

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	4920 John Hagar Road, Hermitage, TN 37076	Order ID	9507092	Property ID	35738026
Inspection Date	07/28/2024	Date of Report	07/29/2024		
Loan Number	57058	APN	097160A03300CO		
Borrower Name	Catamount Properties 2018 LLC	County	Davidson		

Tracking IDs					
Order Tracking ID	07.26_BPO	Tracking ID 1	07.26_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Rushmore Glen J	Condition Comments	
R. E. Taxes	\$221,342	PROPERTY'S EXTERIOR APPEARS TO BE IN AVERAGE TO GOOD CONDITION FOR THE NEIGHBORHOOD. GLA AND BEDROOM/BATH COUNT ARE FROM MLS LISTING, A COPY OF WHICH IS UPLOADED TO REPORT. TAX CARD IS ALSO UPLOADED.	
Assessed Value	\$75,750		
Zoning Classification	Rs15: Single Family		
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	THE PENINSULA HOA 615-948-3146		
Association Fees	\$180 / Year (Other: COMMON AREAS)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	THE NEIGHBORHOOD IS THE PENINSULA, WITH APPROX 113 SINGLE FAMILY HOMES. OF THE 113, APPROX 98 APPEAR TO BE OWNER OCCUPIED AND 15 NON-OWNER OCCUPIED. THE ZONED ELEMENTARY AND MIDDLE SCHOOLS FOR THE SUBJECT PROPERTY ARE WITHIN 4 MILES DISTANCE (BUSES MAY BE AVAILABLE FOR MIDDLE SCHOOL). MANY TYPES OF COMMERCIAL SERVICES, INCLUDING GROCERY STORES, RESTAURANTS, WALMART, HOSPITAL, HOTELS, ETC, ARE WITHIN 1 TO 5 MILES IN SEVERAL DIRECTIONS.	
Sales Prices in this Neighborhood	Low: \$366,000 High: \$677,000		
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	4920 John Hagar Road	5145 Bay Overlook Dr	5001 John Hagar Rd	128 Breakwater Bay
City, State	Hermitage, TN	Hermitage, TN	Hermitage, TN	Hermitage, TN
Zip Code	37076	37076	37076	37076
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.36 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$560,000	\$510,000	\$499,000
List Price \$	--	\$514,000	\$499,900	\$499,000
Original List Date		03/13/2024	05/19/2024	05/14/2024
DOM · Cumulative DOM	-- · --	115 · 138	18 · 71	63 · 76
Age (# of years)	28	26	17	24
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 TRADITIONAL	2 Stories TRADITIONAL	1.5 Stories TRADITIONAL	1.5 Stories TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	2,268	2,400	2,092	2,338
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	3 · 2	3 · 2
Total Room #	7	7	6	7
Garage (Style/Stalls)	Attached 3 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	--	Pool - Yes	--	--
Lot Size	0.18 acres	.16 acres	.28 acres	.24 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** PER MLS, ---Welcome home to this charming property with a cozy fireplace, creating a warm ambiance in the living space. The natural color palette throughout the home adds a sense of serenity and elegance. The kitchen boasts a nice backsplash and ample cabinet space for all your culinary needs. Other rooms offer flexible living space to suit your lifestyle. The primary bathroom features a separate tub and shower, double sinks, and good under sink storage. Step outside to enjoy the fenced backyard with a covered sitting area, perfect for relaxing or entertaining. Don't miss out on this amazing opportunity to make this house your new home!
- Listing 2** PER MLS, ---Meticulously-kept home in a fabulous location! Enjoy one level living with soaring ceilings, hardwood floors, and kitchen island overlooking the family room with charming gas fireplace. Retreat to your own special Primary Suite with hardwood floors, a double tray ceiling, spa-like bathroom, dual vanities, garden tub and separate walk-in shower and walk-in closet. Very updated finishes throughout ~ Spacious bonus room over the garage ~ Large, fully-fenced, level backyard featuring a lovely back patio. Close to the interstate and 15 minutes to downtown Nashville~ New HVAC 2023 ~ New Water Heater 2021 ~ Refrigerator 2023 ~ Don't miss this one!
- Listing 3** PER MLS, ---New roof July 2024. All brick home on a cul-de-sac, all 3 bedrooms on the main level with bonus over garage. Open floor plan with hardwood floors in foyer, living and dining room, tile in bathrooms and kitchen and carpet in bedrooms. Gas fireplace. Fully fenced back yard. Irrigation system. Convenient location to the lake, I-40 and downtown Nashville. Very well maintained home....shows well. Curtains in Dining Rm/Primary BR/Front BR do not remain (rods will remain). HOA restricts investors, must be owner occupant for min of 3 years prior to rental capability.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4920 John Hagar Road	5517 Regata Blvd	309 Point Park	5713 S New Hope Rd
City, State	Hermitage, TN	Hermitage, TN	Hermitage, TN	Hermitage, TN
Zip Code	37076	37076	37076	37076
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.15 ¹	0.43 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$449,500	\$529,900	\$495,000
List Price \$	--	\$449,500	\$529,900	\$495,000
Sale Price \$	--	\$439,000	\$529,900	\$495,000
Type of Financing	--	Conventional	Not Available	482500
Date of Sale	--	09/06/2023	05/23/2024	07/02/2024
DOM · Cumulative DOM	-- · --	45 · 49	54 · 195	48 · 97
Age (# of years)	28	26	25	25
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	Beneficial ; Water	Neutral ; Residential
Style/Design	2 Stories TRADITIONAL	1 Story TRADITIONAL	2 Stories TRADITIONAL	1.5 Stories TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	2,268	2,176	2,888	2,054
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	4 · 2 · 1	3 · 2
Total Room #	7	6	7	6
Garage (Style/Stalls)	Attached 3 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	--	--	--	Pool - Yes
Lot Size	0.18 acres	.16 acres	.19 acres	.35 acres
Other	--	--	--	--
Net Adjustment	--	+\$40,000	+\$10,000	+\$41,000
Adjusted Price	--	\$479,000	\$539,900	\$536,000

