

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	607 Paddy Run Road, Clarksville, TENNESSEE 37042	Order ID	8319496	Property ID	33037871
Inspection Date	07/10/2022	Date of Report	07/10/2022		
Loan Number	50571	APN	030N B 01800 000		
Borrower Name	Catamount Properties 2018 LLC	County	Montgomery		

Tracking IDs					
Order Tracking ID	07.08.22 BPO	Tracking ID 1	07.08.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	US HOMESTAYS LLC	The subject is in good condition. I didnt see any repairs needed to be done.
R. E. Taxes	\$1,352	
Assessed Value	\$32,050	
Zoning Classification	Residential R-1	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

		Neighborhood Comments
Location Type	Suburban	The subject is in a suburban subdivision. It is surrounded by houses built with similar size and style.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$267,000 High: \$270,000	
Market for this type of property	Increased 8 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	607 Paddy Run Road	602 Ranch Hill Dr	649 Bunker Hill Rd	1940 Timberline Way
City, State	Clarksville, TENNESSEE	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.55 ¹	0.20 ¹	0.51 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$249,500	\$270,000	\$249,900
List Price \$	--	\$260,000	\$270,000	\$249,900
Original List Date		04/16/2022	07/05/2022	05/03/2022
DOM · Cumulative DOM	-- · --	85 · 85	5 · 5	68 · 68
Age (# of years)	47	36	43	32
Condition	Average	Average	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	2 Stories 2 stry	2 Stories 2 stry	2 Stories 2 stry
# Units	1	1	1	1
Living Sq. Feet	1,875	1,824	1,924	1,795
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	6	9	6	6
Garage (Style/Stalls)	None	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	550	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.36 acres	0.22 acres	0.40 acres	0.14 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.

Current Listings - Cont.

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

- Listing 1** Back on The Market!!! Due to Buyers financing fell through. Beautiful 3 bedroom, 2 Bathroom plus finished Basement, and 1 car garage (located at back of home) Large level-fenced in backyard close to Fort Campbell, with quick access to I-24 (exit 4). 51 sq ft -41,785, 3 rooms -1500, gar -10,000, 11 yrs +1100, =-1,050. total price =258,950
- Listing 2** This all brick home surrounded by peaceful woodlands includes a finished basement, oversized two car garage, and two sheds for extra storage! The main living space includes 3 bedrooms and two full baths, renovated kitchen, and a beautiful view from kitchen sink. The finished basement includes an office that could be used as bedroom, rec area, and half bathroom. The HVAC is two years old, roof is 8 years old. Home is located in a culdesac and the woodland includes gorgeous trails. Backyard is freshly pressure washed and ready for adorable outside seating! Call for a showing appointment today!
- Listing 3** Extra large, corner lot. Could rent easily for \$1300/mo. Bay window, wood floors, 10x12 back deck, and additional finished space in the garage. Shed conveys. VIVINT Security system, DOORBELL Camera and KEYLESS FRONT DOOR lock pad. Carpets have been removed and laminate is going in.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	607 Paddy Run Road	626 Bunker Hill Rd	616 Paddy Run Rd	220 Millstone Cir
City, State	Clarksville, TENNESSEE	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.10 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$263,891	\$257,700	\$259,900
List Price \$	--	\$263,891	\$257,700	\$259,900
Sale Price \$	--	\$270,000	\$267,700	\$267,000
Type of Financing	--	Conv	Va	Conv
Date of Sale	--	06/17/2022	05/20/2022	04/02/2022
DOM · Cumulative DOM	-- · --	36 · 36	43 · 43	39 · 39
Age (# of years)	47	47	47	35
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,875	2,210	1,965	1,746
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	5	9	7
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	No
Basement (% Fin)	0%	95%	0%	0%
Basement Sq. Ft.	550	832	--	--
Pool/Spa	--	--	--	--
Lot Size	0.36 acres	0.48 acres	0.37 acres	0.41 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	-\$16,685
Adjusted Price	--	\$270,000	\$267,700	\$250,315

* 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** All brick raised ranch on a walk out basement with a two car garage. Corner lot in a convenient location. Quick commute to Fort Campbell. Finished room in basement could be a fantastic home theater, office space, workout room. Open kitchen and dining room, welcoming large front porch to sip your favorite beverage after a long day at work or grilling with friends.
- Sold 2** Make this ALL brick Ranch home yours today! Wonderful spacious beautiful raised ranch on a partially finished walk-out basement with a covered porch and new deck. A great lot with a large, fenced backyard. This home features a huge open dining room /kitchen area with a wood-burning fireplace. The Kitchen has plenty of room for a large custom island. Relaxing back deck off dining rm and extra patio space from bsmt. Primary has a bath with a tiled shower. Three bedrooms upstairs, one downstairs. Plenty of rooms that could be used as a Work From Home office or extra bedrooms. Note the roof and HVAC 9 years old. Windows 5 years old. New Deck. WASHER AND DRY CONVEY.
- Sold 3** You don't want to miss out! This beautiful all brick home in an established neighborhood. Wood floor in main living areas, 3 bedroom 2 bathroom, single story with a 2 car garage, fenced backyard, office/bonus room, & storage shed. Large corner lot that is minutes away from shopping, schools and restaurants. 2 car garage, garage -20,000, 129 sq ft +4,515, 12 yrs -1200. total adjustments -16,685, total

