## 3410 CHANEY LANE

CLARKSVILLE, TN 37042

\$265,000 • As-Is Value

57011

Loan Number

by ClearCapital

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 Inspection Date Loan Number Borrower Name	3410 Chaney Lane, Clarksville, TN 37042 03/21/2024 57011 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9228841 03/23/2024 006G F 0190 Montgomery	35225345
Tracking IDs				
Order Tracking ID	3.21_BPO	Tracking ID 1	3.21_BP0	
Tracking ID 2		Tracking ID 3		

### **General Conditions**

Owner	ROBERT W RUSHING	Condition Comments
R. E. Taxes	\$1,332	The subject is an average quality houses in good condition.
Assessed Value	\$31,575	There were no repairs or deferred maintenance noted at the time
Zoning Classification	Residential R-1A	of inspection. It is a 3 BR/2 1/2 bath with a 2 car garage; which is typical of this neighborhood.
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	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

## Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The neighborhood is mainly single family residential and is			
Sales Prices in this Neighborhood	Low: \$228560 High: \$354720	comprised of average quality housing. It is near Ft Campbell Military Base and has good access to other places of			
Market for this type of property	Remained Stable for the past 6 months.	employment. It is close to schools, shopping, places of worshi and recreation. There are no abandoned/distressed properties			
Normal Marketing Days	<30	noticed and no known externalities that would affect the value properties in this neighborhood.			

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**Current Listings** 

0				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3410 Chaney Lane	3434 Foxrun Ln	1200 Tobacco Rd	3415 Polly Dr
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.52 <sup>1</sup>	0.20 <sup>1</sup>	0.05 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$268,000	\$265,000	\$245,000
List Price \$		\$258,000	\$265,000	\$245,000
Original List Date		06/23/2023	01/25/2024	01/23/2024
DOM · Cumulative DOM		17 · 274	57 · 58	1 · 60
Age (# of years)	34	15	36	34
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	1,180	1,272	1,289	1,365
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	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	0.30 acres	0.18 acres	0.40 acres	0.32 acres
Other				

\* 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.

 $^{\rm 3}$  Subject \$/ft based upon as-is sale price.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 This listing is the most similar to the subject.

Listing 2 This listing has a 1 car garage, it is inferior to the subject.

Listing 3 This listing has slightly more GLA than the subject but only has a 1 car garage. It is considered to be inferior to the subject.

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## **Recent Sales**

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3410 Chaney Lane	3404 Chaney Ln	546 Fox Trot Dr	3487 Arvin Dr
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37042	37042	37042	37042
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.05 <sup>1</sup>	0.55 <sup>1</sup>	0.90 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$259,000	\$264,000	\$275,000
List Price \$		\$259,000	\$264,000	\$265,000
Sale Price \$		\$259,000	\$264,000	\$265,000
Type of Financing		Va	N/A	5203,000 Fha
Date of Sale		02/23/2024	01/11/2024	01/31/2024
DOM · Cumulative DOM		0 · 38	0 · 3	44 · 91
Age (# of years)	34	34	14	37
Condition	Average	Average	Average	Average
Sales Type	Average	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				
# Units	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
				-
Living Sq. Feet	1,180	1,129	1,335	1,235
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.30 acres	0.29 acres	0.16 acres	0.24 acres
Other				
Net Adjustment		+\$5,000	-\$2,000	+\$5,000
Adjusted Price		\$264,000	\$262,000	\$270,000

\* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 The comparable only has a 1 car garage; it is inferior to the subject.

Sold 2 This comparable has more GLA than the subject; it is considered to be superior to the subject.

Sold 3 This comparable only has a 1 car garage, it is inferior to the subject.

