

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	104 New Gritton Avenue, Oak Grove, KENTUCKY 42262	Order ID	9234118	Property ID	35232299
Inspection Date	04/01/2024	Date of Report	04/01/2024		
Loan Number	56523	APN	163-07 00 002.00		
Borrower Name	Catamount Properties 2018 LLC	County	Christian		

Tracking IDs					
Order Tracking ID	3.25_BPO	Tracking ID 1	3.25_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Swinburn George & Jessica	Condition Comments The subject appears to be in average condition from the drive-by inspection. No repairs are noted.
R. E. Taxes	\$1,100	
Assessed Value	\$110,000	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(It is unknown if this home is secured.)		
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 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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$100,000 High: \$250,000	
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	104 New Gritton Avenue	634 Artic Ave	507 Katie St	103 Grant Ave
City, State	Oak Grove, KENTUCKY	Oak Grove, KY	Oak Grove, KY	Oak Grove, KY
Zip Code	42262	42262	42262	42262
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.49 ¹	0.52 ¹	0.76 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$185,000	\$195,000	\$199,900
List Price \$	--	\$185,000	\$195,000	\$199,900
Original List Date		01/01/2024	01/15/2024	03/01/2024
DOM · Cumulative DOM	-- · --	54 · 91	41 · 77	29 · 31
Age (# of years)	31	32	29	29
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,092	949	975	950
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 1 · 1	3 · 1 · 1
Total Room #	5	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.30 acres	0.22 acres	.29 acres	0.23 acres
Other	Porch	Porch, Deck, Fence	Porch, Deck, Fence	Porch, Dec, Strg

* 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** Great Ranch Home With a Covered Front Porch, Living Room With Wood Burning Fireplace That Joins The Eat-In Kitchen; Stainless Steel Appliances, Easy To Maintain Floor In The Living Kitchen; Linen Closet, Storm Doors, Back Deck With Fenced Yard Garage; Walking Distance To Wades Way Park; Located Near Fort Campbell Base, Clarksville Approximately 2 Miles To Interstate 24
- Listing 2** Updated Ranch With Fantastic Outdoor Living Space Located On A Cul-De-Sac, Minutes To Fort Campbell I-24, This Home Has A Spacious Living Room, Eat-In Kitchen W/ All Kit. Appliances, Easy To Maintain Flooring In Liv./Kit./Hall Primary Bedroom; The Exterior Has A Covered Entry, Fenced Back Yard, Hardtop Gazebo Covering Part Of The Large Deck A Storage Building; Dont Miss This Great Home
- Listing 3** Cute Starter Home. Recently Remodeled With New Deck, New Paint, New Appliances, New Flooring, And Bathrooms Newly Remodeled.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	104 New Gritton Avenue	1007 Bush Ave	310 Hugh Hunter Rd	103 Grant Ave
City, State	Oak Grove, KENTUCKY	Hopkinsville, KY	Oak Grove, KY	Oak Grove, KY
Zip Code	42262	42240	42262	42262
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.36 ¹	0.38 ¹	0.76 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$155,000	\$149,900	\$184,900
List Price \$	--	\$155,000	\$149,900	\$184,900
Sale Price \$	--	\$155,000	\$134,750	\$150,000
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	06/15/2023	02/02/2024	01/12/2024
DOM · Cumulative DOM	-- · --	37 · 45	37 · 36	98 · 103
Age (# of years)	31	29	30	29
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,092	856	1,050	950
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	3 · 1 · 1
Total Room #	5	5	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	.30 acres	.22 acres	0.53 acres	0.23 acres
Other	Porch	Porch, Fence, Patio	Porch, Deck, Fence	Porch, Deck, Strg
Net Adjustment	--	+\$1,900	+\$4,000	-\$2,450
Adjusted Price	--	\$156,900	\$138,750	\$147,550

