

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	407 Helton Drive, Clarksville, TN 37042	Order ID	8682099	Property ID	34071064
Inspection Date	04/04/2023	Date of Report	04/04/2023		
Loan Number	51530	APN	042H A 02900 000		
Borrower Name	Catamount Properties 2018 LLC	County	Montgomery		

Tracking IDs

Order Tracking ID	04.03.23 BPO Citi-CS Update Request	Tracking ID 1	04.03.23 BPO Citi-CS Update Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments The subject property appears to be in good condition. There doesn't appear to be any repairs needed.
R. E. Taxes	\$999	
Assessed Value	\$33,425	
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 This home is in a subdivision in Clarksville. The homes surrounding it are of the same style and condition.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$240,000 High: \$273,000	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	407 Helton Drive	424 Helton Dr	427 Helton Dr	621 Pollard Rd
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.14 ¹	0.40 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$239,900	\$239,900	\$249,500
List Price \$	--	\$239,900	\$239,900	\$229,500
Original List Date		03/25/2023	02/02/2023	09/01/2022
DOM · Cumulative DOM	-- · --	10 · 10	34 · 61	215 · 215
Age (# of years)	39	37	38	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	2 Stories 2 stry	2 Stories 2 stry	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,488	1,530	1,344	1,400
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	3 · 1 · 1
Total Room #	6	6	6	5
Garage (Style/Stalls)	None	Attached 1 Car	Attached 4 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.20 acres	0.21 acres	0.49 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 This listing is coming soon. It is not available for sale presently. There is no listing commentary or interior photos. It is in average condition, built around the same time as the subject.

Listing 2 Beautiful Cape Cod home located in an established neighborhood on a large level lot with a storage shed. Located close to Fort Campbell , local schools, and neighborhood walking paths.

Listing 3 \$10k price reduction!! Seller offering \$2500 buyer credit for rate buy-down, closing costs or cosmetic upgrades. Great opportunity with this fantastic brick and vinyl home in highly sought after area of Clarksville. Laminate flooring throughout the main living areas including all 3 bedrooms. Open flow kitchen/dining room with stainless steel appliances, modern granite countertops and shaker style cabinets leading to laminate floor covered bonus room offset by private laundry area. Current finishes as well for 1 Full bathroom and half bath en suite in main bedroom. Huge two-car-wide driveway leading to a fenced in parking area with exterior access to the house. Large half acre lot with mature trees and plenty of space for playing or relaxing.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	407 Helton Drive	317 Broadmore Dr	1036 Roedeer	987 Roedeer
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.39 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$270,000	\$275,000	\$295,000
List Price \$	--	\$260,000	\$259,000	\$280,000
Sale Price \$	--	\$240,000	\$259,000	\$273,000
Type of Financing	--	Conventional	Va	Va
Date of Sale	--	02/28/2023	04/03/2023	03/16/2023
DOM · Cumulative DOM	-- · --	75 · 107	38 · 156	115 · 145
Age (# of years)	39	26	26	23
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	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,488	1,529	1,410	1,632
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	5	5	5
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.20 acres	0.20 acres	0.22 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$3,960	\$0
Adjusted Price	--	\$240,000	\$255,040	\$273,000

