741 PRINCETON CIRCLE

CLARKSVILLE, TN 37042 Loan Number

\$199,695 • As-Is Value

50355

by ClearCapital

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

Address Inspection Date Loan Number Borrower Name	741 Princeton Circle, Clarksville, TN 37042 06/23/2022 50355 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8292077 06/24/2022 006N A 03900 Montgomery	Property ID	32986703
Tracking IDs					
Order Tracking ID	06.23.22_BPOa	Tracking ID 1	06.23.22_BPOa		
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	OREBO,RONNIE & DIEDRA	Condition Comments
R. E. Taxes	\$1,101	The subject is in good condition. I didn't see any external repairs
Assessed Value	\$26,025	needed.
Zoning Classification	Residential R-2	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments		
Local Economy	Improving	This is in a suburban subdivision. The other homes near it were built the same size and style.		
Sales Prices in this Neighborhood	Low: \$193,000 High: \$230,000			
Market for this type of property	Increased 5 % in the past 6 months.			
Normal Marketing Days	<30			

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CLARKSVILLE, TN 37042

50355 \$1 Loan Number • A

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Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	741 Princeton Circle	776 Princeton Cir	1255 Weeping Willow Dr	1269 Barbee Lane
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.08 ¹	0.34 1	0.56 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$219,999	\$229,000	\$232,000
List Price \$		\$219,999	\$229,000	\$232,000
Original List Date		05/29/2022	05/16/2022	04/12/2022
$DOM \cdot Cumulative DOM$		25 · 26	38 · 39	2 · 73
Age (# of years)	28	28	23	24
Condition	Average	Good	Good	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,111	1,080	1,103	1,309
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.22 acres	0.25 acres	0.26 acres	0.35 acres
Other				

* Listing 1 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.

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CLARKSVILLE, TN 37042

Current Listings - Cont.

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

- Listing 1 cute ranch style home near Ft. Campbell, has new floors through out, fresh paint, new lighting, move in ready with a beautiful shaded fenced in back yard. Shed Conveys and so do all appliances. Brand new Fridge. Seller reserves right to take offer at any time. -15,000 for condition. total adjusted price= \$205,000.
- Listing 2 Charming, fully renovated by professional contractor sits on a QUARTER Acre. Huge backyard fully fenced in located on the end of the street with no one next to you on 1 side. 1 car garage with plenty of extra parking on long driveway. Includes stainless steel appliances, updated flooring, light fixtures & 5 year old roof. Location is close to everything: 5 miles to Ft Campbell, 2 miles to Clarksville Regional Airport. No shortage of shopping & dining options nearby. Don't miss this opportunity won't last long!
- Listing 3 This beautiful 3 bedroom, 2 bathroom home is full of designer touches and welcomes you in with the wood flooring throughout, tray ceiling and big bay window that allows plenty of natural light to pour in. Just off the living space is a spacious kitchen with stainless steel appliances, subway tile backsplash, a breakfast nook and an oversized walk-in pantry with lots of shelving and storage space. All the bedrooms boast ample space and ceiling fans. The backyard features a covered back porch, fire-pit, storage shed as well as grass and hardscape spaces to entertain guests. Conveniently located to local shopping, dining and schools.

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CLARKSVILLE, TN 37042

50355 \$19 Loan Number • As

\$199,695 • As-Is Value

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	741 Princeton Circle	823 Princeton Cir	716 Princeton Cir	1048 Princeton Ct
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.21 1	0.09 1	0.08 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$220,000	\$180,000	\$180,000
List Price \$		\$220,000	\$180,000	\$180,000
Sale Price \$		\$230,000	\$193,000	\$201,500
Type of Financing		Conv	Cash	Fha
Date of Sale		06/10/2022	05/19/2022	12/22/2021
DOM \cdot Cumulative DOM	•	37 · 34	35 · 35	52 · 52
Age (# of years)	28	28	28	28
Condition	Average	Good	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,111	1,050	1,030	1,128
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	Detached 1 Car	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.22 acres	0.24 acres	0.23 acres	0.51 acres
Other				
Net Adjustment		\$0	+\$6,695	\$0
Adjusted Price		\$230,000	\$199,695	\$201,500

* Sold 2 is the most comparable sale to the subject.

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

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

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

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CLARKSVILLE, TN 37042

Recent Sales - Cont.

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

- **Sold 1** Come home to a park-like back yard and no back yard neighbors! Enjoy mornings or evenings under the covered back patio with a metal roof. New HVAC in 2018, New water heater in 2021, new roof in 2016, newer appliances, washer/dryer to convey, new windows with transferrable warranty, new concrete driveway extension in 2021, 12x21 metal carport with tornado anchors in concrete. Very convenient to Fort Campbell and shopping/dining/entertainment. Seller prefers to sell AS-IS.
- **Sold 2** This adorable ranch home with a large fenced in yard is not one to miss! It features an open floor plan with trey ceiling in the living room and a large deck. The master has a full bath and a walk-in-closet. This one won't last long, see it today! 91 sq ft +\$2,835. 1 month appreciation 2% +3,860.
- **Sold 3** Delightful cul de sac home with wooded back yard on a large half acre lot. Open floor plan with coffered ceiling. Extra large shed with rolling door and side door to convey with the property. New paint on inside of home, new HVAC installed 2 years ago with new smart thermostat. Security system to convey, buyer must sign up for monitoring service. New garage door and electronic opener.

