

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	633 R S Bradley Boulevard, Clarksville, TN 37042	Order ID	8644873	Property ID	33975353
Inspection Date	03/09/2023	Date of Report	03/09/2023		
Loan Number	50934	APN	0431 F 01300 000		
Borrower Name	Catamount Properties 2018 LLC	County	Montgomery		

Tracking IDs					
Order Tracking ID	03.06.23 BPO Citi-CS Update	Tracking ID 1	03.06.23 BPO Citi-CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC,	The home appears in average condition externally. There were a lot of trucks parked there that appeared to be contractors. I believe work is being done inside the property.
R. E. Taxes	\$1,428	
Assessed Value	\$33,850	
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		Neighborhood Comments
Location Type	Suburban	The subject is in a suburban subdivision. The homes surrounding it were built with the same style and age. They all appear in average condition like the subject.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$199,990 High: \$236,000	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	633 R S Bradley Boulevard	435 Cunningham Ln	391 Lillie Belle Ln	438 Newman Dr
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.27 ¹	0.72 ¹	0.56 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$260,000	\$251,000	\$259,900
List Price \$	--	\$249,000	\$235,000	\$259,900
Original List Date		12/01/2022	10/20/2022	12/07/2022
DOM · Cumulative DOM	-- · --	59 · 98	109 · 140	27 · 92
Age (# of years)	38	40	35	30
Condition	Average	Average	Average	Good
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	2 Stories Cape Cod	1 Story ranch	2 Stories cape cod	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,614	1,528	1,406	1,470
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.24 acres	0.30 acres	0.30 acres	0.27 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.

Current Listings - Cont.

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

- Listing 1** Welcome home! This house has been beautifully renovated. It features all new paint, flooring, and fixtures. Downstairs you'll find a welcoming living room that's open to the kitchen. The kitchen features quartz counters, new appliances, and a large pantry. There are two bedrooms downstairs, including the primary bedroom with ensuite bath. Upstairs are two additional bedrooms, lots of storage space, and a full bath. Out back you'll find huge patio and storage shed in the large fully fenced yard. A perfect place to unwind at the end of the day.
- Listing 2** Come see this charming home now on the market! This home has fresh interior paint and partial flooring replacement in some areas. Windows create a light filled interior with well placed neutral accents. The kitchen is ready for cooking with ample counter space and cabinets for storage. You won't want to leave the serene primary suite, the perfect space to relax. Additional bedrooms provide nice living or office space. The primary bathroom features plenty of under sink storage waiting for your home organization needs. The back yard is the perfect spot to kick back with the included sitting area. Don't miss this incredible opportunity. .06 acres -360, 208 sq ft +6,240, 3 yrs +300 = +6,180. Total price \$241,180.
- Listing 3** STOP and take a moment to check out the virtual tour link for a full 3D view of the property! Freshly renovated and move-in ready! - You can't miss the beautiful marble that flows throughout the kitchen, and bathrooms. This farmhouse ranch is brought together with such details like the white barn doors found leading to the office and primary bathroom, the frosted glass doors to both the pantry and laundry room, the new waterproof laminate floors and the new cozy gas fireplace that brings this home together. Along with these cute features also include the new gas stove cooktop, new hot water heater and roof as of 2019. Don't forget that this lot is over a quarter acre, fenced in, has 4 apple trees in the back, a cute back patio AND with a shed!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	633 R S Bradley Boulevard	624 Doane Dr	403 Louise Ln	115 Cunningham Pl
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.52 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$199,000	\$225,000	\$250,000
List Price \$	--	\$199,000	\$225,000	\$236,000
Sale Price \$	--	\$199,990	\$225,000	\$236,000
Type of Financing	--	Conv.	Conv.	Va
Date of Sale	--	12/15/2022	03/01/2023	02/02/2023
DOM · Cumulative DOM	-- · --	0 · 31	43 · 103	64 · 99
Age (# of years)	38	37	40	38
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	2 Stories Cape Cod	1 Story ranch	1 Story ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,614	1,500	1,475	1,649
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	4 · 2
Total Room #	6	6	7	6
Garage (Style/Stalls)	Attached 1 Car	Carport 1 Car	Carport 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.24 acres	0.24 acres	0.29 acres	0.19 acres
Other	--	--	--	--
Net Adjustment	--	+\$13,320	-\$6,330	+\$9,250
Adjusted Price	--	\$213,310	\$218,670	\$245,250