* 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** ADJ, +\$40,000, BEDROOM/BATH COUNT. PER MLS, --- Looking for comfort and lifestyle? Enjoy natural light and mother nature from the Florida room in this quiet one level charmer. Percy Priest Lake property in the the rear! Plenty of separate living spaces plus fireplace, hearth room, open kitchen plus a level drive and very few steps. Located in the desirable Lakeshore community and just a short distance to the lake, shopping, restaurants, and much more. Call today and schedule a private tour!
- Sold 2** ADJ, +\$10,000, BEDROOM/BATH COUNT. PER MLS, ---Welcome to your dream home nestled just a stone's throw away from Percy Priest Lake! This exquisite 4-bedroom all-brick home, meticulously crafted by renowned builder Frank Batson, epitomizes quality, comfort, and timeless elegance. As you step inside, you'll be greeted by a sense of warmth and sophistication that welcomes you home. The main level boasts a luxurious master suite, offering the ultimate retreat for relaxation and rejuvenation. Outside, the enchanting backyard beckons you to unwind and enjoy the serene surroundings, with direct access to the shores of Percy Priest Lake just a short stroll away. Whether you're savoring a quiet evening on the deck or hosting gatherings with friends and family, this outdoor oasis provides the perfect backdrop for creating lasting memories. With its unbeatable location, impeccable craftsmanship, and one-owner history, this Frank Batson-built masterpiece is more than just a home – it's a sanctuary!
- Sold 3** ADJ, +\$41,000 (+\$40,000, BEDROOM/BATH COUNT. +\$10,000, GARAGE/CARPORT SPACES. -\$9,000, LOT VALUE. NOTE: LOCAL TAX ASSESSOR VALUES SUBJECT LOT, \$62,000, AND S2 AND S3 LOTS, \$69,000). NO ADJUSTMENT ON POOL, AS POOLS IN THIS AREA HAVE ALMOST NEUTRAL VALUE; THAT IS, SOME BUYERS CONSIDER THEM AN ASSET, BUT IT SEEMS JUST AS MANY BUYERS CONSIDER THEM A NEGATIVE, FOR LIABILITY AND MAINTENANCE REASONS. PER MLS, ---One Level Living in Hermitage with NO HOA! Beautiful, well kept, all-brick home; Primary Suite and 2 additional Bedrooms on main floor and large Bonus Room above the garage. Hardwood floors in the Kitchen, Primary, and Living Areas, tile floors in Bathrooms. Oversize Primary Suite w/nook that can be used for extra lounging. This home has a fenced back yard with a 5 ft Salt Water Pool that is perfect for entertaining. Located just 5 minutes from Percy Priest Lake and 20 minutes from Downtown Nashville. You can't miss with this one! Home is being sold AS IS.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				PROPERTY WAS LAST LISTED IN MLS 3/13/24 FOR \$459,990 AND SOLD 7/25/24 FOR \$445,000.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
03/13/2024	\$459,990	--	--	Sold	07/25/2024	\$445,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$529,500	\$529,500
Sales Price	\$525,000	\$525,000
30 Day Price	\$485,000	--
Comments Regarding Pricing Strategy		
SUGGESTED PRICING LEANS MOST HEAVILY UPON PRICING OF SOLD COMPS, ALL OF WHICH ARE WITHIN A 1.0 MILE DISTANCE FROM SUBJECT PROPERTY, AND IN APPROPRIATE GLA RANGE. ADJUSTMENTS HAVE BEEN MADE TO ALL OF THE SOLD COMPS. NOTE REGARDING CONDITION: AN INDICATION OF -UPDATING OR RENOVATION- WORDS IN MLS COMMENTS CAN SOMETIMES MEAN, THAT OF NECESSITY, (and MAINLY BECAUSE OF AGE), REPAIRS OR UPDATES HAVE BEEN DONE TO BRING PROPERTY UP TO -AVERAGE- CONDITION.		