* 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 Home With Convenience To Hopkinsville, Fort Campbell And Clarksville. Newly Renovated. Granite Countertops In Kitchens And Bathrooms Brand New Roof. New Exterior Paint. Fresh Landscaping. Stainless Steel Appliances. Brand New Washing Machine And Dryer. +5900 size, +2000 bedroom, -10000 condition, +4000 car storage.
- Sold 2** Attention Investors. The Owner Of This Home Had It As a Rental, But No Longer Wishes To Be In The Rental Business The Owner Has Recently Painted The Inside And Installed a New Deck. This Property Is Being Sold As At a Reduced Market Price. The Hvac Is About Two Years Old And The Roof Is Approx 7-9 Years Old . +4000 car storage.
- Sold 3** A Rare Find - a Listing Under 200,000 With 3 Bedroom 1.5 Baths, And Recently Updated. Conveniently Located To Fort Campbell, Clarksville, And Hopkinsville.+3550 size, +4000 car storage, -10000 condition.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject was listed 09/27/2023 for \$179900. It sold 03/22/2024 for \$129,000.			
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
09/27/2023	\$179,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$139,900	\$139,900
Sales Price	\$139,000	\$139,000
30 Day Price	\$129,000	--
Comments Regarding Pricing Strategy		
The subject recently sold. It appears to be vacant. No repairs are noted from drive-by.		

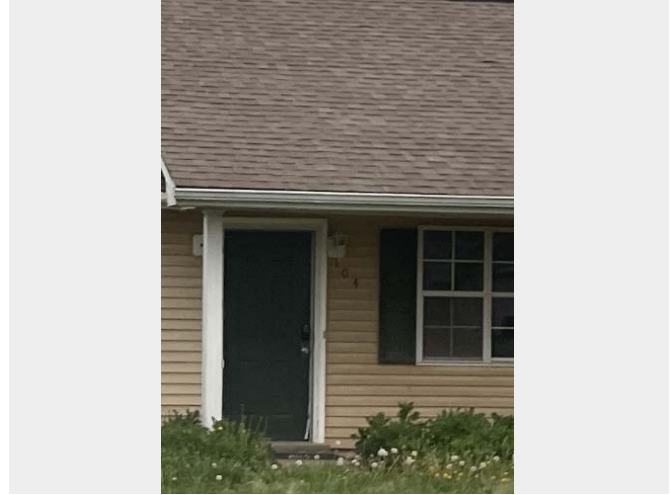
Clear Capital Quality Assurance Comments Addendum

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.

