

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	108 Mill Springs Court, Old Hickory, TN 37138	Order ID	9031375	Property ID	34811538
Inspection Date	11/18/2023	Date of Report	11/19/2023		
Loan Number	55864	APN	064-15-0A-008.00-CO		
Borrower Name	Catamount Properties 2018 LLC	County	Davidson		

Tracking IDs					
Order Tracking ID	11.17_BPO	Tracking ID 1	11.17_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	Cooper Teresa S	The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly of single family dwellings. There is commercial presence and the area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be verified.
R. E. Taxes	\$1,961	
Assessed Value	\$67,125	
Zoning Classification	SFR	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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 & Market Data		Neighborhood Comments
Location Type	Suburban	The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly of single family dwellings. There is commercial presence and the area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be verified.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$370,000 High: \$404,999	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	108 Mill Springs Court	507 N Club Ct	416 Scotts Creek Trl	2233 Crescent Valley Ln
City, State	Old Hickory, TN	Hermitage, TN	Hermitage, TN	Hermitage, TN
Zip Code	37138	37076	37076	37076
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.42 ¹	1.37 ¹	0.63 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$370,000	\$399,000	\$404,999
List Price \$	--	\$370,000	\$399,000	\$404,999
Original List Date		06/29/2023	05/10/2023	11/01/2023
DOM · Cumulative DOM	-- · --	64 · 143	18 · 193	9 · 18
Age (# of years)	28	28	21	34
Condition	Good	Good	Good	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 2 Story	1 Story Ranch	2 Stories 2 Story	1 Story 2 Story
# Units	1	1	1	1
Living Sq. Feet	1,742	1,456	2,008	1,464
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.13 acres	0.12 acres	0.15 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** Nice one level I with NO steps! Newer roof and HVAC- home needs fresh paint and new flooring in bedrooms would be nice! very convenient area- Low maintenance home- great for anyone with mobility issues or handicap assessible needs. Great neighborhood near grocery stores, hospital/doctors and interstate I40 minutes from airport!
- Listing 2** Seller offering \$2,500 closing cost credit. Furniture negotiable. This stunning two-story property has just undergone a complete renovation and is now ready for you to move in and start creating incredible memories. As you step inside, you'll immediately notice the spacious open floor plan that is perfect for entertaining and family gatherings. New flooring throughout entire home, new paint, new fridge, new countertops, new sink. The bedrooms upstairs are spacious and the primary bedroom has an en-suite bathroom with double vanity. One of the largest back decks in the neighborhood is a great outdoor space for hosting or eating, and it has two gas hookups. Come see today!
- Listing 3** ***Seller offering up to \$7000 toward buyer's closing costs or rate buydown with acceptable offer*** Make this lovely, well-maintained Truxton Park your next home! This house has nearly 1500sf of comfortable living space and is ready for your design dreams. The new owners will not have any concerns for three big components-new HVAC in 2023. New water heater in 2023. New roof in 2020!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	108 Mill Springs Court	797 Sweetwater Cir	2220 Crescent Valley Ln	206 Lexington Way
City, State	Old Hickory, TN	Old Hickory, TN	Hermitage, TN	Hermitage, TN
Zip Code	37138	37138	37076	37076
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.20 ¹	0.59 ¹	0.53 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$385,000	\$424,000	\$389,900
List Price \$	--	\$385,000	\$399,999	\$389,900
Sale Price \$	--	\$391,000	\$399,000	\$400,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/06/2023	11/02/2023	06/30/2023
DOM · Cumulative DOM	-- · --	3 · 37	30 · 66	1 · 67
Age (# of years)	28	28	21	34
Condition	Good	Good	Good	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 2 Story	2 Stories 2 Story	2 Stories 2 Story	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,742	1,703	1,422	1,961
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.19 acres	0.16 acres	0.06 acres
Other	--	--	--	--
Net Adjustment	--	+\$682	+\$2,270	-\$832
Adjusted Price	--	\$391,682	\$401,270	\$399,168

