

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	338 Providence Drive, Lebanon, TN 37087	Order ID	8245269	Property ID	32835644
Inspection Date	06/02/2022	Date of Report	06/02/2022		
Loan Number	50081	APN	069E-G-003.00		
Borrower Name	Catamount Properties 2018 LLC	County	Wilson		

Tracking IDs

Order Tracking ID	060222_BPO	Tracking ID 1	060222_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Tyree	Condition Comments Subject appears maintained. No repairs noted upon exterior street inspection. Subject to licensed, certified inspection(s). Subject conforms to area in style, quality & year built. No interior functional obsolescence expected due to year built & design.
R. E. Taxes	\$1,859	
Assessed Value	\$243,400	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Did not trespass to check doors and/or windows. Appears secured.)		
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 Located in established area with public utilities within commuting distance to shopping, schools, restaurants, parks, and interstate access. No negative external influences, environmental concerns or zoning issues noted. In addition, no atypical positive external influences, concerns or zoning attributes noted. This includes no abandoned homes or major construction noted nearby.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$299,000 High: \$385,000	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	338 Providence Drive	1467 Woodside Drive	7029 Berkswell Drive	405 Brigade Court
City, State	Lebanon, TN	Lebanon, TN	Lebanon, TN	Lebanon, TN
Zip Code	37087	37087	37087	37087
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.36 ¹	3.25 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$359,900	\$345,000	\$379,900
List Price \$	--	\$359,900	\$345,000	\$379,900
Original List Date		06/01/2022	05/04/2022	05/15/2022
DOM · Cumulative DOM	-- · --	1 · 1	19 · 29	18 · 18
Age (# of years)	3	13	3	2
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	2 Stories Contemporary	1 Story Contemporary	1 Story Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,314	1,288	1,456	1,555
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	--	--	--	--
Lot Size	0.14 acres	0.28 acres	0.15 acres	0.14 acres
Other	porch, patio	patio, fence, porch	patio, fence, cvd entry	patio, cvd entry

* Listing 3 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

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

- Listing 1** Public Remarks: Excellent Location and Excellent Condition all one level with fenced level rear yard, patio, brand new HVAC, Refrigerator, washer and dryer, RainSoft Water System plus more! Call today for more details! Fabulous Community with Pool, Playground and Sidewalks! Convenient location to with easy access to shopping, schools , banking, etc.
- Listing 2** Public Remarks: ONE LEVEL Living! The Alexx plan- split floor plan. The kitchen features a 5 burner gas range and a large pantry. Luxury vinyl tile throughout the home. The home has gutters and a 6' privacy fence in the backyard with an extended patio (8x20.5) for backyard entertainment. ring doorbell included. Resort-style community pool that includes swimming lanes.playground walking trails. Excellent condition.
- Listing 3** Public Remarks: ONLY 2 YEARS OLD! THIS PLAN HAD AN ADDED 2 FEET TO THE HOME FOR EXTRA SPACE. OWNERS HAVE ADDED EVEN MORE UPGRADES TO MAKE THIS HOME KNOCK OUT! PROFESSIONALLY LANDSCAPED.BEAUTIFUL GRANITE WITH TILE BACKSPLASH. STAINLESS STEEL APPLIANCES. NEW-UPGRADED LIGHT FIXTURES. HARDWOOD FLOORS IN THE LIVING ROOM, CUSTOM TILE. BUILT-INS IN LAUNDRY. LAZY SUSAN IN THE KITCHEN WITH BEAUTIFUL DARK CABINETS. MASTER SUITE HAS DOUBLE VANITIES WITH UPGRADED GRANITE AND BEVELED MIRRORS. NEW VANITY W/GRANITE IN HALF BATH. LARGE MASTER SUITE DOWNSTAIRS. ADDED SHELVING IN THE GARAGE. PATIO THAT BACKS UP TO A TREE LINE. END OF THE ROAD FOR PRIVACY. CLOSE TO THE CITY BUT QUIET! NO HOA!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	338 Providence Drive	411 Coles Ferry Pike	9017 Fenton Road	341 Providence Drive
City, State	Lebanon, TN	Lebanon, TN	Lebanon, TN	Lebanon, TN
Zip Code	37087	37087	37087	37087
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.50 ¹	3.17 ¹	0.04 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$299,000	\$299,000	\$299,900
List Price \$	--	\$299,000	\$299,000	\$299,900
Sale Price \$	--	\$315,000	\$322,000	\$325,000
Type of Financing	--	Conv	Cash	Conv
Date of Sale	--	01/04/2022	02/18/2022	01/27/2022
DOM · Cumulative DOM	-- · --	29 · 41	60 · 135	40 · 43
Age (# of years)	3	4	3	3
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	2 Stories Contemporary	1 Story Contemporary	1 Story Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,314	1,339	1,484	1,455
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	--	--	--	--
Lot Size	0.14 acres	0.21 acres	0.13 acres	0.18 acres
Other	porch, patio	cvd patio, porch, fence	cvd patio, porch	cvd entry, patio
Net Adjustment	--	+\$8,950	-\$8,500	-\$5,050
Adjusted Price	--	\$323,950	\$313,500	\$319,950