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## Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			The subject	The subject has not been listed for sale, on the MTRMLS in the			
Listing Agent Name			past 12 months.				
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$275,000	\$275,000		
Sales Price	\$265,000	\$265,000		
30 Day Price	\$260,000			
Commente Deserving Driving Strategy				

#### **Comments Regarding Pricing Strategy**

The sale price was determined by the average of the adjusted sale price of the comparable sales with weight given to the most similar listings. The suggested list was determined by the list-to-sale ratio in this market. The 30 day price is lower than the adujusted value of comparable sales used in this report whic

#### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

by ClearCapital

## 3410 CHANEY LANE

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# **Subject Photos**







Address Verification



Side



Side



Street

by ClearCapital

## 3410 CHANEY LANE

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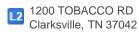
\$265,000 • As-Is Value

# **Listing Photos**

3434 FOXRUN LN Clarksville, TN 37042



Front





Front





Front

by ClearCapital

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# **Sales Photos**

S1 3404 CHANEY LN Clarksville, TN 37042



Front





Front

S3 3487 ARVIN DR Clarksville, TN 37042



Front

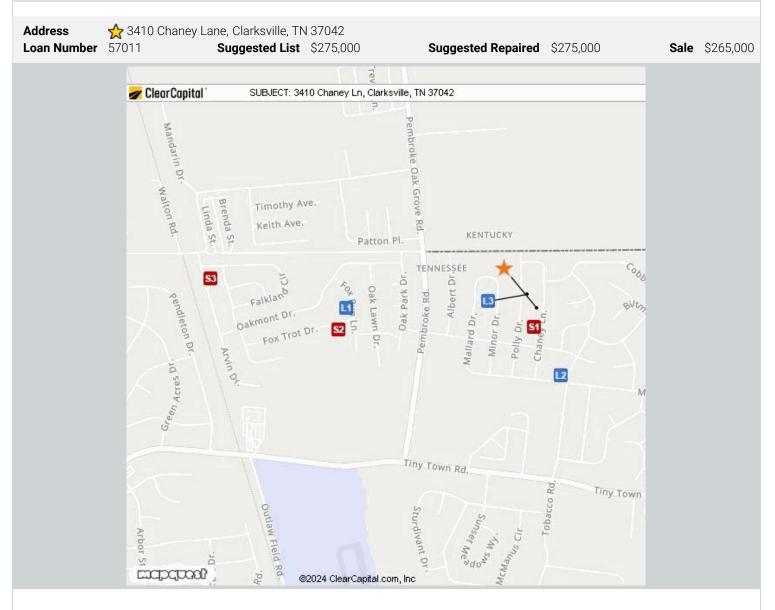
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#### ClearMaps Addendum



★Subject3410 Chaney Lane, Clarksville, TN 37042Parcel Match□Listing 13434 Foxrun Ln, Clarksville, TN 370420.52 Miles 1Parcel Match□Listing 21200 Tobacco Rd, Clarksville, TN 370420.20 Miles 1Parcel Match	,
I isting 2 1200 Tobacco Rd Clarksville TN 37042 0.20 Miles 1 Parcel Match	
Listing 3 3415 Polly Dr, Clarksville, TN 37042 0.05 Miles 1 Parcel Match	
Sold 1      3404 Chaney Ln, Clarksville, TN 37042      0.05 Miles 1      Parcel Match	
Sold 2      546 Fox Trot Dr, Clarksville, TN 37042      0.55 Miles 1      Parcel Match	
Sold 3      3487 Arvin Dr, Clarksville, TN 37042      0.90 Miles 1      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.

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## 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.)

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.

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#### 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.

#### by ClearCapital

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#### 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.

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**Broker Information** 

Broker Name	Michael Grant	Company/Brokerage	Crye-Leike Inc
License No	367922	Address	2204D Madison St Clarksville TN 37043
License Expiration	07/06/2024	License State	TN
Phone	6157671478	Email	mgrant@realtracs.com
Broker Distance to Subject	11.48 miles	Date Signed	03/23/2024

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 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 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. 5) I have no bias with respect to 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 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.