

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>	4817 Howardsville Road, Apison, TN 37302	<b>Order ID</b>	9300491	<b>Property ID</b>	35339753
<b>Inspection Date</b>	04/27/2024	<b>Date of Report</b>	04/27/2024		
<b>Loan Number</b>	57303	<b>APN</b>	162 075.10		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Hamilton		

Tracking IDs					
<b>Order Tracking ID</b>	4.24_BPO	<b>Tracking ID 1</b>	4.24_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	Christopher Sue E Wilbur V	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$548	assumed to be in average condition. heavy trees on lot. unable to see subject from road	
<b>Assessed Value</b>	\$97,900		
<b>Zoning Classification</b>	res		
<b>Property Type</b>	Manuf. Home		
<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>	Not Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	rural area. various ages styles and lot sizes of homes and manufactured homes	
<b>Sales Prices in this Neighborhood</b>	Low: \$45,000 High: \$315,000		
<b>Market for this type of property</b>	Decreased 7 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	4817 Howardsville Road	7503 Davis Mill Rd	7962 Bork Memorial Dr	822 Pickett Gulf Rd
<b>City, State</b>	Apison, TN	Harrison, TN	Ooltewah, TN	Hixson, TN
<b>Zip Code</b>	37302	37341	37363	37343
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	10.25 <sup>1</sup>	7.32 <sup>1</sup>	19.71 <sup>1</sup>
<b>Property Type</b>	Manuf. Home	Manufactured	Manufactured	Manufactured
<b>Original List Price \$</b>	\$	\$175,000	\$199,900	\$239,000
<b>List Price \$</b>	--	\$175,000	\$199,900	\$250,000
<b>Original List Date</b>		04/23/2024	04/02/2024	01/27/2024
<b>DOM · Cumulative DOM</b>	-- · --	4 · 4	4 · 25	30 · 91
<b>Age (# of years)</b>	22	51	36	28
<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 1 story	1 Story 1 story	1 Story 1 story	1 Story 1 story
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,512	1,486	1,056	1,456
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	None	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>	.86 acres	.43 acres	.62 acres	.80 acres
<b>Other</b>	0	0	0	0

\* 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** Mobile home in a rural area. Three bedrooms and two full baths. Rooms have been added on for a sunroom and office area. Could be a fourth bedroom. Completely fenced in yard. Back yard has a fire pit and storage shed.
- Listing 2** lovely Double-Wide home is a 3 Bedroom/2 Bath home nestled among the trees, offering privacy and tranquility. It features a screened in back deck
- Listing 3** double wide manufactured home has a wrap-around back deck and it sits on a flat, half acre with the river running along the property line. You can hear the river from the back deck! The back yard is fenced, and the parking driveway has plenty of room for multiple vehicles (bring your boats and RV's). Recently renovated with a brand-new HVAC and new wall-to-wall laminate floors. Recent updated paint and light fixtures make it move-in ready. The new roof provides peace of mind for years to come! There is a large living space and a separate dining area with sliding glass doors to walk out onto the back deck and has a great 'open-floor plan' feel. The master bedroom and master bath are separated from the other two bedrooms and full bath by the living room.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	4817 Howardsville Road	181 Se Wild Oak Rd	10009 Sunny Ln	6042 Early Ln
<b>City, State</b>	Apison, TN	Cleveland, TN	Ooltewah, TN	Mc Donald, TN
<b>Zip Code</b>	37302	37323	37363	37353
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	8.89 <sup>1</sup>	4.24 <sup>1</sup>	3.45 <sup>1</sup>
<b>Property Type</b>	Manuf. Home	Manufactured	Manufactured	Manufactured
<b>Original List Price \$</b>	--	\$149,900	\$100,000	\$179,900
<b>List Price \$</b>	--	\$149,900	\$100,000	\$179,900
<b>Sale Price \$</b>	--	\$149,900	\$145,000	\$179,900
<b>Type of Financing</b>	--	Fha	Cash	Cash
<b>Date of Sale</b>	--	10/27/2023	03/04/2024	10/10/2023
<b>DOM · Cumulative DOM</b>	-- · --	13 · 146	5 · 31	8 · 54
<b>Age (# of years)</b>	22	23	39	23
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	REO	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 1 story	1 Story 1 story	1 Story 1 story	1 Story 1 story
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,512	1,620	1,542	1,534
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 1	3 · 2
<b>Total Room #</b>	6	6	5	6
<b>Garage (Style/Stalls)</b>	None	None	None	Carport 1 Car
<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>	.86 acres	2 acres	4.33 acres	2.22 acres
<b>Other</b>	0	0	0	0
<b>Net Adjustment</b>	--	-\$8,100	-\$15,800	-\$9,400
<b>Adjusted Price</b>	--	\$141,800	\$129,200	\$170,500