* 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** This 3 bed 2 bath home is in the heart of Clarksville, central to it all! 10 minutes to Post, downtown, and shopping! The living room is large and has a beautiful bay window with a gas fireplace for those winter nights. This is a split floor plan so your primary bedroom is secluded to it's own side of the house. There is an oversized 2 car garage. The crawlspace has been completely encapsulated and the whole home has been repainted inside as well.
- Sold 2** This charming house is located super close to the Greenway! It has a welcoming covered front porch and a large backyard with a freshly painted spacious deck and privacy fence! Ready for you to move in! This beautiful 3-bed/2-bath home sits on a 0.20-acre lot and does not have an HOA. Laminate floor throughout the living room, dining room, entry, and with carpeted bedrooms. 88 sq ft +2,340. gar -10,000, bdrm +5,000, 13 yrs -1300 adjustments -3,960.
- Sold 3** Home is conveniently located near Kenwood Schools and Greenway. You will LOVE the beaming Hardwood floors on the Main Level, Spacious Kitchen with Stone Countertops, and SS appliances. 2nd level Primary Suite offer Lg Walk-in closet, with custom shelving, attached Full Bath. Rec room in basement is perfect for playtime or entertaining. Fenced in Back-yard offers privacy. And Plenty of Parking!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Berkshire Hathaway HomeServices PenFed Realty	This home is under contract for sale currently for \$269,000.					
Listing Agent Name	Natasha Whiteside						
Listing Agent Phone	931-503-8000						
# 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
03/03/2023	\$275,000	03/22/2023	\$269,000	Pending/Contract	04/03/2023	\$269,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$269,000	\$269,000
Sales Price	\$260,000	\$260,000
30 Day Price	\$255,000	--
Comments Regarding Pricing Strategy		
The market in Clarksville saw a dip down at the end of 2022. We are entering the 2023 spring market now. The new listings are actually all lower than the subject property pending contract price of \$269,000. Sold comp 2 is the most similar comp to the subject. It closed on 4/3/2023 for \$255,000. The adjusted price of sold comp 2.		

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



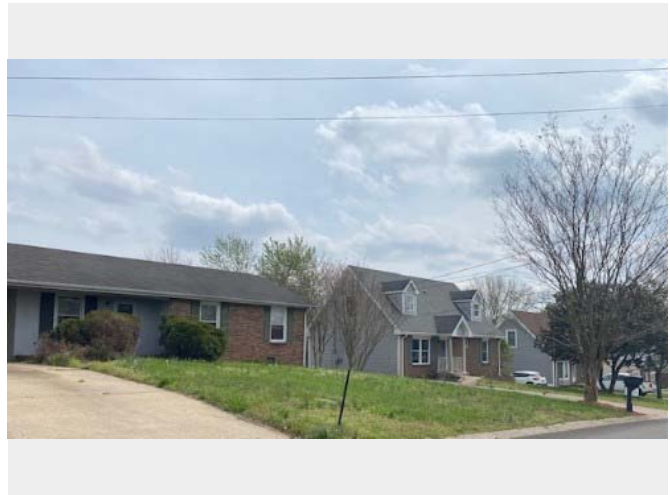
Front



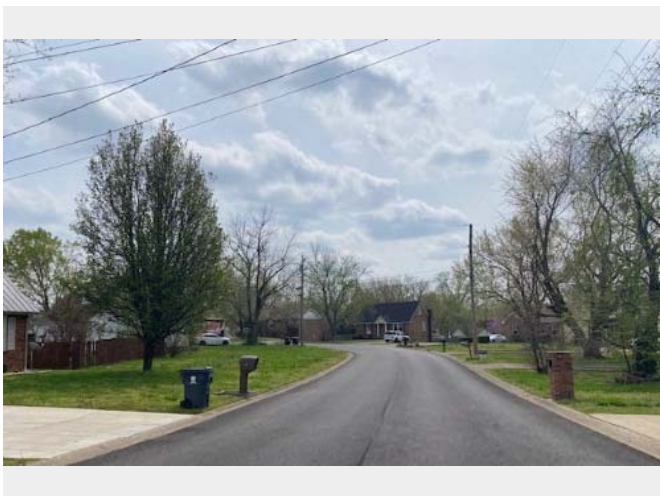
Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 424 Helton Dr
Clarksville, TN 37042



