

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>	4925 Scotts Creek Parkway, Hermitage, TENNESSEE 37076	<b>Order ID</b>	9401478	<b>Property ID</b>	35537660
<b>Inspection Date</b>	06/12/2024	<b>Date of Report</b>	06/12/2024		
<b>Loan Number</b>	57636	<b>APN</b>	075-12-0A-083.00-CO		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Davidson		

Tracking IDs					
<b>Order Tracking ID</b>	6.11_bpo	<b>Tracking ID 1</b>	6.11_bpo		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Pruitt Tj Ashley D	<b>Condition Comments</b>
<b>R. E. Taxes</b>	\$202,860	Subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.
<b>Assessed Value</b>	\$230,700	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<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>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>
<b>Local Economy</b>	Stable	he subject is located in a suburban location that has access to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is 56 days.
<b>Sales Prices in this Neighborhood</b>	Low: \$310,000 High: \$490,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	4925 Scotts Creek Parkway	1605 Jacksons Valley Pl	604 Belgium Dr	1016 Brookside Woods Blvd
<b>City, State</b>	Hermitage, TENNESSEE	Hermitage, TN	Hermitage, TN	Hermitage, TN
<b>Zip Code</b>	37076	37076	37076	37076
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.18 <sup>1</sup>	0.34 <sup>1</sup>	0.19 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$397,500	\$410,000	\$429,000
<b>List Price \$</b>	--	\$389,500	\$395,000	\$429,000
<b>Original List Date</b>		04/15/2024	05/26/2024	04/25/2024
<b>DOM · Cumulative DOM</b>	-- · --	54 · 58	16 · 17	12 · 48
<b>Age (# of years)</b>	33	38	45	23
<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>	2 Stories Colonial	1 Story Ranch	1 Story Ranch	2 Stories Colonial
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,758	1,528	1,670	1,878
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	7	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 1 Car	None	Detached 2 Car(s)	Attached 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>	--	--	Pool - Yes	--
<b>Lot Size</b>	0.18 acres	0.36 acres	0.48 acres	0.21 acres
<b>Other</b>	Porch, Deck	Patio, Deck, Fireplace	Deck, Fireplace	Deck , porch, Fireplace

\* Listing 2 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** Great Location close to the Lake and Airport! Covered Patio and Deck for Outdoor Entertaining! Minutes to Downtown Nashville! 15x12 Storage Building.
- Listing 2** Nice Three bedroom home with fenced in backyard containing Awesome Shop/Garage and pristine pool. Vinyl replacement windows, Roof aprox. three years old. Owners have built new home and can give possession within 2 weeks!
- Listing 3** Charming and Well-Kept Home in Hermitage - 20 Minutes to Downtown Nashville! Features 3 Beds, 2.5 Baths, Hardwood Floors, Electric Fireplace in Living Room, Open Dining with Textured Accent Wall and Kitchen with Island, All White Cabinets, Granite Countertops, Subway Tile Backsplash, Stainless Steel Appliances, Pantry, and Half Bathroom Downstairs. Upstairs Primary Suite with Tray Ceiling, Accent Wall, Double Windows, and Hexagon Tile Floors in Bathroom.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4925 Scotts Creek Parkway	5164 Roxborough Dr	5915 Colchester Dr	1744 Ridgemere Ct
City, State	Hermitage, TENNESSEE	Hermitage, TN	Hermitage, TN	Hermitage, TN
Zip Code	37076	37076	37076	37076
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.50 <sup>1</sup>	1.53 <sup>1</sup>	1.02 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$385,000	\$414,900	\$419,000
List Price \$	--	\$375,000	\$399,999	\$419,000
Sale Price \$	--	\$360,000	\$399,999	\$414,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	02/27/2024	03/01/2024	05/06/2024
DOM · Cumulative DOM	-- · --	151 · 228	15 · 88	2 · 49
Age (# of years)	33	41	33	37
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 Colonial	2 Stories Colonial	2 Stories Colonial	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,758	1,440	2,039	1,675
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	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	0.18 acres	1.09 acres	0.12 acres	0.36 acres
Other	Porch, Deck	Patio, Deck, Porch	Fireplace	Deck, Fireplace
Net Adjustment	--	+\$12,150	-\$18,750	+\$3,650
Adjusted Price	--	\$372,150	\$381,249	\$417,650

\* 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.

