

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	1594 Bevard Road, Clarksville, TN 37042	Order ID	8401763	Property ID	33225910
Inspection Date	08/27/2022	Date of Report	08/27/2022		
Loan Number	51000	APN	043H B 01000 000		
Borrower Name	Catamount Properties 2018 LLC	County	Montgomery		

Tracking IDs					
Order Tracking ID	08.26.22 BPO	Tracking ID 1	08.26.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	FREDIS A VELASQUEZ	Condition Comments	
R. E. Taxes	\$1,154	The subject appears in good condition externally. I didn't see any need for any repairs.	
Assessed Value	\$23,275		
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 subject is in a suburban subdivision. It is in a neighborhood of like homes. This neighborhood has seen a lot of market activity recently.	
Sales Prices in this Neighborhood	Low: \$175,000 High: \$180,000		
Market for this type of property	Increased 5 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1594 Bevard Road	408 Roselawn Dr	1507 Glennon Dr	1586 Freestone 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.	--	0.66 ¹	0.74 ¹	0.57 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$225,000	\$233,000	\$234,900
List Price \$	--	\$225,000	\$233,000	\$234,900
Original List Date		06/02/2022	08/10/2022	08/03/2022
DOM · Cumulative DOM	-- · --	86 · 86	17 · 17	24 · 24
Age (# of years)	44	38	47	50
Condition	Average	Good	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	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,205	1,250	1,475	1,472
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 1 · 1	3 · 2
Total Room #	5	5	5	6
Garage (Style/Stalls)	Detached 1 Car	None	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	95%
Basement Sq. Ft.	--	--	--	624
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	0.38 acres	0.28 acres	0.44 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** : Minutes to Fort Campbell, downtown, and all that is Clarksville. This AMAZING home is ready for you to move in and love it. New paint throughout, new roof, new water heater, new microwave, and range. The HVAC was replaced in 2014. Huge deck on an established lot.
- Listing 2** This 3 bedroom, 1.5 bathroom Clarksville home is a must-see. The kitchen is equipped with stainless steel appliances, gorgeous wood cabinetry and a stylish tile backsplash. In the living room, enjoy abundant natural light and a neutral color palette consistent throughout the home. The primary bedroom boasts plush carpet and an en-suite bathroom. Outside, a large fenced-in yard makes the perfect place to relax or gather. Hurry, this won't last long!
- Listing 3** is Under contract in 2 days, it is pending now. Great all brick home on almost a half acre. Living room with ceiling fan. Kitchen with electric cook top and in wall oven. 3 bedrooms with beautiful hard wood flooring. 2 car garage in basement. Cover deck. Lots of concrete for parking.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1594 Bevard Road	1502 Pinetree Rd	512 Appleton Dr	433 Cunningham Ln
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	Public Records	Public Records	MLS
Miles to Subj.	--	0.36 ¹	0.72 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$180,000	\$185,000	\$204,000
List Price \$	--	\$180,000	\$185,000	\$204,000
Sale Price \$	--	\$175,000	\$180,000	\$180,000
Type of Financing	--	Cash	N/A	Conventional
Date of Sale	--	06/10/2022	07/11/2022	07/29/2022
DOM · Cumulative DOM	-- · --	2 · 28	1 · 32	4 · 53
Age (# of years)	44	43	48	39
Condition	Average	Fair	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	1 Story ranch	1 Story ranch	2 Stories Cape Cod
# Units	1	1	1	1
Living Sq. Feet	1,205	1,150	1,175	1,404
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1 · 1	3 · 1 · 1	4 · 2
Total Room #	5	5	5	6
Garage (Style/Stalls)	Detached 1 Car	Attached 1 Car	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	0.54 acres	0.27 acres	0.27 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$175,000	\$180,000	\$180,000

* 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** Great location! Check out this all-brick Ranch-style all-brick home w/3-bed, 1.5 bath and eat-in kitchen, half bath is in master bedroom, single car garage, concrete driveway & large fenced yard. Great fixer upper with tons of potential. Perfect for first time buyer, flippers, and investors! Home being offered as is.
- Sold 2** 3 bed 2 bath single story house with metal roof and 1 car garage. Spacious living room, eat in country kitchen with large pantry. Split floor plan, primary bedroom has walk in closet and EnSite. Laminate floors through out the house. Fully fenced back yard, large deck and fire pit. New metal storage shed to match the house. New HVAC 03/2022. New front door 03/2022. Water filtration under kitchen sink conveys. Water softener in garage does NOT convey. Washer and dryer do NOT convey.
- Sold 3** Beautiful Home Boasting Spacious Living Room with Hardwood Flooring and Open Eat In Kitchen With Plenty of Counter Top Space and Tile Floors. The Master Bedroom Suite Showcases a Full Bathroom and Ample Sized Closet Space. The Large Secondary Bedrooms are Perfect For Your Personal Decorating Style and even a Fourth Bedroom That Can Easily Be A Play Area or Home Theater. Spend Time on The Back Deck Overlooking the Huge Back Yard

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				This home sold last 6/22/2020 for \$138,500. It is not listed for sale presently nor has it been since then.			
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	\$180,000	\$180,000
Sales Price	\$180,000	\$180,000
30 Day Price	\$175,000	--
Comments Regarding Pricing Strategy		
<p>There has been a lot of market activity in this neighborhood. The homes have been steadily going up in value in Clarksville for 3 yrs straight. The rising interest rates are making homes stay on the market a little longer than they have been the past two years. The listings in this neighborhood are priced substantially higher than the sold comparables. The sold comps all sold around \$180,000. Only 1 listing comp is under contract. The other two are active We don't know what they will sell for so we will price off the sold homes price point. List at \$180,000 and lower it to the lowest sold price of \$175,000 at 30 days.</p>		