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject is not listed for sale. Nor has it been in the recent past.			
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	\$258,950	\$258,950
Sales Price	\$258,950	\$258,950
30 Day Price	\$250,300	--
Comments Regarding Pricing Strategy		
Listing comp 3 is the most similar sold comp. It's adjusted price \$258,950. In this rapidly appreciating market, pricing off the highest price point makes most sense. Dropping to sold comp 3's price point of \$250,300 also is a good strategy.		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Street



Street

Listing Photos

L1 602 Ranch Hill Dr
Clarksville, TN 37042



Front

L2 649 Bunker Hill Rd
Clarksville, TN 37042



Front

L3 1940 Timberline Way
Clarksville, TN 37042



Front

Sales Photos

S1 626 Bunker Hill Rd
Clarksville, TN 37042



Front

S2 616 Paddy Run Rd
Clarksville, TN 37042



Front

S3 220 Millstone Cir
Clarksville, TN 37042



Front

ClearMaps Addendum

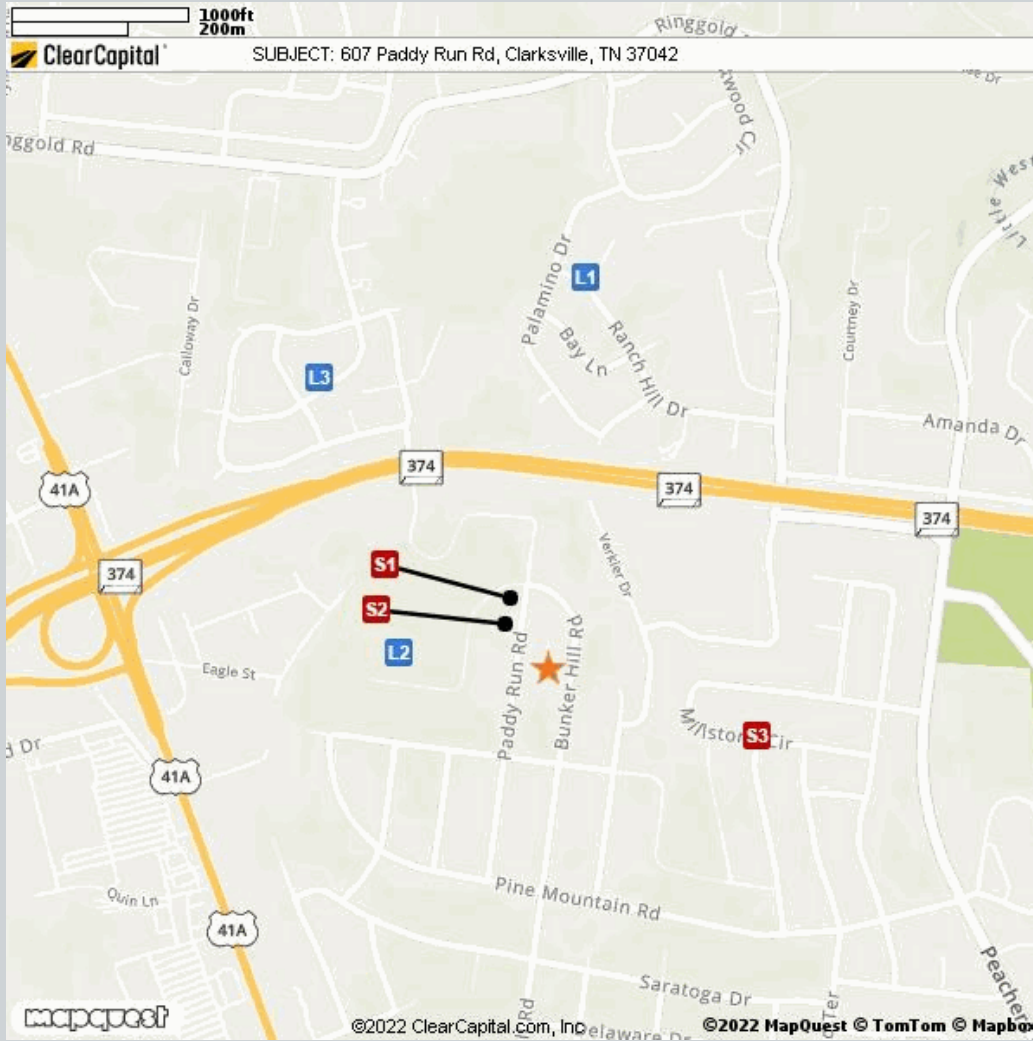
Address ★ 607 Paddy Run Road, Clarksville, TENNESSEE 37042

Loan Number 50571

Suggested List \$258,950

Suggested Repaired \$258,950

Sale \$258,950



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	607 Paddy Run Road, Clarksville, Tennessee 37042	--	Parcel Match
L1 Listing 1	602 Ranch Hill Dr, Clarksville, TN 37042	0.55 Miles ¹	Parcel Match
L2 Listing 2	649 Bunker Hill Rd, Clarksville, TN 37042	0.20 Miles ¹	Parcel Match
L3 Listing 3	1940 Timberline Way, Clarksville, TN 37042	0.51 Miles ¹	Parcel Match
S1 Sold 1	626 Bunker Hill Rd, Clarksville, TN 37042	0.13 Miles ¹	Parcel Match
S2 Sold 2	616 Paddy Run Rd, Clarksville, TN 37042	0.10 Miles ¹	Parcel Match
S3 Sold 3	220 Millstone Cir, Clarksville, TN 37042	0.31 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.

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 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.

Report Instructions - cont.

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	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	3.89 miles	Date Signed	07/10/2022

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.