## Recent Sales - Cont.

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

- Sold 1** 15900/gla, -4550/lot, 800/age PRICE IMPROVEMENT! Beautiful split level home w barn wood eat-in kitchen, SS appliances, quartz counters, both bathrooms renovated, wood stamped tile in the den area, covered patio & private deck. New vapor barrier 8/23. Garage with deck above parking for more storage. Come check out this great home today! 1% buydown w preferred lenders.
- Sold 2** -14050/gla, 300/lot, -5000/garage Wonderful 3 bedroom, 2 bath home in Farmingham Woods! Great layout for entertaining with multiple living areas. This home has some tasteful upgrades including granite countertops, backslash, updated appliances, and new cabinets in the kitchen. The kitchen and dining room lead you to your large deck, perfect for hanging out on those beautiful Tennessee nights. The master bedroom is on the main level. Two additional bedrooms, a second bathroom & a large loft can be found upstairs.
- Sold 3** 4150/gla, -900/lot, 400/age All-brick ranch home nestled on a cul-de-sac just 15-minutes to both downtown Nashville and the Nashville Airport. Enjoy Percy Priest Lake just minutes away and walk a short 1/2 mile to the commuter rail system. Highly desirable single-level living with no carpet. Both bathrooms featuring NEW Sentrel showers - a sleek, low-maintenance solution that is mold and mildew resistant. The great room offers vaulted ceilings and a cozy gas fireplace, while the kitchen is appointed with SS appliances, granite countertops, and two spacious pantries! The generous primary suite includes a walk-in closet and ensuite bath for added privacy and comfort. Also offers a separate office or work out space. Relax or entertain in the heated/cooled Sun Room all year long or enjoy the sizable deck and lot that backs to a private tree line.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				None			
<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>	\$410,000	\$410,000
<b>Sales Price</b>	\$390,000	\$390,000
<b>30 Day Price</b>	\$371,000	--
<b>Comments Regarding Pricing Strategy</b>		
Subject is in suburban location with GLA 1758 sq.ft which is not typical for the area. So I used 3 miles radius to find similar comparable. The subject should be sold in as-is condition. The market conditions are currently stable. Comps in different styled to the subject were used due to lack of recent similar inventory with comparable GLA & Lot dimension. Proximity to the highway and commercial not affect subject's marketability and both sides of the highway and commercial are similar market areas.		