\* Sold 1 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** stunning 3-bedroom mobile home nestled on a generous 2-acre lot in the charming city of Cleveland, Tennessee. This property offers a perfect blend of comfortable living, privacy, and convenience, all optimized to meet your search preferences. The nearby scenic beauty of the surrounding mountains and the Ocoee River
- Sold 2** manufactured home on 4.33 acres in Ooltewah very close to Southern University. The value is in the land. Schedule your appointment to see 10009 Sunny Lane. This is an Estate sale and property is being sold as-is. Power is not on. Buyer to verify all pertinent information important to them. Driveway does not go back to the home.
- Sold 3** 3 bedroom 2 bath home located on 2.22 acres of land . From the moment you turn on the private drive you'll notice large trees , a metal one car carport and lots of nature / wildlife. Step inside to a 3 bedroom, 2 full bath home, large eat in kitchen , and large island

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				never listed			
<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>

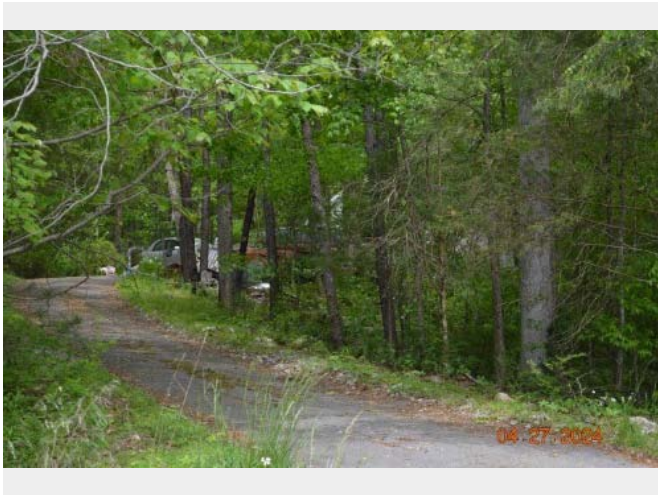
### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$149,900	\$149,900
<b>Sales Price</b>	\$140,000	\$140,000
<b>30 Day Price</b>	\$125,000	--
<b>Comments Regarding Pricing Strategy</b>		
unable to see the subject from the street, very limited similar active comps. expanded search out to over 10 miles to find similar active comps. wider than normal variances due to very limited similar comps nearby. valued to sell in average time on market		

### 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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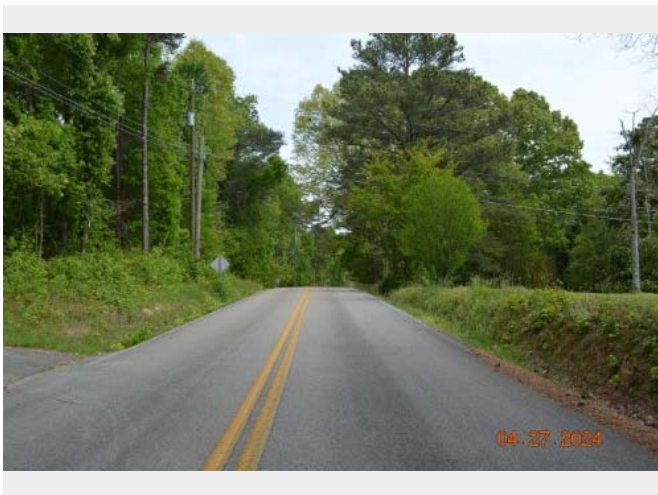
### Subject Photos



