

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	6916 Somerset Farms Circle, Nashville, TENNESSEE 37221	Order ID	8399793	Property ID	33219846
Inspection Date	08/25/2022	Date of Report	08/26/2022		
Loan Number	50612	APN	141070B03600CO		
Borrower Name	Catamount Properties 2018 LLC	County	Davidson		

Tracking IDs					
Order Tracking ID	08.25.22 BPO	Tracking ID 1	08.25.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	BERTHA HILLIARD	PROPERTY'S EXTERIOR APPEARS TO BE IN AVERAGE TO GOOD CONDITION FOR THE NEIGHBORHOOD. NO NEEDED REPAIRS WERE OBSERVED DURING A DRIVE BY. TAX CARD HAS BEEN UPLOADED TO DOC SECTION OF REPORT.
R. E. Taxes	\$2,402	
Assessed Value	\$81,350	
Zoning Classification	Residential RS10	
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	SOMERSET FARMS HOA/BLUEBIRD LIVING 615-412-9070	
Association Fees	\$103 / Year (Other: COMMON AREAS)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	NEIGHBORHOOD IS SOMERSET FARMS WITH APPROX 189 SINGLE FAMILY HOMES. OF THE 189, APPROX 160 APPEAR TO BE OWNER OCCUPIED, AND 29 NON-OWNER OCCUPIED ALL ZONED SCHOOLS, ELEMENTARY THROUGH HIGH SCHOOL, ARE WITHIN 6 MILES DISTANCE, SHOPPING AND OTHER COMMERCIAL BUSINESSES, AND INTERSTATE I-40 ARE WITHIN 1-5 MILES.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$327500 High: \$580000	
Market for this type of property	Decreased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6916 Somerset Farms Circle	337 Roslyn Ct	3637 Crossbrooke Dr	7213 Wexford Pt
City, State	Nashville, TENNESSEE	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37221	37221	37221	37221
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.70 ¹	0.79 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$475,000	\$425,000	\$540,000
List Price \$	--	\$475,000	\$425,000	\$540,000
Original List Date		08/16/2022	08/04/2022	07/25/2022
DOM · Cumulative DOM	-- · --	9 · 10	21 · 22	3 · 32
Age (# of years)	28	26	18	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	1.5 Stories TRADITIONAL	1.5 Stories TRADITIONAL	1.5 Stories TRADITIONAL	2 Stories TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	1,794	1,833	1,559	2,105
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	.16 acres	.14 acres	.29 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** PER MLS, ---Welcome to this gorgeous neighborhood! Terrific 3 bedroom and 2 bath home with a 2 car garage. You'll enjoy preparing meals in the gorgeous kitchen with sleek counters, stylish backsplash, stainless appliances, breakfast bar and beautiful spacious cabinetry. Flow into the living room featuring a cozy fireplace, perfect for entertaining. The main bedroom boasts a private ensuite with dual sinks and walk-in closet. Other bedrooms offer plush carpet and sizable closets. Relax with your favorite drink in the fenced in backyard with a screened deck and lush grass. Don't miss this incredible opportunity.
- Listing 2** PER MLS, ---Don't Miss This Renovated Bellevue Beauty! Three Bedroom One Level Home With Bonus Space Up And Located In Fantastic Riverbridge. Fabulous Renovations Including White Kitchen With Granite, New Motion Faucet, Soaking Tub And Quartz in Primary Bath, New Lights, and Paint. Open Floor Plan With Vaulted Ceilings. Lovely Great Room With a Cozy Gas Fireplace. New Privacy Fence and Amazing Outdoor Patio Space With Pergola. Imagine Your Morning Coffee In This Beautiful Backyard Oasis or Enjoy It On Your Huge Covered Front Porch. Great Location Close To One Bellevue Place With All The New Shops and Restaurants, Ford Ice Center And Harpeth Springs Greenway. Easy Access To Nashville.
- Listing 3** PER MLS, ---Beautifully maintained home on a charming cul-de-sac lot located in desirable Bellevue. Features 3 bedrooms 2.5 baths plus a spacious bonus room that could be used as a 4th bedroom. Newer kitchen including granite countertops and all SS appliances. Cozy living room with a wood burning fireplace. Large primary bedroom suite with updated bathroom. Enjoy watching wildlife from the stunning new deck space including an enclosed covered area with a ceiling fan for warmer days. Cross the small bridge over the creek behind the home and take short walk to the community pool, playground, volleyball and tennis courts. All of this plus conveniently close to Bellevue One shopping, Loveless Cafe, Natchez Trace Parkway, I40 with a 25 min drive to downtown Nashville! This one is an absolute must see!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6916 Somerset Farms Circle	7032 Somerset Farms Dr	7109 Somerset Farms Dr	217 Roslyn Ct
City, State	Nashville, TENNESSEE	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37221	37221	37221	37221
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.09 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$448,000	\$429,900	\$409,900
List Price \$	--	\$439,900	\$429,900	\$409,900
Sale Price \$	--	\$439,900	\$420,000	\$432,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	02/28/2022	05/26/2022	06/17/2022
DOM · Cumulative DOM	-- · --	91 · 108	30 · 31	21 · 26
Age (# of years)	28	29	28	28
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	1.5 Stories TRADITIONAL	1.5 Stories TRADITIONAL	1.5 Stories TRADITIONAL	1.5 Stories TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	1,794	1,603	1,700	1,845
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	.14 acres	.12 acres	.17 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	-\$5,000
Adjusted Price	--	\$439,900	\$420,000	\$427,000