## 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



Side



Side



Street



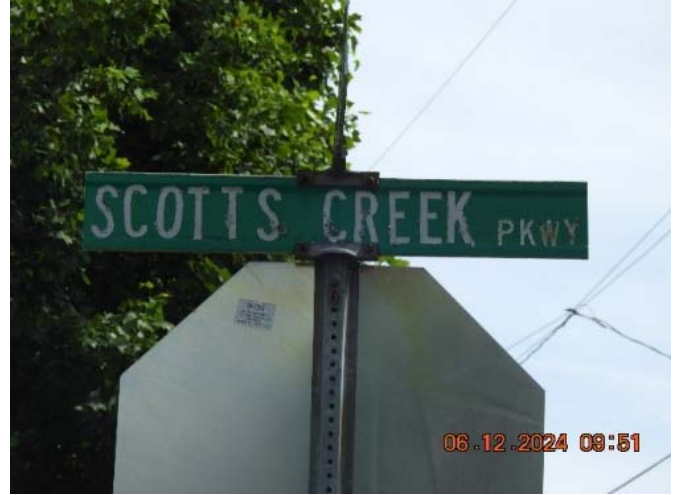
Street



## Subject Photos



Other



Other

## Listing Photos

**L1** 1605 Jacksons Valley Pl  
Hermitage, TN 37076



Front

**L2** 604 Belgium Dr  
Hermitage, TN 37076



Front

**L3** 1016 Brookside Woods Blvd  
Hermitage, TN 37076



Front

## Sales Photos

**S1** 5164 Roxborough Dr  
Hermitage, TN 37076



Front

**S2** 5915 Colchester Dr  
Hermitage, TN 37076



Front

**S3** 1744 Ridgemere Ct  
Hermitage, TN 37076



Front

## ClearMaps Addendum

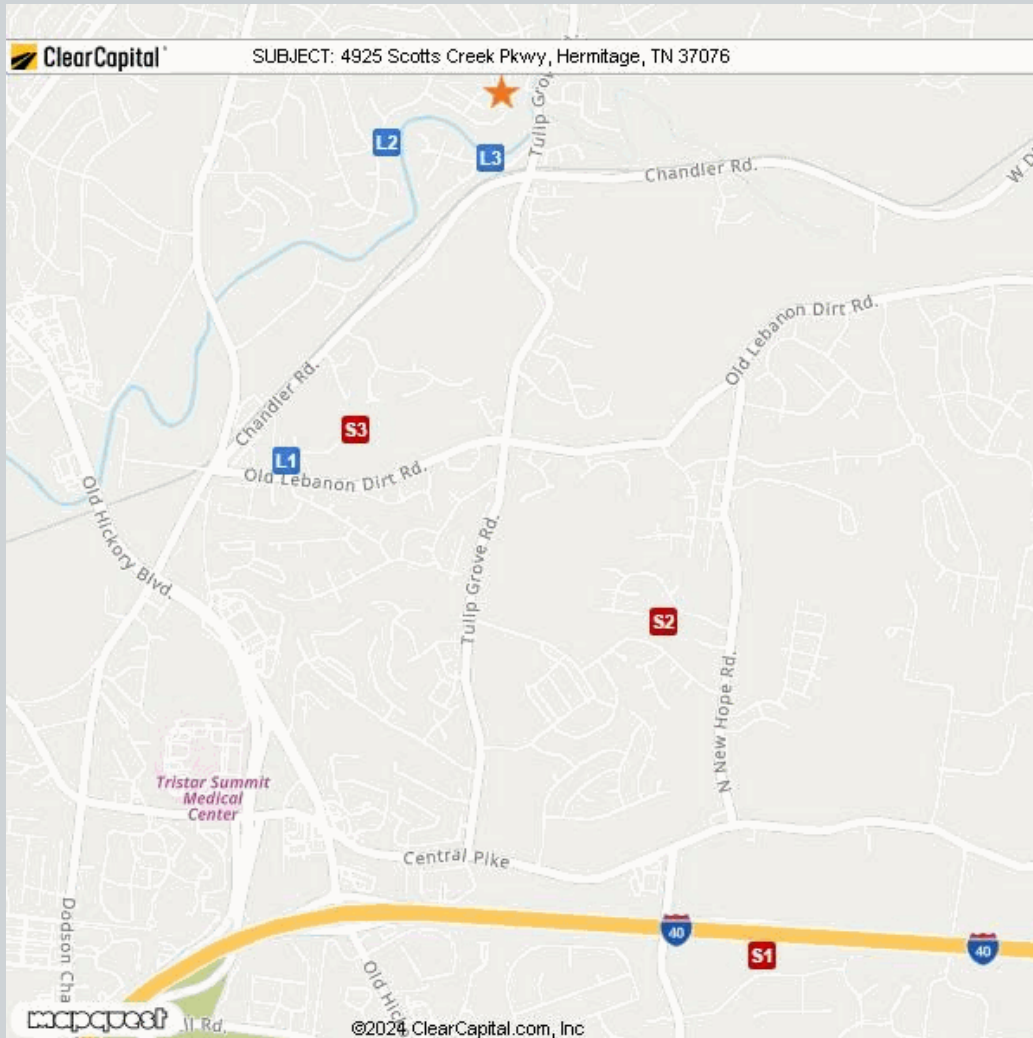
**Address** ★ 4925 Scotts Creek Parkway, Hermitage, TENNESSEE 37076

**Loan Number** 57636

**Suggested List** \$410,000

**Suggested Repaired** \$410,000

**Sale** \$390,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4925 Scotts Creek Parkway, Hermitage, Tennessee 37076	--	Parcel Match
L1 Listing 1	1605 Jacksons Valley Pl, Hermitage, TN 37076	1.18 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	604 Belgium Dr, Hermitage, TN 37076	0.34 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1016 Brookside Woods Blvd, Hermitage, TN 37076	0.19 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	5164 Roxborough Dr, Hermitage, TN 37076	2.50 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	5915 Colchester Dr, Hermitage, TN 37076	1.53 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1744 Ridgemere Ct, Hermitage, TN 37076	1.02 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>	Ahmad Washington	<b>Company/Brokerage</b>	Paradise Realtors, LLC
<b>License No</b>	298301	<b>Address</b>	2603 Elm Hill Pike Suite EF Nashville TN 37214
<b>License Expiration</b>	08/09/2024	<b>License State</b>	TN
<b>Phone</b>	6154790553	<b>Email</b>	paradisereo@gmail.com
<b>Broker Distance to Subject</b>	5.86 miles	<b>Date Signed</b>	06/12/2024

*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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