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Subject Sales & Listing History

Current Listing Status No		Not Currently Listed		Listing Histor	Listing History Comments		
Listing Agency/Firm				This home is not listed for sale, nor has it been in the rec			the recent
Listing Agent Name				past	past		
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy As Is Price Repaired Price Suggested List Price \$199,695 \$199,695 Sales Price \$199,695 \$199,695 30 Day Price \$199,000 - Comments Regarding Pricing Strategy -

Sold comp 2's adjusted price is \$199,695. Listing 1's adjusted price is \$205,000. They are the most similar comparison properties. We should price it off of the sold comps pricing as we don't know what the listing will sell for. The market in Clarksville is continuously appreciating. I added 2 % appreciation for the month that has past into the sales price.

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CLARKSVILLE, TN 37042



Clear Capital Quality Assurance Comments Addendum

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

by ClearCapital

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Subject Photos



Front



Address Verification





Street



Street

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Listing Photos

776 Princeton Cir L1 Clarksville, TN 37042



Front



1255 Weeping Willow Dr Clarksville, TN 37042



Front

1269 Barbee Lane Clarksville, TN 37042 L3



Front

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CLARKSVILLE, TN 37042

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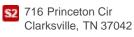
\$199,695 • As-Is Value

Sales Photos

823 Princeton Cir Clarksville, TN 37042



Front





Front

1048 Princeton Ct Clarksville, TN 37042



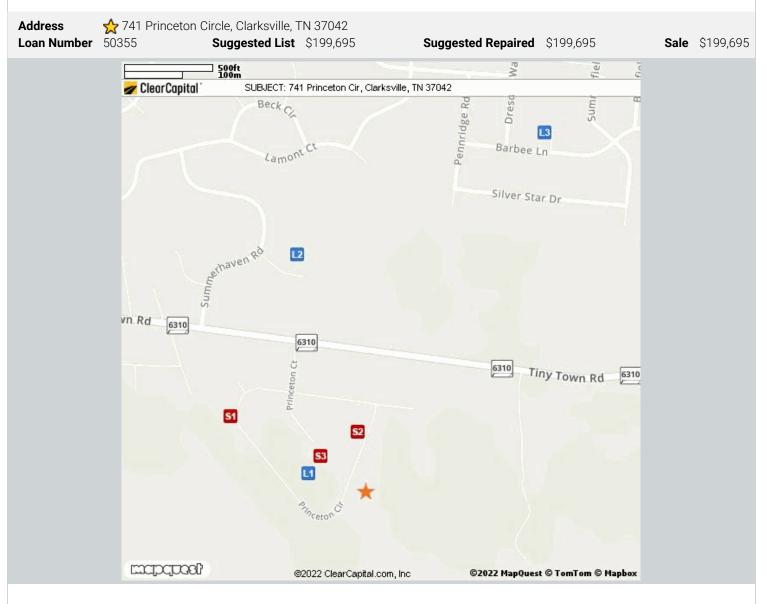
Front

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ClearMaps Addendum



Co	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	741 Princeton Circle, Clarksville, TN 37042		Parcel Match
L1	Listing 1	776 Princeton Cir, Clarksville, TN 37042	0.08 Miles 1	Parcel Match
L2	Listing 2	1255 Weeping Willow Dr, Clarksville, TN 37042	0.34 Miles 1	Parcel Match
L3	Listing 3	1269 Barbee Lane, Clarksville, TN 37042	0.56 Miles 1	Parcel Match
S1	Sold 1	823 Princeton Cir, Clarksville, TN 37042	0.21 Miles 1	Parcel Match
S2	Sold 2	716 Princeton Cir, Clarksville, TN 37042	0.09 Miles 1	Parcel Match
S 3	Sold 3	1048 Princeton Ct, Clarksville, TN 37042	0.08 Miles 1	Parcel Match

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

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

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CLARKSVILLE, TN 37042

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.)

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.

CLARKSVILLE, TN 37042

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.

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CLARKSVILLE, TN 37042

Report Instructions - cont.

9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

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

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

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Broker Information

Broker Name	Laura Grekousis	Company/Brokerage	Veterans Realty Services
License No	349983	Address	3412 Oak Lawn Dr Clarksville TN 37042
License Expiration	03/11/2023	License State	TN
Phone	9312417112	Email	soldagainbylaurie@gmail.com
Broker Distance to Subject	1.31 miles	Date Signed	06/23/2022

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 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 or nace, 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 prospective of the state with the properties 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.