

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.

<b>Address</b>	8634 Kingman Court, Oak Grove, KY 42262	<b>Order ID</b>	9100157	<b>Property ID</b>	34961405
<b>Inspection Date</b>	01/10/2024	<b>Date of Report</b>	01/10/2024		
<b>Loan Number</b>	55905	<b>APN</b>	163-03 00 026.00		
<b>Borrower Name</b>	Champery Real Estate 2015 LLC	<b>County</b>	Christian		

**Tracking IDs**

<b>Order Tracking ID</b>	1.8_BPO	<b>Tracking ID 1</b>	1.8_BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Allen Kennard M	<b>Condition Comments</b> The subject appears to be in average condition from the drive-by inspection. No repairs are noted.
<b>R. E. Taxes</b>	\$1,500	
<b>Assessed Value</b>	\$150,000	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Homes in the area vary in size, style, age, condition, and value. The subject is located within reasonable proximity to schools and shopping. The predominate owner is an owner occupant.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$100,000 High: \$300,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	8634 Kingman Court	336 Atlantic Ave	225 Alabama Ave	625 Avondale Rd
<b>City, State</b>	Oak Grove, KY	Oak Grove, KY	Oak Grove, KY	Oak Grove, KY
<b>Zip Code</b>	42262	42262	42262	42262
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.24 <sup>1</sup>	0.41 <sup>1</sup>	0.90 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$217,900	\$255,000	\$233,000
<b>List Price \$</b>	--	\$217,900	\$255,000	\$233,000
<b>Original List Date</b>		09/01/2023	09/15/2023	09/15/2023
<b>DOM · Cumulative DOM</b>	-- · --	115 · 131	108 · 117	108 · 117
<b>Age (# of years)</b>	30	26	4	20
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,316	1,115	1,150	1,250
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	5	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Detached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.45 acres	0.4 acres	.24 acres	.44 acres
<b>Other</b>	Porch	Porch, Deck, Fence	Porch, Deck, Fence	Porch

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Adorable Home Close To Fort Campbell In Oak Grove Kentucky. Check Out This 3 Bedroom 2 Bath Home With Fenced In Yard. This Home Also Offers a One Car Garage. This Home Will Qualify For VA And Fha Financing.
- Listing 2** Beautiful Ranch Home With a 2-Car Detached Garage. The Kitchen Is Equipped With Stainless Steel Appliances, Adding a Modern And Sleek Touch To This Space. The Primary Bedroom Is a Standout Feature, Offering Privacy And Convenience With Its Own Dedicated Bathroom That Includes a Tub/Shower Combination, Making It Easy To Refresh And Unwind. 6-Foot Chain-Link Fence With Screening For Added Privacy And Security. 12X24-Foot Pool, Perfect For Cooling Off On Hot Summer Days. Basketball Goal With a Concrete Playing Area, Offering Entertainment For Sports Enthusiasts.
- Listing 3** Seller Is Offering 3,000 Contractor Credit To Buyer For Any Misc. Repairs That May Be Wanted. Seller Is Offering 10,000 To Buyer For Closing Costs. 3Br, 2Ba Home Near Fort Campbell Enjoy The Best Of Both Worlds With Convenience And Serenity. This Charming Property Boasts Gorgeous Floors, a Large Front Porch, a Huge Fenced Yard, And a Brand New Hvac System Installed Prior To Listing The Home. 2-Car Garage. Just Minutes From Fort Campbell And Shopping. Your Dream Home Awaits