* Sold 3 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

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

- Sold 1** Public Remarks: One Level Home, Real Hard Wood Floors, White Cabinets, Marble Countertops Throughout, Tile in Bathrooms, Coffered Ceilings, Shiplap, Covered Front and Back Porch, New Fenced in Side Yard & Patio, Large Driveway, Exterior Storage Room, no HOA, All Appliances Incl Washer/Dryer Remain! ADJ: -\$1050 lot size, +\$2000 bath count, +\$10000 car storage, -\$2000 amenities
- Sold 2** Public Remarks: Charming home located in the Villages of Hunters Pointe Subdivision will soar to the top of your "must-see" list! Boasting durable wood vinyl flooring that spans the main living areas. Upon entering you'll walk through the dining area and into the open concept kitchen and living rooms! Great for entertaining your guests and loved ones this winter season! Spend fair weathered days on your covered back patio gazing out at your spacious backyard! This home also features a smart hub that connects to the Skybell camera, keyless entry, garage door, lights, and security system (if you'd like). At the end of day, rest easy in the primary suite that comes with a spacious walk-in closet, and en-suite with dual vanities! ADJ: +\$2000 bath count, -\$8500 SF, +\$2000 amenities
- Sold 3** Public Remarks: Great 3 bed 2.5 bath home in Lebanon! Corner lot ~ Minutes from the interstate ~ Fresh paint throughout ~ Spacious rooms ~ Open floor plan. ADJ: +\$2000 amenities, -\$7050 SF

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		none found					
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$322,900	\$322,900
Sales Price	\$320,000	\$320,000
30 Day Price	\$294,500	--
Comments Regarding Pricing Strategy		
<p>Local market was increasing and then had initially stabilized due buyer and seller hesitation due to COVID 19. Market has since resumed activity prior to pre-shutdown levels. Prior to the pandemic, the market had been quite active. Currently REO market is stable. All comparables selected offer good overall similarities to the subject and are representative of both the subjects neighborhood and near competing neighborhoods of similar age, size and style homes offering similar buyer appeal. Subjects final price is based on both the active and sold comparables as this is now a rapidly increasing market. Subjects final pricing represents a sales price with normal marketing times and based on the most similar and proximate comps in this report. Sellers are not paying concessions. The norm at this time is purchasing over list price and waiving appraisal contingencies (agreeing to pay difference between appraisal and sales price if appraisal is short of sales price) and/or doing a pass/fail home inspection where nothing is expected from the seller. Due to overall market inventory shortage, there is limited marketing data within norm parameters exceeded to include: SF, lot size, year built, bed/bath count, style, proximity and condition.</p>		

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.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 1467 Woodside Drive
Lebanon, TN 37087