* 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.

Recent Sales - Cont.

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

- Sold 1** ADJ, \$0. PER MLS, ---Freshly painted modern open floorplan home w/ living room that features a fireplace! Kitchen w/ rich cabinets, new Quartz countertops, breakfast nook, SS appliances, and beautiful hardwood flooring. Master located on main floor with large windows and lots of natural light. Great home for entertaining and location cannot be beat. Only 1.5 miles to Bellevue One and less than 15 miles to downtown Nashville.
- Sold 2** ADJ, \$0. PER MLS, ---Beautiful Bellevue home with 3 bedrooms and 2 full baths on main level. HUGE Bonus room (could be 4th bedroom - has closets) upstairs. Fully-fenced back yard. Updated flooring. Beautiful Bellevue home with 3 bedrooms and 2 full baths on main level. HUGE Bonus room (could be 4th bedroom - has closets) upstairs. Fully-fenced back yard. Updated flooring. ADJ, \$0. PER MLS, ---Beautiful Bellevue home with 3 bedrooms and 2 full baths on main level. HUGE Bonus room (could be 4th bedroom - has closets) upstairs. Fully-fenced back yard. Updated flooring.
- Sold 3** ADJ, -\$5,000, BEDROOM/BATH COUNT. PER MLS, ---Home located in cul-de-sac in quiet neighborhood. Fenced back yard, covered patio. Wide open spaces - large living area with FP, spacious kitchen w/ abundant cabinetry and plenty of room for a big table. 3 bedrooms and 2 baths downstairs. Upstairs bonus room with half bath. Being sold as is to settle estate. HVAC 2019, refrigerator and stove 2018, tankless water heater 2017. Roof was newer when home was purchased in 2017. Seller had work done by USS in 2017 that comes with a lifetime warranty. Come paint and make this home your own!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				PROPERTY WAS LAST LISTED IN MLS 7/6/09 FOR \$203,000, AND SOLD 10/2/09 FOR \$201,500.			
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	\$429,500	\$429,500
Sales Price	\$425,000	\$425,000
30 Day Price	\$400,000	--
Comments Regarding Pricing Strategy		
SUGGESTED PRICING LEANS MOST HEAVILY UPON PRICING OF SOLD COMPS ALL OF WHICH ARE IN SAME NEIGHBORHOOD AS SUBJECT PROPERTY. ADJUSTMENT WAS MADE ON S3 FOR BEDROOM/BATH COUNT.		