Front

L2 427 Helton Dr
Clarksville, TN 37042



Front

L3 621 Pollard Rd
Clarksville, TN 37042



Front

Sales Photos

S1 317 Broadmore Dr
Clarksville, TN 37042



Front

S2 1036 Roedeer
Clarksville, TN 37042



Front

S3 987 Roedeer
Clarksville, TN 37042



Front

ClearMaps Addendum

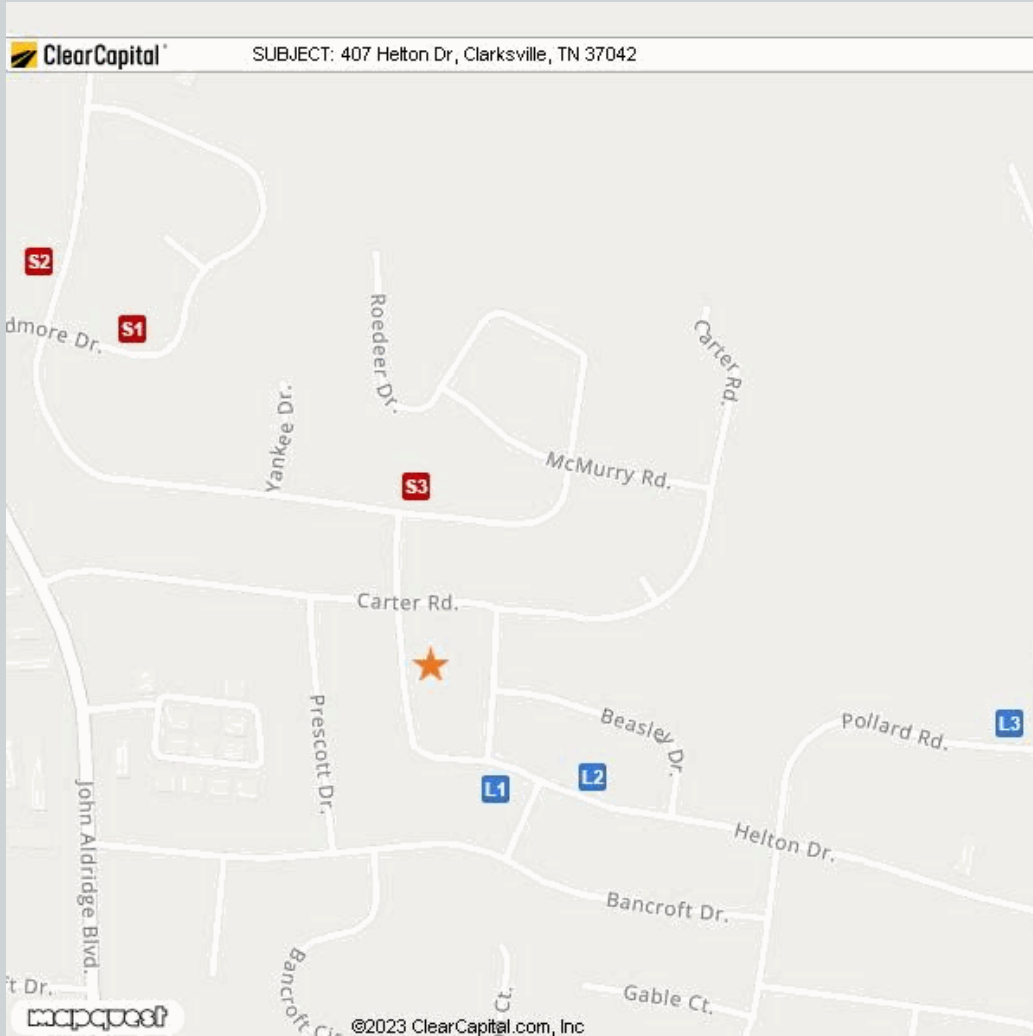
Address ★ 407 Helton Drive, Clarksville, TN 37042

Loan Number 51530

Suggested List \$269,000

Suggested Repaired \$269,000

Sale \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	407 Helton Drive, Clarksville, TN 37042	--	Parcel Match
L1 Listing 1	424 Helton Dr, Clarksville, TN 37042	0.10 Miles ¹	Parcel Match
L2 Listing 2	427 Helton Dr, Clarksville, TN 37042	0.14 Miles ¹	Parcel Match
L3 Listing 3	621 Pollard Rd, Clarksville, TN 37042	0.40 Miles ¹	Parcel Match
S1 Sold 1	317 Broadmore Dr, Clarksville, TN 37042	0.31 Miles ¹	Parcel Match
S2 Sold 2	1036 Roedeer, Clarksville, TN 37042	0.39 Miles ¹	Parcel Match
S3 Sold 3	987 Roedeer, Clarksville, TN 37042	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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

Report Instructions - cont.

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.

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	4.98 miles	Date Signed	04/04/2023

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.