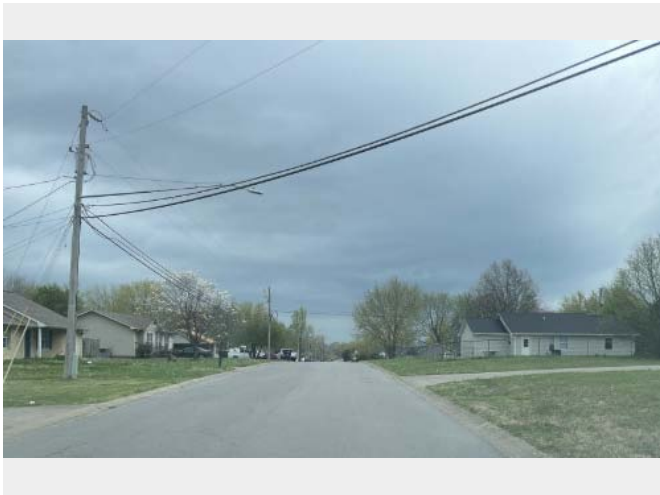
Subject Photos



Front



Address Verification



Street

Listing Photos

L1 634 Artic Ave
Oak Grove, KY 42262



Front

L2 507 Katie St
Oak Grove, KY 42262



Front

L3 103 Grant Ave
Oak Grove, KY 42262



Front

Sales Photos

S1 1007 Bush Ave
Hopkinsville, KY 42240



Front

S2 310 Hugh Hunter Rd
Oak Grove, KY 42262



Front

S3 103 Grant Ave
Oak Grove, KY 42262



Front

ClearMaps Addendum

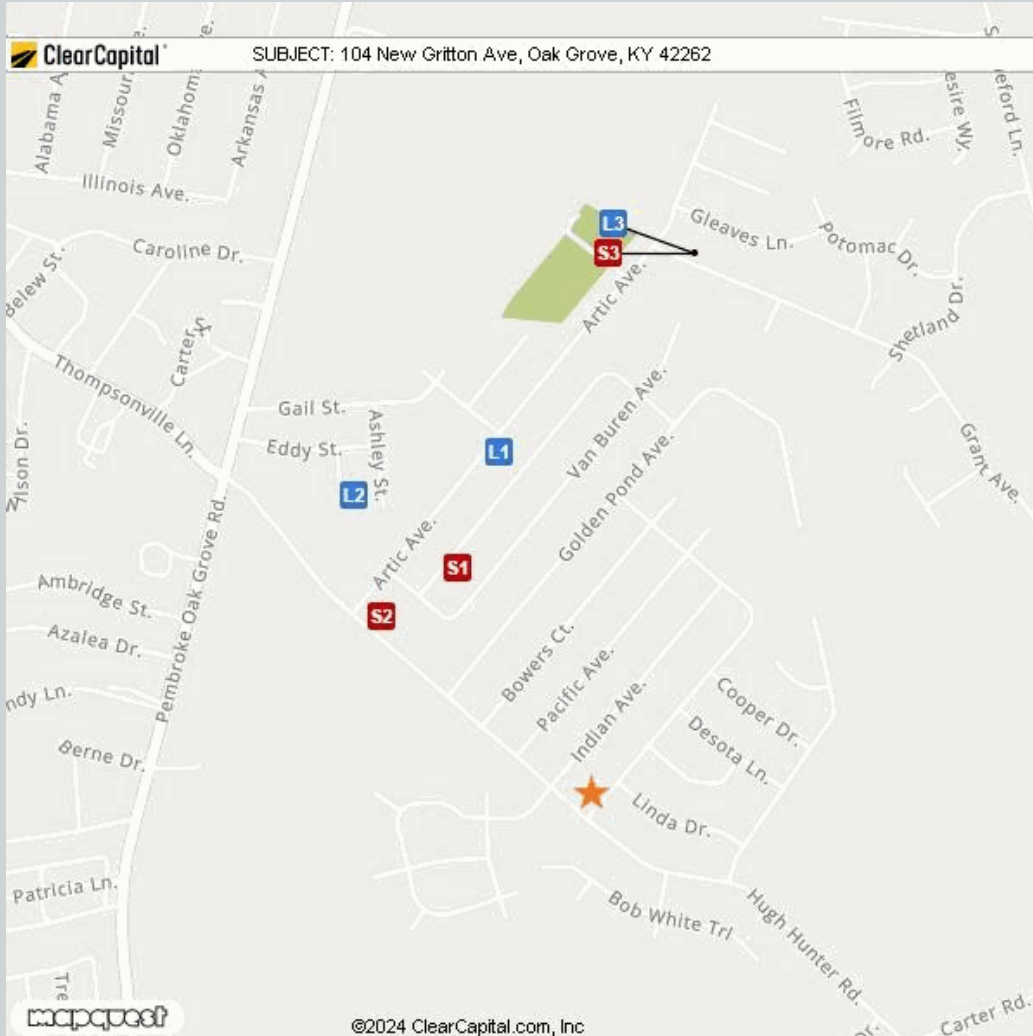
Address ★ 104 New Gritton Avenue, Oak Grove, KENTUCKY 42262

Loan Number 56523

Suggested List \$139,900

Suggested Repaired \$139,900

Sale \$139,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	104 New Gritton Avenue, Oak Grove, Kentucky 42262	--	Parcel Match
L1 Listing 1	634 Artie Ave, Oak Grove, KY 42262	0.49 Miles ¹	Parcel Match
L2 Listing 2	507 Katie St, Oak Grove, KY 42262	0.52 Miles ¹	Parcel Match
L3 Listing 3	103 Grant Ave, Oak Grove, KY 42262	0.76 Miles ¹	Parcel Match
S1 Sold 1	1007 Bush Ave, Hopkinsville, KY 42240	0.36 Miles ¹	Parcel Match
S2 Sold 2	310 Hugh Hunter Rd, Oak Grove, KY 42262	0.38 Miles ¹	Parcel Match
S3 Sold 3	103 Grant Ave, Oak Grove, KY 42262	0.76 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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

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	Hannah Gossett	Company/Brokerage	New Horizons Realty
License No	207911	Address	671 E. Arch Street Madisonville KY 42431
License Expiration	03/31/2026	License State	KY
Phone	2703397462	Email	hannahgossett@gmail.com
Broker Distance to Subject	47.00 miles	Date Signed	04/01/2024

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.