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



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 408 Roselawn Dr
Clarksville, TN 37042



Front

L2 1507 Glennon Dr
Clarksville, TN 37042



Front

L3 1586 Freestone Dr
Clarksville, TN 37042



Front

Sales Photos

S1 1502 Pinetree Rd
Clarksville, TN 37042



Front

S2 512 Appleton Dr
Clarksville, TN 37042



Front

S3 433 Cunningham Ln
Clarksville, TN 37042



Front

ClearMaps Addendum

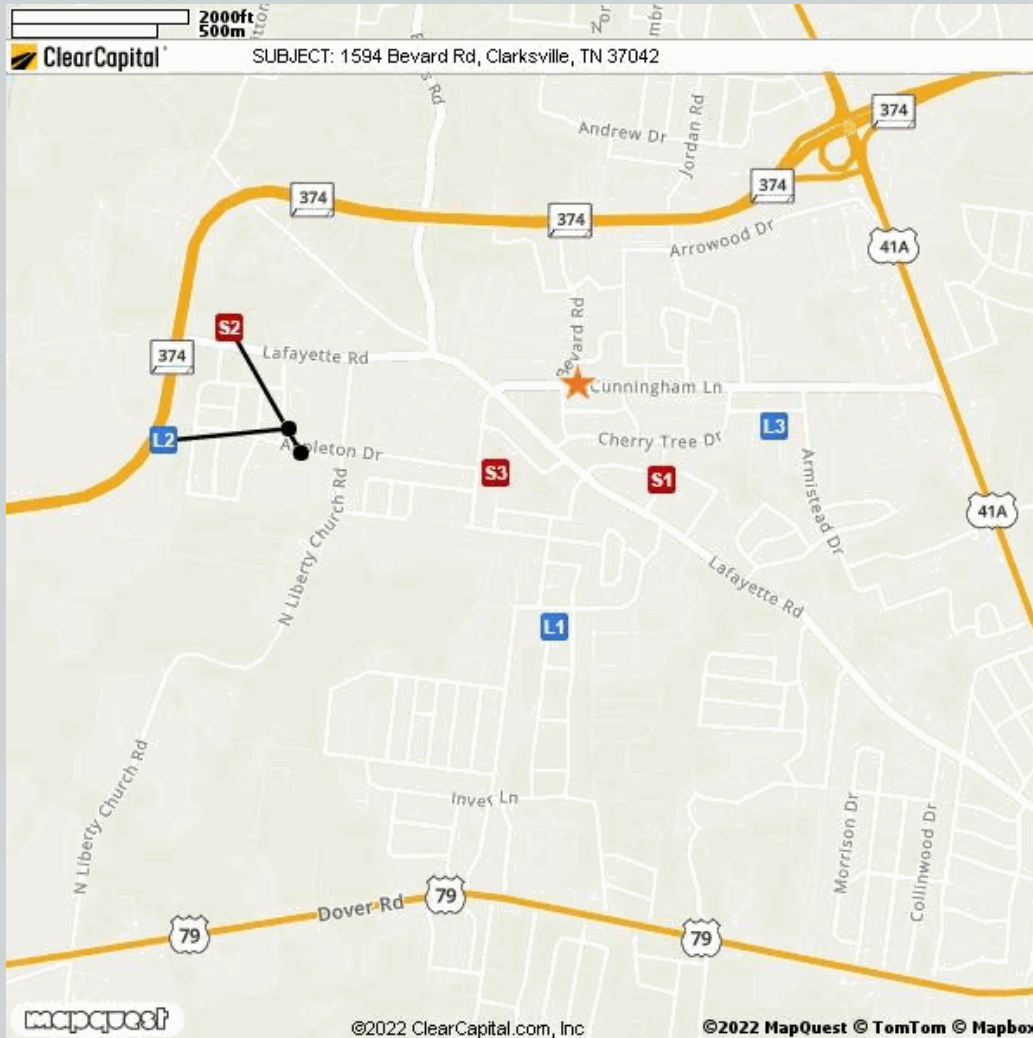
Address ★ 1594 Bevard Road, Clarksville, TN 37042

Loan Number 51000

Suggested List \$180,000

Suggested Repaired \$180,000

Sale \$180,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	1594 Bevard Road, Clarksville, TN 37042	--	Parcel Match
L1	Listing 1	408 Roselawn Dr, Clarksville, TN 37042	0.66 Miles ¹	Parcel Match
L2	Listing 2	1507 Glennon Dr, Clarksville, TN 37042	0.74 Miles ¹	Parcel Match
L3	Listing 3	1586 Freestone Dr, Clarksville, TN 37042	0.57 Miles ¹	Parcel Match
S1	Sold 1	1502 Pinetree Rd, Clarksville, TN 37042	0.36 Miles ¹	Parcel Match
S2	Sold 2	512 Appleton Dr, Clarksville, TN 37042	0.72 Miles ¹	Parcel Match
S3	Sold 3	433 Cunningham Ln, 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	4.44 miles	Date Signed	08/27/2022

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.