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



Side



Side



Street



Street

Listing Photos

L1 337 ROSLYN CT
Nashville, TN 37221



Front

L2 3637 CROSSBROOKE DR
Nashville, TN 37221



Front

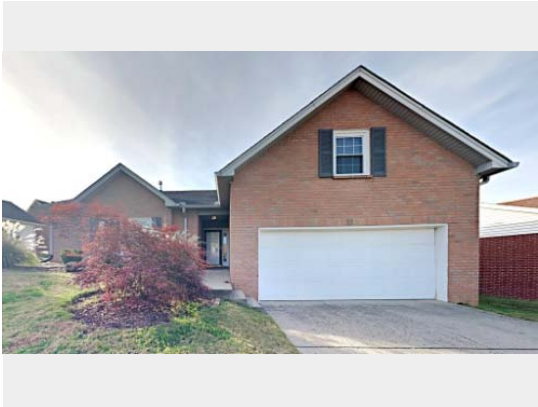
L3 7213 WEXFORD PT
Nashville, TN 37221



Front

Sales Photos

S1 7032 SOMERSET FARMS DR
Nashville, TN 37221



Front

S2 7109 SOMERSET FARMS DR
Nashville, TN 37221



Front

S3 217 ROSLYN CT
Nashville, TN 37221



Front

ClearMaps Addendum

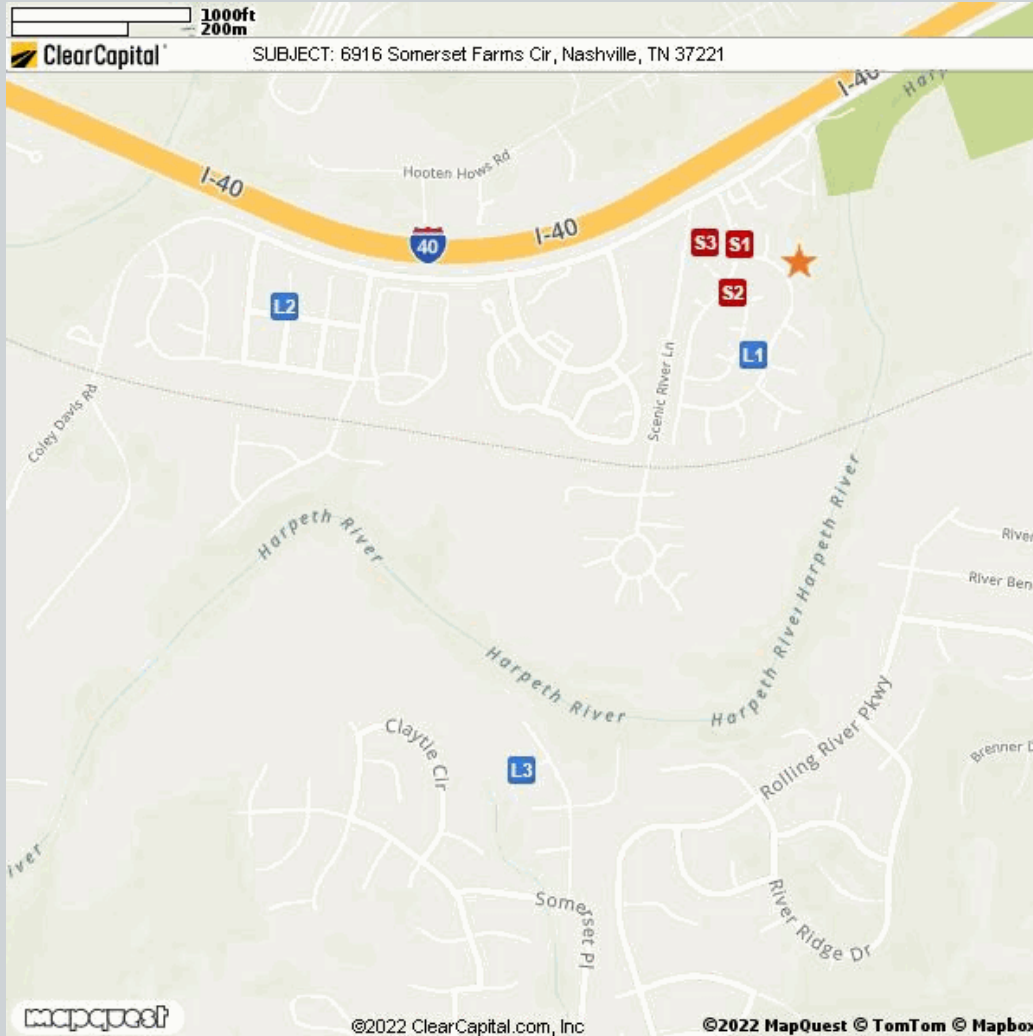
Address ★ 6916 Somerset Farms Circle, Nashville, TENNESSEE 37221

Loan Number 50612

Suggested List \$429,500

Suggested Repaired \$429,500

Sale \$425,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6916 Somerset Farms Circle, Nashville, Tennessee 37221	--	Parcel Match
L1 Listing 1	337 Roslyn Ct, Nashville, TN 37221	0.13 Miles ¹	Parcel Match
L2 Listing 2	3637 Crossbrooke Dr, Nashville, TN 37221	0.70 Miles ¹	Parcel Match
L3 Listing 3	7213 Wexford Pt, Nashville, TN 37221	0.79 Miles ¹	Parcel Match
S1 Sold 1	7032 Somerset Farms Dr, Nashville, TN 37221	0.08 Miles ¹	Parcel Match
S2 Sold 2	7109 Somerset Farms Dr, Nashville, TN 37221	0.09 Miles ¹	Parcel Match
S3 Sold 3	217 Roslyn Ct, Nashville, TN 37221	0.12 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	Sarah Rummage	Company/Brokerage	Benchmark Realty, LLC
License No	00221117	Address	2500 - 21ST AVENUE SOUTH NASHVILLE TN 37212
License Expiration	08/22/2024	License State	TN
Phone	6155165233	Email	sarahrummage@comcast.net
Broker Distance to Subject	9.71 miles	Date Signed	08/26/2022

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.