

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	2337 Benay Road, Nashville, TN 37214	Order ID	8379972	Property ID	33177763
Inspection Date	08/13/2022	Date of Report	08/14/2022		
Loan Number	50855	APN	052-13-0B-097.00-CO		
Borrower Name	Catamount Properties 2018 LLC	County	Davidson		

Tracking IDs					
Order Tracking ID	08.12.22 BPO	Tracking ID 1	08.12.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Lee Jason R	Condition Comments PROPERTY'S EXTERIOR APPEARS TO BE IN AVERAGE CONDITION FOR THE NEIGHBORHOOD. HOME MAY BE VACANT AS THERE IS A NOTICE OF SOME SORT POSTED ON THE DOOR, AND THE GRASS NEEDS CUTTING. NO NEEDED REPAIRS WERE OBSERVED DURING A DRIVE BY WITH NO CLOSEUP INSPECTION. TAX CARD HAS BEEN UPLOADED TO DOC SECTION OF REPORT.
R. E. Taxes	\$1,452	
Assessed Value	\$44,150	
Zoning Classification	Residential	
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	RIVER GLEN HOA/COMMUNITY MANAGEMENT ASSOCIATES 615-538-8876	
Association Fees	\$56 / Quarter (Other: TRASH, COMMON AREAS)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments THE NEIGHBORHOOD IS RIVER GLEN, WITH APPROX 390 SINGLE FAMILY HOMES. OF THE 390, APPROX 305 ARE OWNER OCCUPIED, AND 87 NON OWNER OCCUPIED. ALL ZONED SCHOOLS, ELEMENTARY THROUGH HIGH SCHOOL, ARE WITHIN 4 MILES DISTANCE. AVERAGE IS 24 YEARS, AND AVERAGE GLA IS 1,146 SQ FT.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$277,500 High: \$702,500	
Market for this type of property	Increased 6 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2337 Benay Road	2331 Benay Rd	2500 Sonar Dr	1106 Alandee St
City, State	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37214	37214	37214	37214
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.02 ¹	0.19 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$289,000	\$305,000	\$299,900
List Price \$	--	\$289,000	\$305,000	\$289,900
Original List Date		07/08/2022	08/02/2022	06/23/2022
DOM · Cumulative DOM	-- · --	22 · 37	11 · 12	18 · 52
Age (# of years)	25	29	33	26
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 COTTAGE	1 Story COTTAGE	1 Story COTTAGE	1 Story COTTAGE
# Units	1	1	1	1
Living Sq. Feet	798	889	946	865
Bdrm · Bths · ½ Bths	2 · 1	3 · 2	2 · 2	2 · 2
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	Attached 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	.04 acres	.07 acres	.07 acres	.07 acres
Other	--	--	--	--

* 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** PER MLS, ---Lovely 2 bed/2 bath house with a one car front garage in River Glen off of Pennington Bend near Opry Mills and minutes to Downtown Nashville! This home features a brand new exterior fence, a new roof and newly installed quartz countertops and sink, all for under \$300k! Real hardwood floors and tile. The greenway is behind the fence (no backyard neighbors) and the neighborhood has access to a nice park on the Cumberland River. Laundry is located in the garage. Washer and Dryer do not convey. Current tenant is willing to stay if applicable.
- Listing 2** PER MLS, ---Adorable home in Nashville featuring 3 bedrooms and 2 bathrooms. Enter into the open living space with soaring ceilings and a cozy wood-burning fireplace. Beautiful floors throughout the home give an elegant look to the space. A glass sliding door off of the main living room connects to the private patio and sizable backyard with an open common space behind. A storage shed in the yard provides ample storage space. You will love this quiet and walkable neighborhood just 5 minutes away from Opry Mills Mall and the Cumberland River. Convenient travel to downtown without the interstate traffic!
- Listing 3** PER MLS, ---Beautiful remodeled home. New laminate floors, new paint, gorgeous backslash, vaulted ceilings, fenced backyard and 1 car garage. HVAC is only 3 years old. Great home in great location! Near Opry Mills, minutes to Downtown Nashville, Airport, shopping, restaurants, schools and the lake. Refrigerator, washer and dryer stays. Security and ring doesn't stay. Back on the market due lender requiring flood insurance. Flood insurance may be required by the lender if financing. Seller doesn't have flood insurance and isn't required by seller lender.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2337 Benay Road	2509 Sonar St	2549 Sonar St	3024 Penn Meade Way
City, State	Nashville, TN	Nashville, TN	Nashville, TN	Nashville, TN
Zip Code	37214	37214	37214	37214
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	0.19 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$269,900	\$239,000	\$250,000
List Price \$	--	\$269,900	\$239,000	\$250,000
Sale Price \$	--	\$277,500	\$257,000	\$250,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/22/2022	02/04/2022	03/11/2022
DOM · Cumulative DOM	-- · --	29 · 30	23 · 30	36 · 36
Age (# of years)	25	33	19	23
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 COTTAGE	1 Story COTTAGE	1 Story COTTAGE	1 Story COTTAGE
# Units	1	1	1	1
Living Sq. Feet	798	810	868	829
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	None	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.04 acres	.07 acres	.07 acres	.03 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$5,000	\$0
Adjusted Price	--	\$277,500	\$252,000	\$250,000