* 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** This 3 bedroom 2 bath with a bonus room is listed below market value!garage +5,000, bed +5,000, sq ft +3,420, 1 yr -100. =+13,320
- Sold 2** Cute ranch home with finished garage and enclosed sunroom! HVAC is only 3yrs old! Updated interior with all stainless steel appliances. Fenced-in backyard and double carport. Large eat-in kitchen. Walk-in closet in the master bedroom! The finished garage could be an extra bedroom, office, or bonus room! \$5000 seller's credit that can go towards any home repairs or remodel of your choosing! 139 sq ft +4,170, room -5,000, age -200, acreage -300, seller credit -5,000= -16,330. total =\$218,670.
- Sold 3** Listing to be removed January 16th, send us an offer while you can! With preferred lender, 1% lender credit applied so you can use to buy down your interest rate! Take a step inside and let the vaulted ceilings greet you with a cozy fireplace to warm the space. The galley kitchen features a breakfast nook to take in morning sunlight with your coffee, as well as stainless steel appliances. A uniquely converted garage features beautiful french doors and can be used as a bonus room or 4th bedroom. Have friends and family over to relax on the private back patio. Washer and dryer are negotiable! All exterior windows are new. acres +300, garage +10,000, 35 sq ft -1,050, = +9,250. = \$245,250.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				This home is currently not listed on the market for sale. It sold on 8/26/2022 for \$185,000. It was listed as an investment property with renters still occupying it for \$875 a month rent. It was bought as a package deal with another property. When I drove by the house it appears the owners are doing renovations. There were a lot of contractor's cars parked out front.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
07/11/2022	\$195,000	08/16/2022	\$170,000	Sold	08/26/2022	\$185,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$245,240	\$245,240
Sales Price	\$245,240	\$245,240
30 Day Price	\$241,000	--
Comments Regarding Pricing Strategy		
The subject was recently sold as an investment property with a tenant occupying it and paying \$875 a month rent. It needed work and was sold as is on August 26, 2022. Sold comp 3 and Listing comp 2 are the most similar comps. Their adjusted prices are similar at Listing comp 2 being \$241,180 and Sold comp 3 being \$245,240. Listing at \$245,240 and dropping to \$241,000 at 30 days makes sense.		

