

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	986 Granny White Road, Clarksville, TN 37040	Order ID	8437536	Property ID	33331693
Inspection Date	09/22/2022	Date of Report	09/24/2022		
Loan Number	50917	APN	031L C 00600 000		
Borrower Name	Catamount Properties 2018 LLC	County	Montgomery		

Tracking IDs					
Order Tracking ID	09.21.22 BPO	Tracking ID 1	09.21.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	WENDY CHASTAIN	Condition Comments	
R. E. Taxes	\$1,591	The condition of the subject is good from the outside. It doesn't seem to need any repairs.	
Assessed Value	\$37,775		
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		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The neighborhood is a suburban subdivision. The homes surrounding the subject are all like it. They are well kept homes.	
Sales Prices in this Neighborhood	Low: \$249,900 High: \$300,000		
Market for this type of property	Increased 4 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	986 Granny White Road	892 Glen Ellen Way	936 Granny White	2685 Arthurs Ct
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37040	37040	37040	37040
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.47 ¹	0.19 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$274,000	\$257,000	\$275,000
List Price \$	--	\$274,000	\$257,000	\$265,000
Original List Date		08/09/2022	09/21/2022	08/24/2022
DOM · Cumulative DOM	-- · --	45 · 46	2 · 3	14 · 31
Age (# of years)	23	17	19	13
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	2 Stories ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,740	1,670	1,639	1,775
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 3	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	50%	0%	95%	0%
Basement Sq. Ft.	1,030	--	624	--
Pool/Spa	--	--	--	--
Lot Size	0.23 acres	0.39 acres	0.27 acres	0.39 acres
Other	--	--	--	--

* Listing 2 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.

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

Listing 1 Come see this charming 3 bedroom, 2 bathroom home now on the market! The kitchen is equipped with updated countertops, ample cabinets, included appliances and breakfast nook. 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, ceiling fans, and sizable closets. Relax with your favorite drink in the fenced in backyard with a deck and lush grass.

Listing 2 Come see this freshly painted home with a finished basement and deck!!

Listing 3 Well maintain Ranch. The home features 3 Beds, 2 Baths, an Eat in Kitchen, and Formal dining. ! Large Back yard with a shed. Conveniently located near Exit 1, Ft Campbell and shopping, this home is sure to go fast!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	986 Granny White Road	2886 Rome Ln	924 Granny White	2701 Arthurs Ct
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37040	37040	37040	37040
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.22 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$295,000	\$254,900	\$299,900
List Price \$	--	\$295,000	\$254,900	\$299,900
Sale Price \$	--	\$295,000	\$249,900	\$300,000
Type of Financing	--	Conv	Conventional	Fha
Date of Sale	--	04/07/2022	01/21/2022	05/03/2022
DOM · Cumulative DOM	-- · --	0 · 20	36 · 36	92 · 92
Age (# of years)	23	16	17	13
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 Cape Cod	1 Story ranch	2 Stories split
# Units	1	1	1	1
Living Sq. Feet	1,740	1,889	1,644	1,984
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 3
Total Room #	6	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	50%	0%	95%	95%
Basement Sq. Ft.	1030	--	498	498
Pool/Spa	--	--	--	--
Lot Size	0.23 acres	0.36 acres	0.23 acres	0.26 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$295,000	\$249,900	\$300,000

* 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** HOUSE OF "BESTS!" "BEST" DOUBLE-SIDED GAS FIREPLACE! "BEST" KITCHEN-GRANITE COUNTERS, DARK STAINLESS APPLIANCES-ONLY A FEW YEARS OLD! "BEST" MASTER BEDROOM - OVERSIZED WITH HUGE TILED BATHROOM INCLUDING SEPARATE TUB/SHOWER! "BEST" BEAUTIFUL HARDWOODS IN OPEN LIVING, KITCHEN AND DINING AREA! "BEST" BACKYARD WITH PRIVACY FENCE AND CUTE DECK-OPENS FROM THE KITCHEN! IF YOU WANT THE "BEST" HOUSE IN THE NEIGHBORHOOD-THIS IS THE ONE FOR YOU! OOPS...ALMOST FORGOT! "BEST" GARAGE FEATURE-PLUG FOR AN ELECTRIC CAR. USED PREVIOUSLY WITH A TESLA. AGENT/OWNER!
- Sold 2** You will surely love this beautiful home that backs up to creek with woods for privacy, It is also located close to Fort Campbell army base, Downtown Clarksville, I-24 & Tennova Health Care Hospital and less than an hour to Nashville. I'm sure you will enjoy the new commercial grade hot water heater, and a large garage in the finished basement. Way too many amenities to mention, you must come and take a look for yourself, but hurry, it will not last on the market for long!!
- Sold 3** Large split level home features great floorplan with formal dining room, gas fireplace in the living room, tiled kitchen with eat in area, large bonus room on lower level, 2 large deck great for entertaining, shed in backyard for all your extra toys or lawn equipment. Sellers are offering a credit of \$2700 for painting.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject is not presently 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	\$249,900	\$249,900
Sales Price	\$249,900	\$249,900
30 Day Price	\$249,000	--
Comments Regarding Pricing Strategy		
<p>The most similar comparables are listing 2 and sold comp 2. Listing 2 is higher than sold comp 2 but we don't know what it will close for. This neighborhood has seen a lot of activity. The market is slowing down because of rising interest rates and listing at the lower price point of sold comp 2 is wisest. If it is meant to sell higher it will go into a bidding war and sell higher. Some homes priced competitively here are still seeing bid wars. Homes priced too high are sitting for months.</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