Front



Address Verification



Street

## Listing Photos

**L1** 7503 Davis Mill Rd  
Harrison, TN 37341



Front

**L2** 7962 Bork Memorial Dr  
Ooltewah, TN 37363



Front

**L3** 822 Pickett Gulf Rd  
Hixson, TN 37343



Front



## Sales Photos

**S1** 181 SE Wild Oak Rd  
Cleveland, TN 37323



Front

**S2** 10009 Sunny Ln  
Ooltewah, TN 37363



Front

**S3** 6042 Early Ln  
Mc Donald, TN 37353



Front

### ClearMaps Addendum

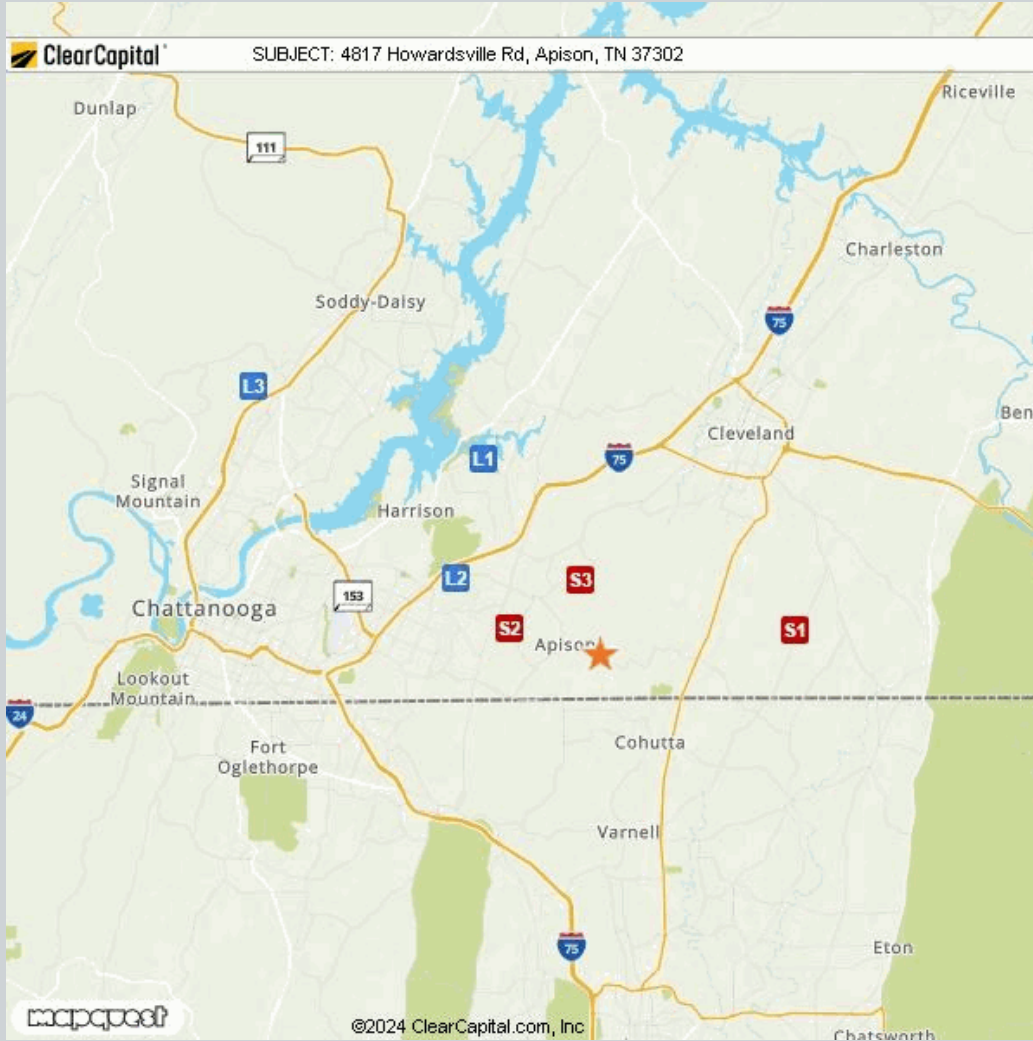
**Address** ★ 4817 Howardsville Road, Apison, TN 37302

**Loan Number** 57303

**Suggested List** \$149,900

**Suggested Repaired** \$149,900

**Sale** \$140,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4817 Howardsville Road, Apison, TN 37302	--	Parcel Match
L1 Listing 1	7503 Davis Mill Rd, Harrison, TN 37341	10.25 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	7962 Bork Memorial Dr, Ooltewah, TN 37363	7.32 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	822 Pickett Gulf Rd, Hixson, TN 37343	19.71 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	181 Se Wild Oak Rd, Cleveland, TN 37323	8.89 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	10009 Sunny Ln, Ooltewah, TN 37363	4.24 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	6042 Early Ln, Mc Donald, TN 37353	3.45 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: 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

<b>Broker Name</b>	Brad Epperson	<b>Company/Brokerage</b>	Bentwood Property Group
<b>License No</b>	282669	<b>Address</b>	8052 Standifer Gap Rd Chattanooga TN 37421
<b>License Expiration</b>	11/15/2024	<b>License State</b>	TN
<b>Phone</b>	4234213323	<b>Email</b>	epperson.brad@gmail.com
<b>Broker Distance to Subject</b>	7.12 miles	<b>Date Signed</b>	04/27/2024

*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.**