Front

L2 7029 Berkswell Drive
Lebanon, TN 37087



Front

L3 405 Brigade Court
Lebanon, TN 37087



Front

Sales Photos

S1 411 Coles Ferry Pike
Lebanon, TN 37087



Front

S2 9017 Fenton Road
Lebanon, TN 37087



Front

S3 341 Providence Drive
Lebanon, TN 37087



Front

ClearMaps Addendum

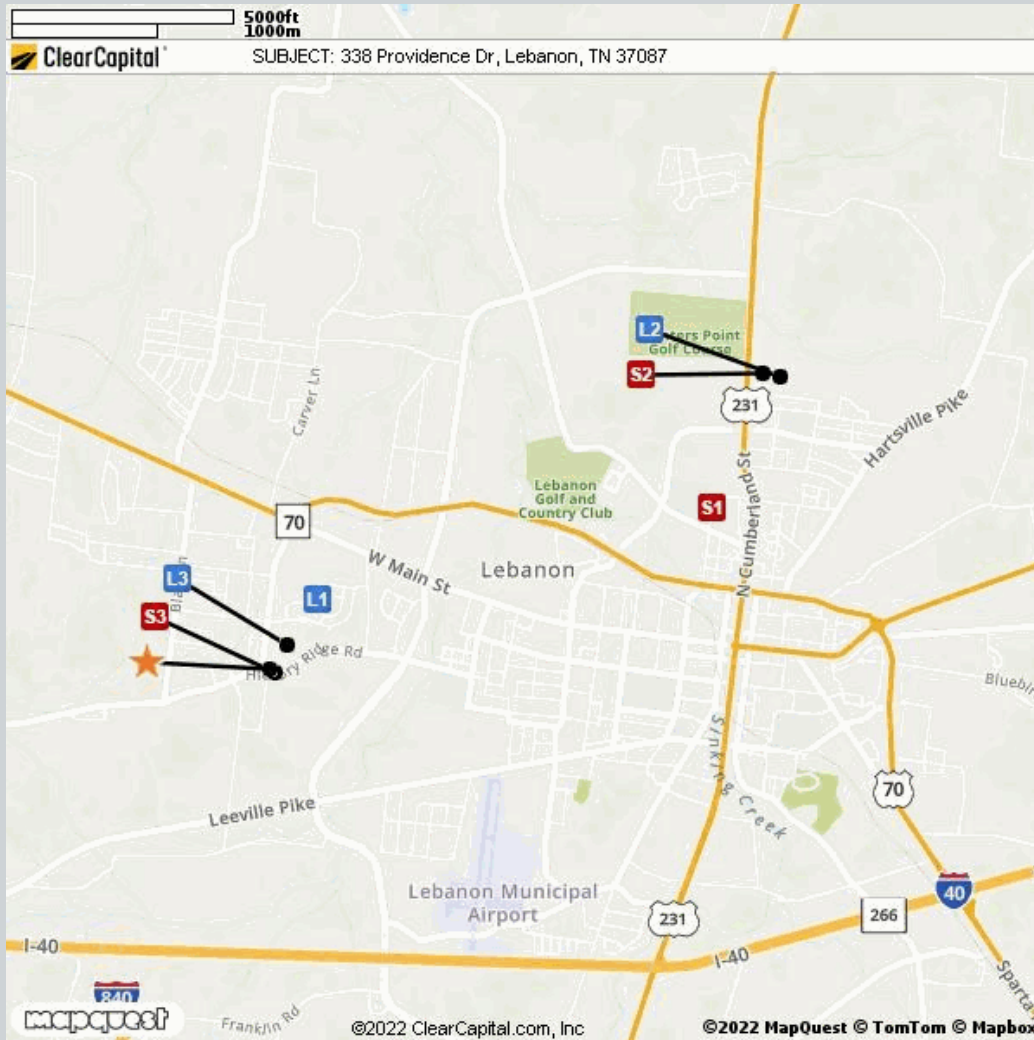
Address ★ 338 Providence Drive, Lebanon, TN 37087

Loan Number 50081

Suggested List \$322,900

Suggested Repaired \$322,900

Sale \$320,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	338 Providence Drive, Lebanon, TN 37087	--	Parcel Match
L1 Listing 1	1467 Woodside Drive, Lebanon, TN 37087	0.36 Miles ¹	Parcel Match
L2 Listing 2	7029 Berkswell Drive, Lebanon, TN 37087	3.25 Miles ¹	Parcel Match
L3 Listing 3	405 Brigade Court, Lebanon, TN 37087	0.16 Miles ¹	Parcel Match
S1 Sold 1	411 Coles Ferry Pike, Lebanon, TN 37087	2.50 Miles ¹	Parcel Match
S2 Sold 2	9017 Fenton Road, Lebanon, TN 37087	3.17 Miles ¹	Parcel Match
S3 Sold 3	341 Providence Drive, Lebanon, TN 37087	0.04 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Cindy Sabaski	Company/Brokerage	Dwell Real Estate Company
License No	00256462	Address	433 Park Avenue Lebanon TN 37087
License Expiration	03/19/2023	License State	TN
Phone	6154170332	Email	cindysabaski@gmail.com
Broker Distance to Subject	2.97 miles	Date Signed	06/02/2022

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 or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.