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	8634 Kingman Court	437 Sideline	1040 Bush Ave	121 Bumpus MI
<b>City, State</b>	Oak Grove, KY	Oak Grove, KY	Oak Grove, KY	Oak Grove, KY
<b>Zip Code</b>	42262	42262	42262	42262
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.93 <sup>1</sup>	1.00 <sup>1</sup>	1.39 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$189,900	\$190,000	\$169,000
<b>List Price \$</b>	--	\$189,900	\$190,000	\$169,000
<b>Sale Price \$</b>	--	\$189,900	\$193,000	\$194,500
<b>Type of Financing</b>	--	Va	Cash	Va
<b>Date of Sale</b>	--	02/07/2023	05/31/2023	05/09/2023
<b>DOM · Cumulative DOM</b>	-- · --	49 · 54	41 · 60	33 · 33
<b>Age (# of years)</b>	30	27	25	29
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Cape
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,316	1,150	1,167	1,220
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	5	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.45 acres	0.21 acres	0.25 acres	.44 acres
<b>Other</b>	Porch	Porch	Porch, Deck, Fence	Porch, Patio, Strg
<b>Net Adjustment</b>	--	+\$10,810	+\$10,215	+\$5,000
<b>Adjusted Price</b>	--	\$200,710	\$203,215	\$199,500

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Like New And Ready For New Owners- This Home Has Been Remodeled Including New Windows, Flooring, All New Interior Doors, Lights, Paints, Appliances Etc.+5810 size, +5000 garage.
- Sold 2** Nice Ranch Home Minutes From Ft Campbell; Brand New Water Heater; Open Living/Dining Area; Kitchen Has a Pantry; Tile Floor In Both Baths; Primary Suite Has 2 Closets Double Vanity; Fenced Back Yard; +5215 size, +5000 garage.
- Sold 3** Cape Code with covered porch, 3 bedrooms, 2 bathrooms, patio, and storage building. +5000 garage.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No recent listing history. The tax record does not show any recent sales. However, zillow reports this property just sold 01/03/2024 for \$130,000. It shows it was listed on MLS#11217894 on 11/20/2023 for \$175,000 on MY State MLS. I do not have access to that MLS.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$200,900	\$200,900
<b>Sales Price</b>	\$200,000	\$200,000
<b>30 Day Price</b>	\$190,000	--
<b>Comments Regarding Pricing Strategy</b>		
The subject appears to be occupied. No repairs noted. The subject was verified by the tax record.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Street