Street

Listing Photos

L1 892 Glen Ellen Way
Clarksville, TN 37040



Front

L2 936 Granny white
Clarksville, TN 37040



Front

L3 2685 Arthurs ct
Clarksville, TN 37040



Front

Sales Photos

S1 2886 Rome Ln
Clarksville, TN 37040



Front

S2 924 granny white
Clarksville, TN 37040



Front

S3 2701 Arthurs Ct
Clarksville, TN 37040



Front

ClearMaps Addendum

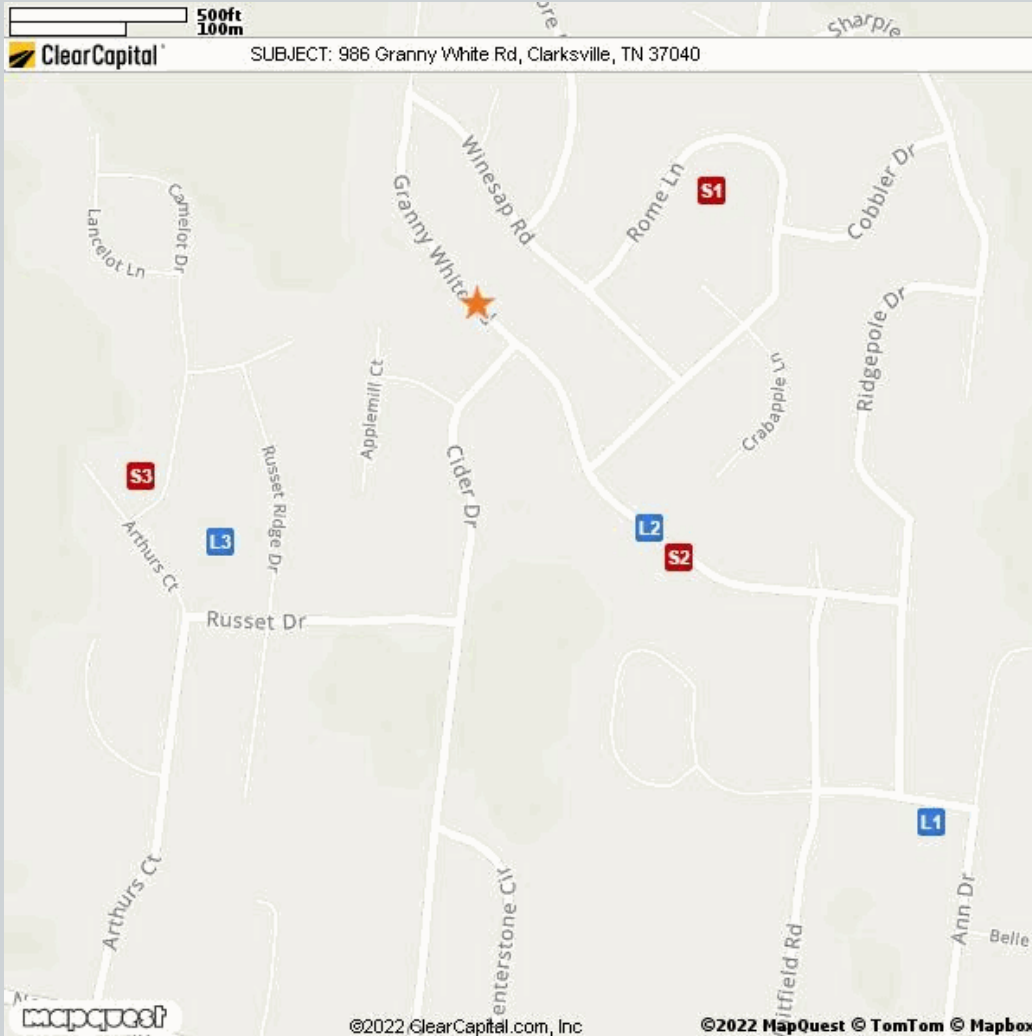
Address ★ 986 Granny White Road, Clarksville, TN 37040

Loan Number 50917

Suggested List \$249,900

Suggested Repaired \$249,900

Sale \$249,900



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	986 Granny White Road, Clarksville, TN 37040	--	Parcel Match
L1 Listing 1	892 Glen Ellen Way, Clarksville, TN 37040	0.47 Miles ¹	Parcel Match
L2 Listing 2	936 Granny White, Clarksville, TN 37040	0.19 Miles ¹	Parcel Match
L3 Listing 3	2685 Arthurs Ct, Clarksville, TN 37042	0.24 Miles ¹	Parcel Match
S1 Sold 1	2886 Rome Ln, Clarksville, TN 37040	0.19 Miles ¹	Parcel Match
S2 Sold 2	924 Granny White, Clarksville, TN 37040	0.22 Miles ¹	Parcel Match
S3 Sold 3	2701 Arthurs Ct, Clarksville, TN 37040	0.25 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	5.26 miles	Date Signed	09/24/2022

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.