* Sold 1 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, ---Adorable Home With Numerous Upgrades! This home features Laminate Flooring throughout the home, Great Room with Gas Fireplace, Renovated Bath with Upgraded Vanities and Tile. The Kitchen features Custom Cabinets with Quartz Surfaces, Tile Back Splash and Flooring, Samsung Appliance Package with Cooktop Stove, Microwave, Dishwasher, Side By Side Refrigerator and Washer & Dryer. Outside you'll enjoy the Private Patio area and Fenced Back Yard!
- Sold 2** ADJ, -\$5,000, GARAGE SPACE. PER MLS, ---*MULTIPLE OFFERS RECEIVED- all offers due by 9pm tonight 1/13 with a response by 12pm tomorrow.* This adorable home is conveniently located near Opry Mills and Downtown Nashville. The home features a new fenced in backyard that leads to a beautiful pond out back. Home has been freshly painted and is ready for its new owner. Refrigerator, storage shed in backyard and washer/dryer to remain.
- Sold 3** ADJ, \$0. PER MLS, --- Move-In Ready Deal!!! New carpet throughout, stainless steel appliances, vaulted ceilings, fireplace. Great location, easy access to hwy, entertainment, shopping and more. Home Warranty included.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				PER TAX CARD AND MLS, THE PROPERTY WAS LAST LISTED 8/13/17 FOR \$160,000 AND SOLD 9/22/17 FOR \$160,000.			
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	\$259,500	\$259,500
Sales Price	\$255,000	\$255,000
30 Day Price	\$245,000	--
Comments Regarding Pricing Strategy		
SUGGESTED PRICING LEANS MOST HEAVILY UPON PRICING OF SOLD COMPS ALL OF WHICH ARE IN SAME NEIGHBORHOOD AS SUBJECT PROPERTY, AND WITHIN .19 MILE. ADJUSTMENT HAS BEEN MADE ON S2 FOR A GARAGE SPACE. ALL LOTS ARE VALUED \$40,000 BY LOCAL TAX ASSESSOR, THUS NO ADJUSTMENT FOR LOT VALUE,		

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.
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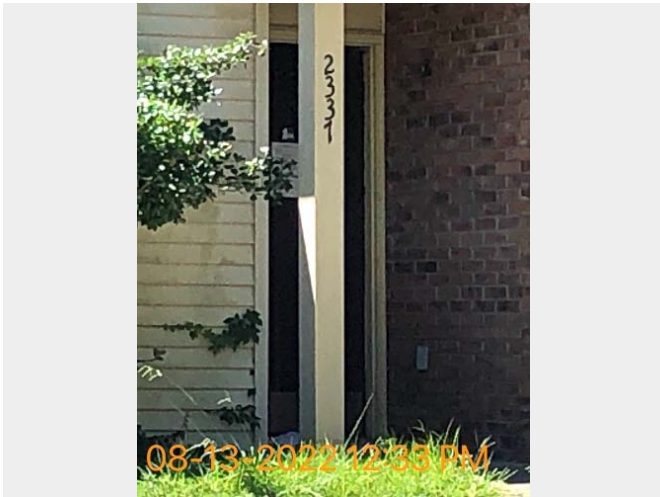
Subject Photos



