify that all requirements of the State of Tennessee have been met.

ID NUMBER: 1404 LIC STATUS: ACTIVE EXPIRATION DATE: August 31, 2023 IN-1313
DEPARTMENT OF
COMMERCE AND INSURANCE