

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>	2628 Cider Drive, Clarksville, TN 37040	<b>Order ID</b>	9669882	<b>Property ID</b>	36042043
<b>Inspection Date</b>	10/07/2024	<b>Date of Report</b>	10/08/2024		
<b>Loan Number</b>	57288	<b>APN</b>	031M C 00900 000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Montgomery		

**Tracking IDs**

<b>Order Tracking ID</b>	10.4_CitiAgedBPO	<b>Tracking ID 1</b>	10.4_CitiAgedBPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> The subject is of average quality and in good condition. There were no repairs or deferred maintenance noted during the inspection. The subject is in a neighborhood of similar size, age and style of dwellings. There are no known externalities that would affect the marketability of the subject.
<b>R. E. Taxes</b>	\$1,658	
<b>Assessed Value</b>	\$39,300	
<b>Zoning Classification</b>	Residential R-2	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>		
<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> The subject neighborhood is comprised of average quality SFR homes in good condition. It is close to schools, shopping and places of worship. It is located main thoroughfares which provide good access to Ft. Campbell Military Base and other places of employment. Places of recreation are nearby.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$210000 High: \$391500	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2628 Cider Drive	607 Corinth Ct	2837 Russet Ridge Dr	2537 Centerstone Cir
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37040	37040	37040	37040
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.71 <sup>1</sup>	0.39 <sup>1</sup>	0.06 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$265,000	\$299,900	\$305,000
List Price \$	--	\$265,000	\$299,900	\$299,900
Original List Date		06/27/2024	08/25/2024	08/30/2024
DOM · Cumulative DOM	-- · --	1 · 103	2 · 44	20 · 39
Age (# of years)	17	24	4	17
Condition	Good	Good	Excellent	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	1 Story Contemporary	1 Story Ranch	1 Story Ranch	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,392	1,200	1,400	1,622
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	5	5	6
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	0.23 acres	0.25 acres	0.18 acres
Other	Deck, PFence	Patio, PFence	CovPatio, PFence	Deck, PFence

\* Listing 3 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.

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

**Listing 1** This listing has less GLA than the subject. It is deemed to be inferior to the subject.

**Listing 2** Listing #2 has a covered patio and is 13 years newer than the subject all other amenities are similar to the subject. it is superior to the subject.

**Listing 3** This listing has more GLA than the subject all other amenities are similar. It is considered to be superior to the subject.

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2628 Cider Drive	1827 Camelot Dr	2624 Arthurs Ct	2640 Arthurs Ct
City, State	Clarksville, TN	Clarksville, TN	Clarksville, TN	Clarksville, TN
Zip Code	37040	37040	37040	37040
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.58 <sup>1</sup>	0.26 <sup>1</sup>	0.24 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$295,000	\$289,900	\$299,900
List Price \$	--	\$285,000	\$289,900	\$299,900
Sale Price \$	--	\$288,000	\$293,900	\$299,900
Type of Financing	--	Conv	Conv	Fha
Date of Sale	--	07/10/2024	08/23/2024	09/13/2024
DOM · Cumulative DOM	-- · --	16 · 92	30 · 87	17 · 95
Age (# of years)	17	8	15	15
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	1 Story Contemporary	1 Story Ranch	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,392	1,443	1,525	1,521
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	6	7	6	5
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	0.25 acres	0.53 acres	0.20 acres
Other	Deck, PFence	Deck	Deck	Deck, Patio, PFence
Net Adjustment	--	-\$7,000	-\$10,000	-\$6,000
Adjusted Price	--	\$281,000	\$283,900	\$293,900

\* Sold 3 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** Sales comparable #1 is 9 years newer than the subject property. It doesn't have a privacy fence. It is superior to the subject.

**Sold 2** Sale #2 has more GLA, has 2 1/2 bathrooms and is on a larger lot but it doesn't have a privacy fence. It is considered to be superior to the subject.

**Sold 3** This sale has more GLA than the subject but has a patio in addition to a deck. It is superior to the subject.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				The subject has not been listed for sale on the MTRMLS in the past 12 months.			
<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

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$295,000	\$295,000
<b>Sales Price</b>	\$286,000	\$286,000
<b>30 Day Price</b>	\$280,000	--
<b>Comments Regarding Pricing Strategy</b>		
The sale price was determined by using the average adjusted sale prices of the comparable properties and is supported by the listings used in the report. The suggested list price was derived by using the typical list to sale price ratio in this market. The 30-da		

## 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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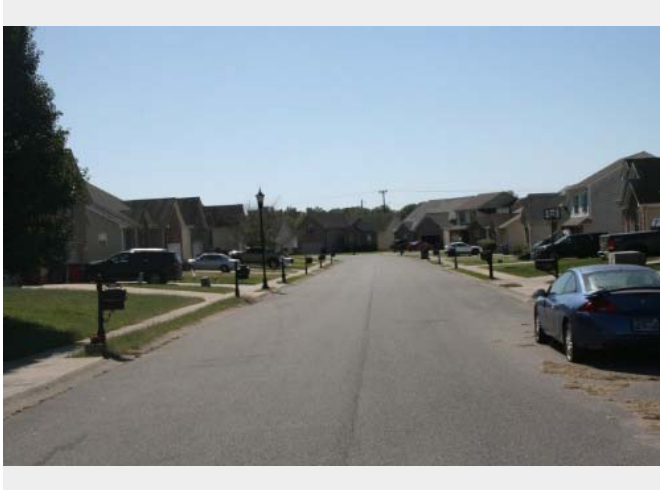
## Subject Photos