* 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** NEW Roof in popular Plantation Walk. Two story great room with laminate flooring, bookshelves and fireplace. Granite and stainless in the kitchen. Full sized utility room. Primary bedroom with en suite bath and large walk-in closet. Attic storage. Generously sized deck and private fenced yard. Quiet, culdesac location, convenient to Old Hickory Lake, Hermitage shopping and downtown Nashville.
- Sold 2** All appliances stay incl W/D. Tastefully UPDATED Craftsman style home with beautiful wrap around porch in Truxton Park conveniently located near great restaurants, grocery, shopping, Downtown Nashville, and Old Hickory Lake. Playground, basketball court, picnic area w/in walking distance. All counters updated to granite incl bathroom counters, new appliances, new kitchen sink, new bathroom fixtures, finished wood on entire first floor, all hinges and doorknobs updated to brushed nickel, installed shelving in laundry and garage, home freshly painted. Newer roof with lifetime transferrable warranty. Large shed in spacious level backyard. Gazebo over patio area for relaxing and entertaining. Gas Fireplace, with a duraflame heater. Trugreen paid thru March. Move in ready!
- Sold 3** Welcome to this beautiful one-level home located in the heart of Hermitage! This lovely 3 bedroom, 2 bath house is situated in the quiet and charming Lexington neighborhood. The property has been meticulously maintained and is move-in-ready. One of the standout features of this home is the custom-covered deck that provides an ideal space for outdoor living and entertaining. Located in a highly desirable neighborhood, this home is just minutes away from shopping, dining, and entertainment. Don't miss this opportunity to make this delightful house your forever home!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No sales history in 12 months				
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	\$405,000	\$405,000
Sales Price	\$400,000	\$400,000
30 Day Price	\$395,000	--
Comments Regarding Pricing Strategy		
The subject is in average condition and conforms to surrounding neighborhood. It's located in a neighborhood composed mostly of single family dwellings. There is commercial presence and the area has easy access to major highways and shopping. The subject appears occupied although occupant type could not be verified.		