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



Street



Street

Listing Photos

L1 435 Cunningham Ln
Clarksville, TN 37042



Front

L2 391 Lillie Belle Ln
Clarksville, TN 37042



Front

L3 438 Newman Dr
Clarksville, TN 37042



Front

Sales Photos

S1 624 Doane Dr
Clarksville, TN 37042



Front

S2 403 Louise Ln
Clarksville, TN 37042



Front

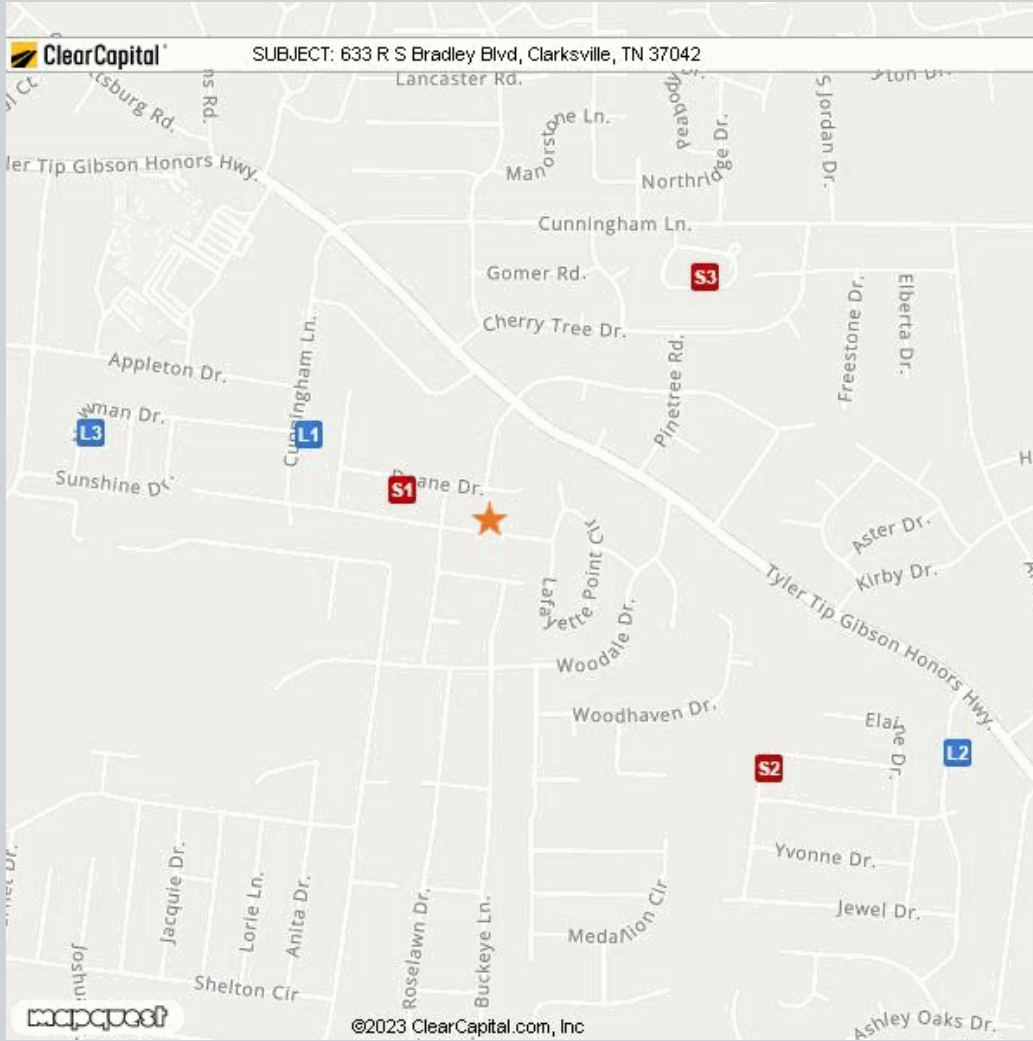
S3 115 Cunningham Pl
Clarksville, TN 37042



Front

ClearMaps Addendum

Address ★ 633 R S Bradley Boulevard, Clarksville, TN 37042
Loan Number 50934 **Suggested List** \$245,240 **Suggested Repaired** \$245,240 **Sale** \$245,240



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	633 R S Bradley Boulevard, Clarksville, TN 37042	--	Parcel Match
L1 Listing 1	435 Cunningham Ln, Clarksville, TN 37042	0.27 Miles ¹	Parcel Match
L2 Listing 2	391 Lillie Belle Ln, Clarksville, TN 37042	0.72 Miles ¹	Parcel Match
L3 Listing 3	438 Newman Dr, Clarksville, TN 37042	0.56 Miles ¹	Parcel Match
S1 Sold 1	624 Doane Dr, Clarksville, TN 37042	0.12 Miles ¹	Parcel Match
S2 Sold 2	403 Louise Ln, Clarksville, TN 37042	0.52 Miles ¹	Parcel Match
S3 Sold 3	115 Cunningham Pl, Clarksville, TN 37042	0.45 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	03/11/2025	License State	TN
Phone	9312417112	Email	soldagainbylaurie@gmail.com
Broker Distance to Subject	4.79 miles	Date Signed	03/09/2023

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.