Front



Address Verification



Street

## Listing Photos

**L1** 607 Corinth Ct  
Clarksville, TN 37040



Dining Room

**L2** 2837 Russet Ridge Dr  
Clarksville, TN 37040



Front

**L3** 2537 Centerstone Cir  
Clarksville, TN 37040



Front

## Sales Photos

**S1** 1827 Camelot Dr  
Clarksville, TN 37040



Front

**S2** 2624 Arthurs Ct  
Clarksville, TN 37040



Front

**S3** 2640 Arthurs Ct  
Clarksville, TN 37040



Front

### ClearMaps Addendum

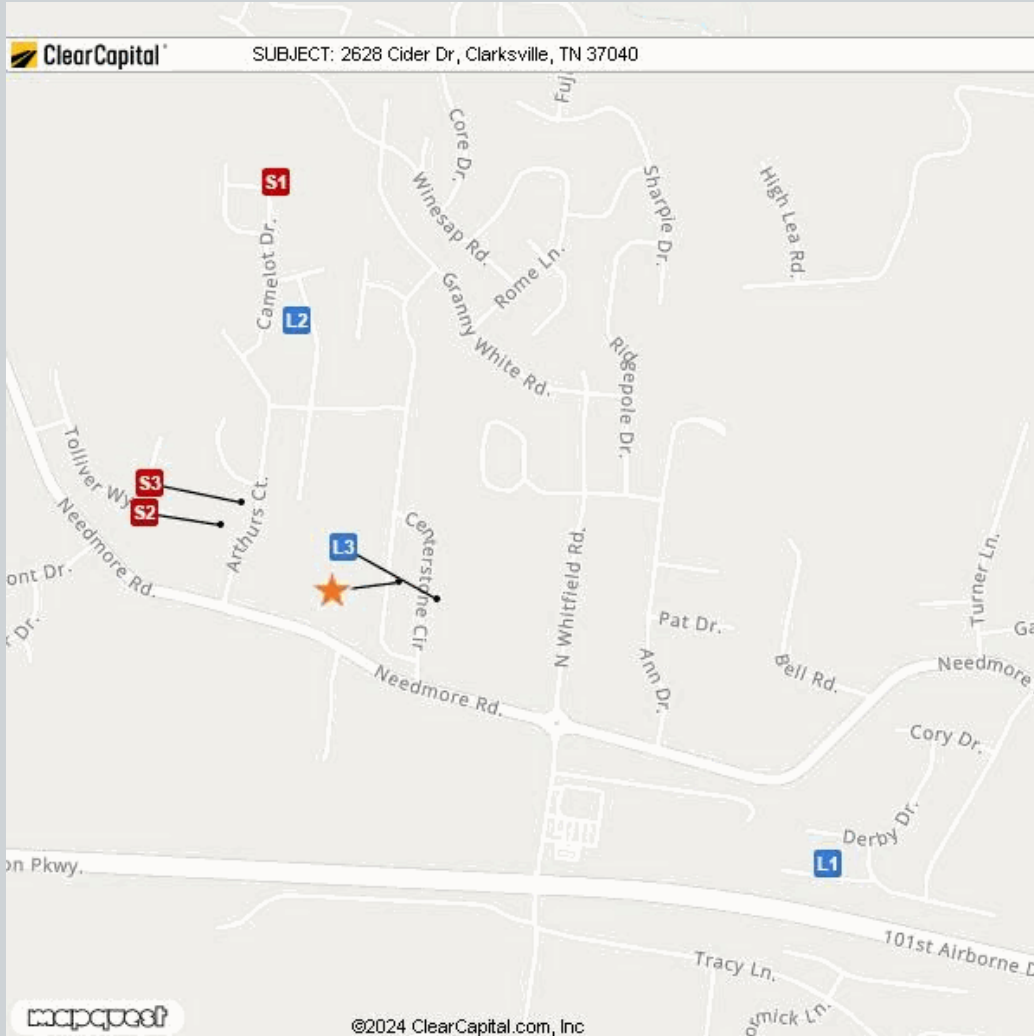
**Address** ★ 2628 Cider Drive, Clarksville, TN 37040

**Loan Number** 57288

**Suggested List** \$295,000

**Suggested Repaired** \$295,000

**Sale** \$286,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2628 Cider Drive, Clarksville, tn 37040	--	Parcel Match
L1 Listing 1	607 Corinth Ct, Clarksville, TN 37040	0.71 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2837 Russet Ridge Dr, Clarksville, TN 37040	0.39 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2537 Centerstone Cir, Clarksville, TN 37040	0.06 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1827 Camelot Dr, Clarksville, TN 37040	0.58 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2624 Arthurs Ct, Clarksville, TN 37040	0.26 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2640 Arthurs Ct, Clarksville, TN 37040	0.24 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.

Instructions last updated: 07/29/2024

#### Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

#### Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

#### Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

#### 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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

#### Undue Influence Concerns

Please contact [uiproducer@clearcapital.com](mailto:uiproducer@clearcapital.com) for any Undue Influence concerns.

#### Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

## Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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>	Michael Grant	<b>Company/Brokerage</b>	Crye-Leike Inc
<b>License No</b>	367922	<b>Address</b>	2204D Madison St Clarksville TN 37043
<b>License Expiration</b>	07/06/2026	<b>License State</b>	TN
<b>Phone</b>	6157671478	<b>Email</b>	mgrant@realtracs.com
<b>Broker Distance to Subject</b>	6.33 miles	<b>Date Signed</b>	10/08/2024

*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:

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