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



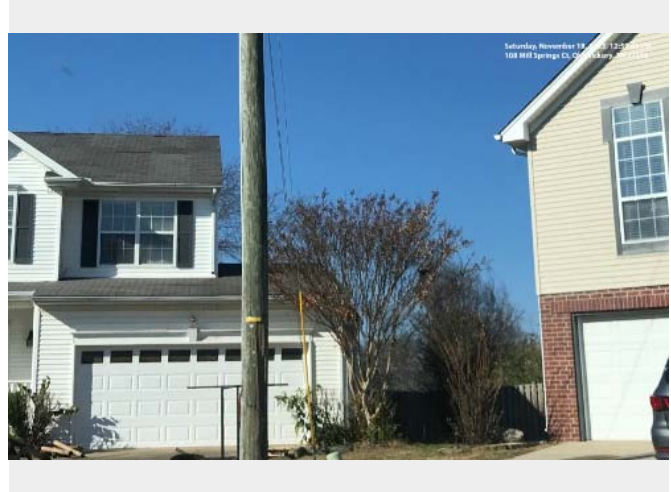
Front



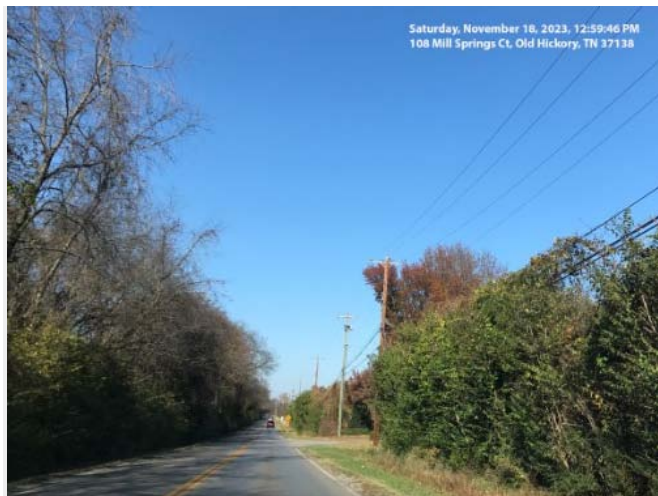
Address Verification



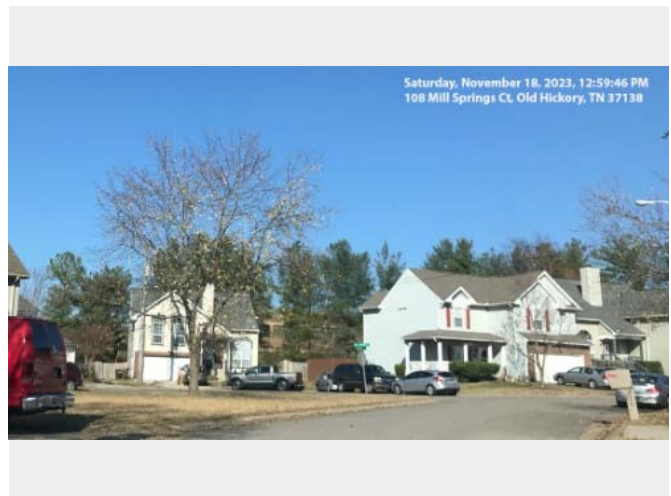
Side



Side



Street



Street

Listing Photos

L1 507 N Club Ct
Hermitage, TN 37076



Front

L2 416 Scotts Creek Trl
Hermitage, TN 37076



Front

L3 2233 Crescent Valley Ln
Hermitage, TN 37076



Front

Sales Photos

S1 797 Sweetwater Cir
Old Hickory, TN 37138



Front

S2 2220 Crescent Valley Ln
Hermitage, TN 37076



Front

S3 206 Lexington Way
Hermitage, TN 37076



Front

ClearMaps Addendum

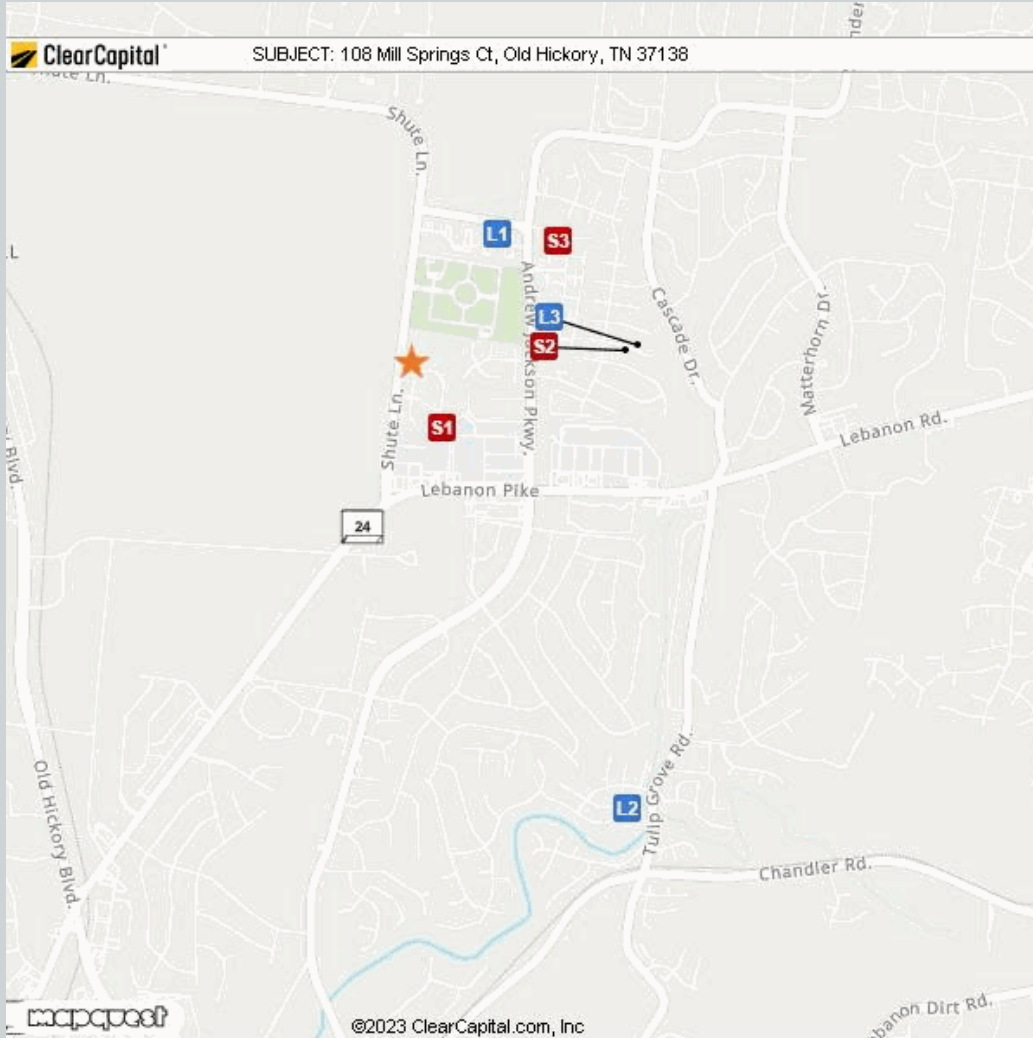
Address ★ 108 Mill Springs Court, Old Hickory, TN 37138

Loan Number 55864

Suggested List \$405,000

Suggested Repaired \$405,000

Sale \$400,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	108 Mill Springs Court, Old Hickory, TN 37138	--	Parcel Match
L1 Listing 1	507 N Club Ct, Hermitage, TN 37076	0.42 Miles ¹	Parcel Match
L2 Listing 2	416 Scotts Creek Trl, Hermitage, TN 37076	1.37 Miles ¹	Parcel Match
L3 Listing 3	2233 Crescent Valley Ln, Hermitage, TN 37076	0.63 Miles ¹	Parcel Match
S1 Sold 1	797 Sweetwater Cir, Old Hickory, TN 37138	0.20 Miles ¹	Parcel Match
S2 Sold 2	2220 Crescent Valley Ln, Hermitage, TN 37076	0.59 Miles ¹	Parcel Match
S3 Sold 3	206 Lexington Way, Hermitage, TN 37076	0.53 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	Shane Duncan	Company/Brokerage	Real Val Consulting Firm Inc
License No	311617	Address	150 4th Ave North Nashville TN 37219
License Expiration	01/18/2025	License State	TN
Phone	6158232532	Email	realvalcf@gmail.com
Broker Distance to Subject	10.51 miles	Date Signed	11/19/2023

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.