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.

Subject Photos



Front



Address Verification



Side



Street



Street



Street

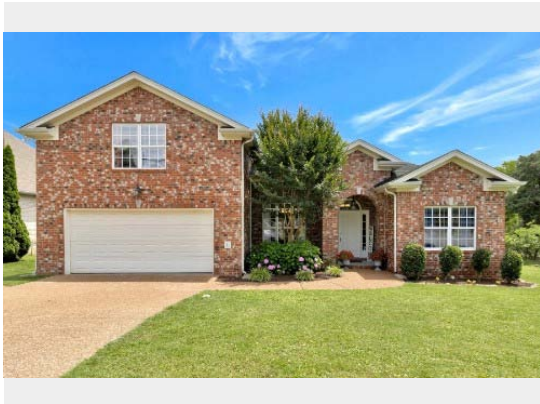
Listing Photos

L1 5145 Bay Overlook Dr
Hermitage, TN 37076



Front

L2 5001 John Hagar Rd
Hermitage, TN 37076



Front

L3 128 Breakwater Bay
Hermitage, TN 37076



Front

Sales Photos

S1 5517 REGATA BLVD
Hermitage, TN 37076



Front

S2 309 POINT PARK
Hermitage, TN 37076



Front

S3 5713 S New Hope Rd
Hermitage, TN 37076



Front

ClearMaps Addendum

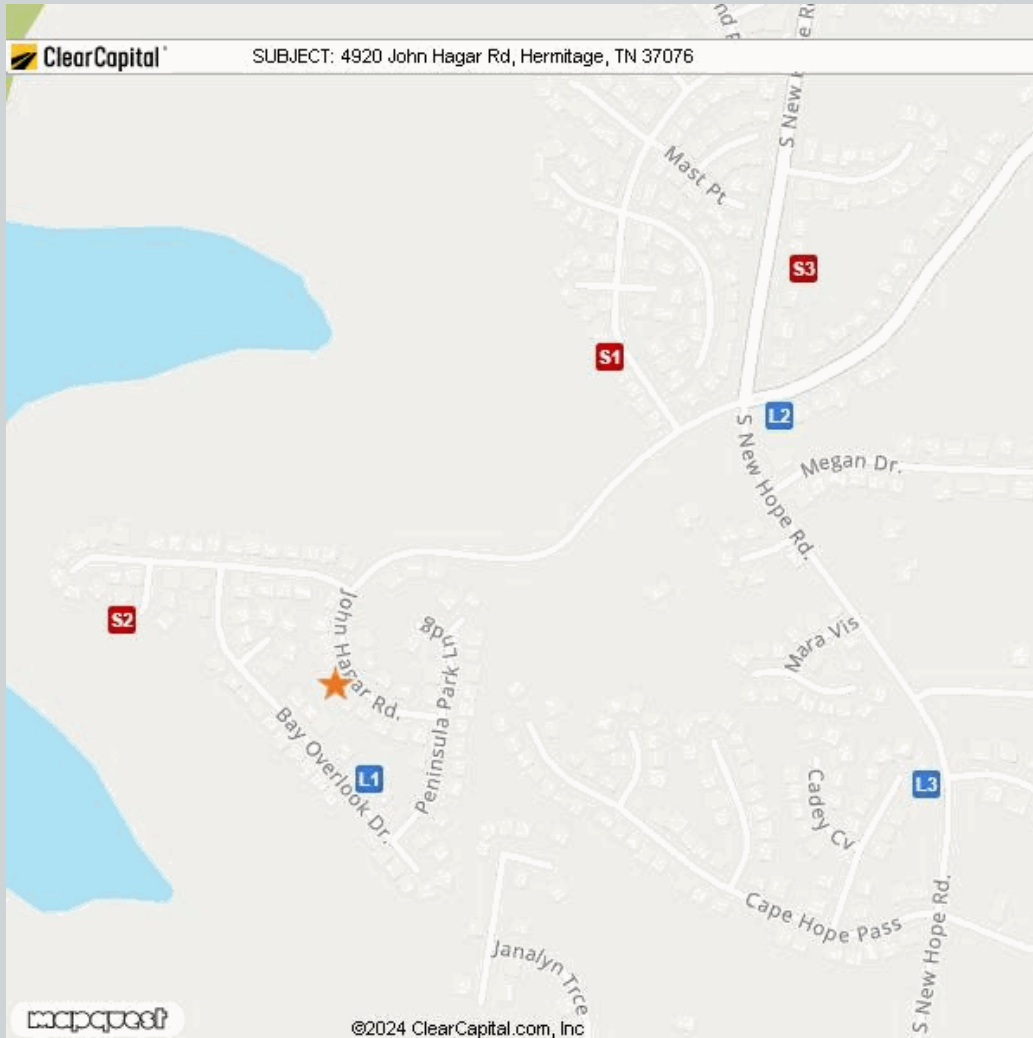
Address ★ 4920 John Hagar Road, Hermitage, TN 37076

Loan Number 57058

Suggested List \$529,500

Suggested Repaired \$529,500

Sale \$525,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4920 John Hagar Road, Hermitage, TN 37076	--	Parcel Match
L1 Listing 1	5145 Bay Overlook Dr, Hermitage, TN 37076	0.07 Miles ¹	Parcel Match
L2 Listing 2	5001 John Hagar Rd, Hermitage, TN 37076	0.36 Miles ¹	Parcel Match
L3 Listing 3	128 Breakwater Bay, Hermitage, TN 37076	0.42 Miles ¹	Parcel Match
S1 Sold 1	5517 Regata Blvd, Hermitage, TN 37076	0.29 Miles ¹	Parcel Match
S2 Sold 2	309 Point Park, Hermitage, TN 37076	0.15 Miles ¹	Parcel Match
S3 Sold 3	5713 S New Hope Rd, Hermitage, TN 37076	0.43 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	Sarah Rummage	Company/Brokerage	Benchmark Realty, LLC
License No	00221117	Address	2500 - 21ST AVENUE SOUTH NASHVILLE TN 37212
License Expiration	08/22/2024	License State	TN
Phone	6155165233	Email	sarahrummage@comcast.net
Broker Distance to Subject	12.03 miles	Date Signed	07/29/2024

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.