## Listing Photos

**L1** 336 Atlantic Ave  
Oak Grove, KY 42262



Front

**L2** 225 Alabama Ave  
Oak Grove, KY 42262



Front

**L3** 625 Avondale Rd  
Oak Grove, KY 42262



Front



## Sales Photos

**S1** 437 Sideline  
Oak Grove, KY 42262



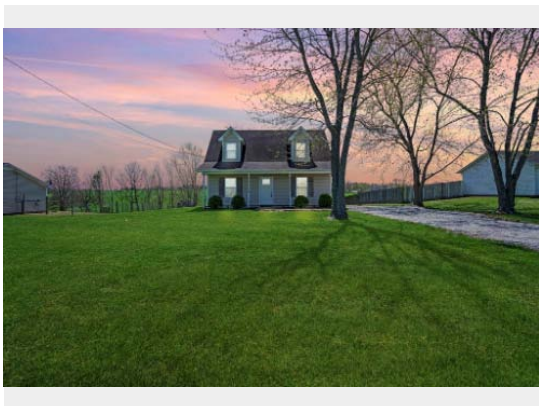
Front

**S2** 1040 Bush Ave  
Oak Grove, KY 42262



Front

**S3** 121 Bumpus MI  
Oak Grove, KY 42262



Front

### ClearMaps Addendum

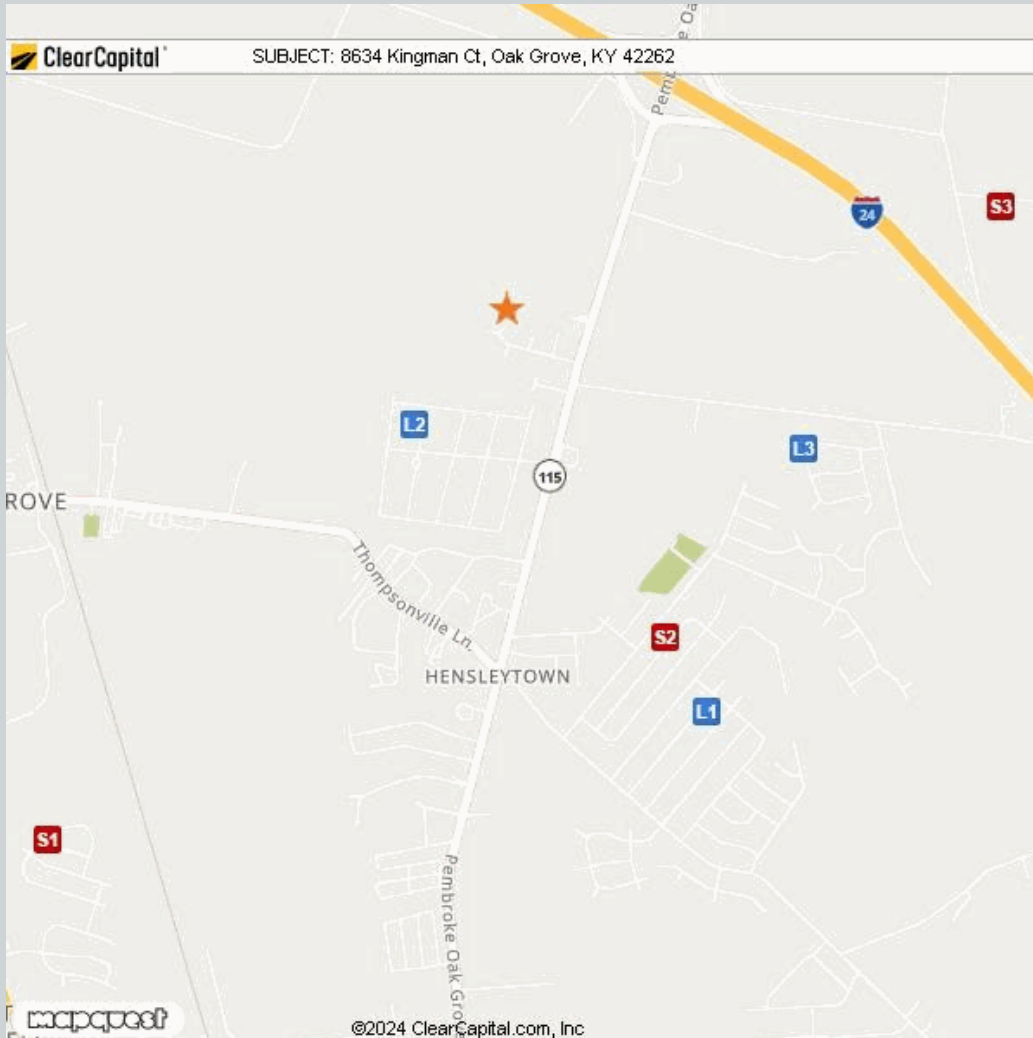
**Address** ★ 8634 Kingman Court, Oak Grove, KY 42262

**Loan Number** 55905

**Suggested List** \$200,900

**Suggested Repaired** \$200,900

**Sale** \$200,000



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8634 Kingman Court, Oak Grove, KY 42262	--	Parcel Match
L1 Listing 1	336 Atlantic Ave, Oak Grove, KY 42262	1.24 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	225 Alabama Ave, Oak Grove, KY 42262	0.41 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	625 Avondale Rd, Oak Grove, KY 42262	0.90 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	437 Sideline, Oak Grove, KY 42262	1.93 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1040 Bush Ave, Oak Grove, KY 42262	1.00 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	121 Bumpus MI, Oak Grove, KY 42262	1.39 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Hannah Gossett	<b>Company/Brokerage</b>	New Horizons Realty
<b>License No</b>	207911	<b>Address</b>	671 E. Arch Street Madisonville KY 42431
<b>License Expiration</b>	03/31/2024	<b>License State</b>	KY
<b>Phone</b>	2703397462	<b>Email</b>	hannahgossett@gmail.com
<b>Broker Distance to Subject</b>	45.53 miles	<b>Date Signed</b>	01/10/2024

*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.**