Front



Front



Address Verification



Side



Street

Listing Photos

L1 2331 BENAY RD
Nashville, TN 37214



Front

L2 2500 SONAR DR
Nashville, TN 37214



Front

L3 1106 ALANDEE ST
Nashville, TN 37214



Front

Sales Photos

S1 2509 SONAR ST
Nashville, TN 37214



Front

S2 2549 SONAR ST
Nashville, TN 37214



Front

S3 3024 PENN MEADE WAY
Nashville, TN 37214



Front

ClearMaps Addendum

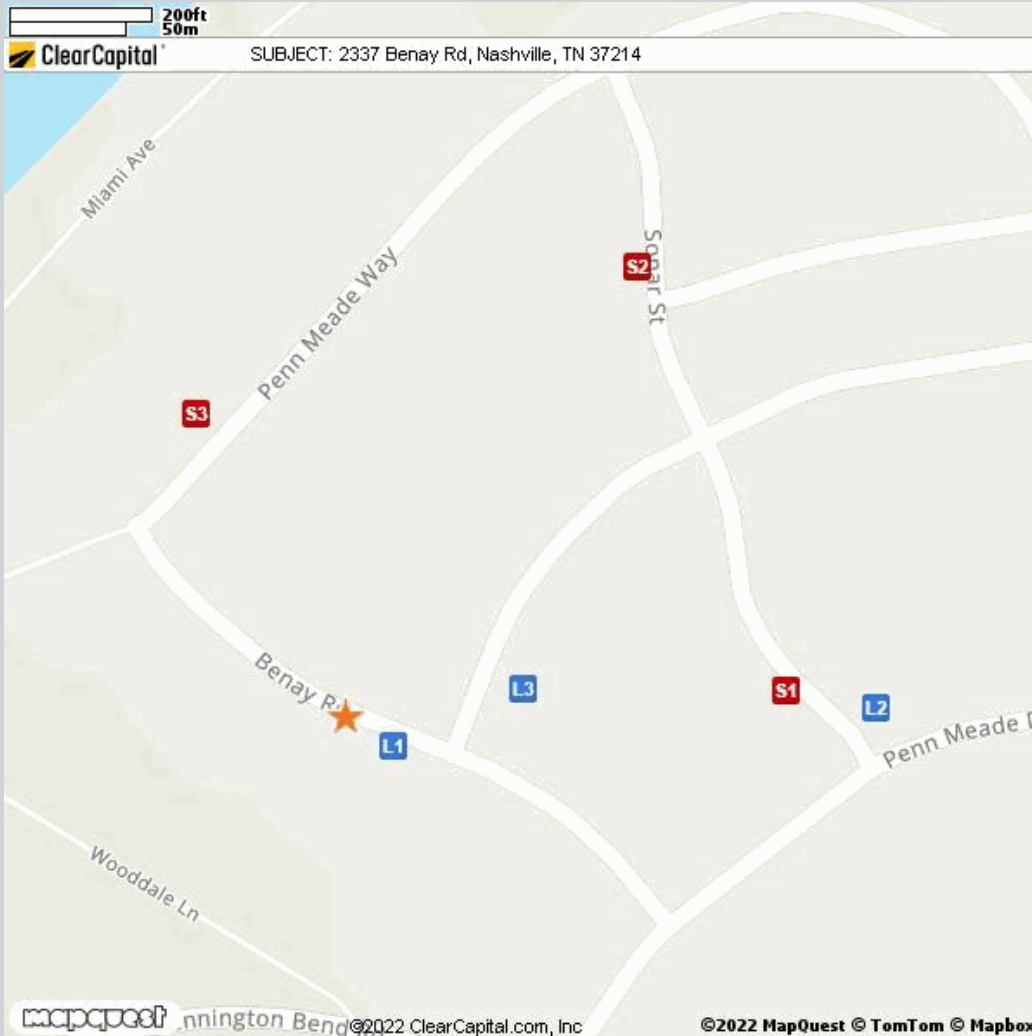
Address ★ 2337 Benay Road, Nashville, TN 37214

Loan Number 50855

Suggested List \$259,500

Suggested Repaired \$259,500

Sale \$255,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2337 Benay Road, Nashville, TN 37214	--	Parcel Match
L1 Listing 1	2331 Benay Rd, Nashville, TN 37214	0.02 Miles ¹	Parcel Match
L2 Listing 2	2500 Sonar Dr, Nashville, TN 37214	0.19 Miles ¹	Parcel Match
L3 Listing 3	1106 Alandee St, Nashville, TN 37214	0.06 Miles ¹	Parcel Match
S1 Sold 1	2509 Sonar St, Nashville, TN 37214	0.16 Miles ¹	Parcel Match
S2 Sold 2	2549 Sonar St, Nashville, TN 37214	0.19 Miles ¹	Parcel Match
S3 Sold 3	3024 Penn Meade Way, Nashville, TN 37214	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	9.55 miles	Date Signed	08/14/2022

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.