

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>	1314 Thrush Drive, Mount Juliet, TENNESSEE 37122	<b>Order ID</b>	9437284	<b>Property ID</b>	35603733
<b>Inspection Date</b>	06/25/2024	<b>Date of Report</b>	06/26/2024		
<b>Loan Number</b>	57845	<b>APN</b>	074M B 003.00		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Wilson		

Tracking IDs					
<b>Order Tracking ID</b>	6.25_bpo	<b>Tracking ID 1</b>	6.25_bpo		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Beatty Thomas J Sr Etux Linda D	<b>Condition Comments</b>
<b>R. E. Taxes</b>	\$1,780	The subject is in average condition with no signs of deferred maintenance visible from exterior inspection.
<b>Assessed Value</b>	\$352,800	
<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	The subject is located in suburban location that has close proximity to schools, shops and major highways. The market is currently Stable. The average marketing time for similar properties in the subject area is 52 days.
<b>Sales Prices in this Neighborhood</b>	Low: \$333,000 High: \$775,000	
<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>	1314 Thrush Drive	278 Cobblestone Lndg	1650 Eagle Trace Dr	2308 N Cromwell Ct
<b>City, State</b>	Mount Juliet, TENNESSEE	Mount Juliet, TN	Mount Juliet, TN	Mount Juliet, TN
<b>Zip Code</b>	37122	37122	37122	37122
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.60 <sup>1</sup>	0.40 <sup>1</sup>	1.04 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$524,900	\$499,000	\$480,000
<b>List Price \$</b>	--	\$524,900	\$499,000	\$480,000
<b>Original List Date</b>		06/02/2024	05/25/2024	05/01/2024
<b>DOM · Cumulative DOM</b>	-- · --	23 · 24	31 · 32	55 · 56
<b>Age (# of years)</b>	26	26	28	25
<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	2 Stories colonial	2 Stories colonial	2 Stories colonial
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,395	2,464	2,059	2,487
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	9	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<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>	0.40 acres	0.19 acres	0.41 acres	0.20 acres
<b>Other</b>	None	None	None	None

\* 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** From the fantastic curb appeal, to the soaring ceilings, beautiful wood floors & abundance of natural light, this home is stunning! Experience the impressive 9-foot ceilings on the main floor and a thoughtfully designed layout with seamless transition between spaces. Granite counters & the kitchen island make preparing meals seamless! Love to cook with gas? You're in luck! Potential for TWO pantries! The storage under the stairs would make a great secondary pantry! Bay Window in the dining area! The sunroom is just off of the kitchen & is an extremely versatile space! Plus you have a loft and bonus room upstairs!! The Primary Suite, located on the main floor, offers a walk-in closet, tray ceiling, bath w/double vanities, soaking tub & sep. shower! Tankless water heater & central vac! Amenities-pool, playground & walking trail! Minutes to I-40, convenient to both Hermitage & MJ (shopping, grocery, restaurants). Short drive to the airport & downtown.
- Listing 2** Welcome to this charming home perfect for relaxation and entertainment! Step into the open formal living and dining area, offering a welcoming space for gatherings. This home features tall ceilings, and a cozy gas fireplace in the living room with a spacious deck off the kitchen, overlooking the maintained yard and pool. There's a convenient storage building outback for pool equipment, complementing the beautiful inground pool complete with a gas heater to extend the swimming season into the winter months. Situated in a convenient location, this home also offers easy access to a community playground, perfect for families with children or those who enjoy outdoor recreation.
- Listing 3** Welcome to this stunning home featuring a cozy fireplace, a natural color palette, a beautiful backsplash in the kitchen, and a Primary bedroom with a walk-in closet. This home also offers other rooms for flexible living space, a primary bathroom with double sinks and good under sink storage, and a fenced backyard with a sitting area. The interior of the home has been freshly painted, with new flooring throughout and new appliances in the kitchen. Don't miss out on the opportunity to make this lovely property your new home.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	1314 Thrush Drive	1630 Eagle Trace Dr	1201 Nighthawk Ct	711 Bob White Ct
<b>City, State</b>	Mount Juliet, TENNESSEE	Mount Juliet, TN	Mount Juliet, TN	Mount Juliet, TN
<b>Zip Code</b>	37122	37122	37122	37122
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.26 <sup>1</sup>	0.15 <sup>1</sup>	0.32 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$455,000	\$473,000	\$497,500
<b>List Price \$</b>	--	\$455,000	\$473,000	\$497,500
<b>Sale Price \$</b>	--	\$444,000	\$473,000	\$485,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	06/12/2024	01/12/2024	06/17/2024
<b>DOM · Cumulative DOM</b>	-- · --	49 · 49	28 · 28	81 · 81
<b>Age (# of years)</b>	26	15	26	31
<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	2 Stories colonial	2 Stories colonial	2 Stories colonial
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,395	2,185	2,330	2,313
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	3 · 2	3 · 2	4 · 2
<b>Total Room #</b>	9	7	7	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<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>	0.40 acres	0.30 acres	0.40 acres	0.24 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$5,000	+\$4,150	+\$3,620
<b>Adjusted Price</b>	--	\$449,000	\$477,150	\$488,620

\* 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** Professional Photos coming 4/29 Well-kept, one-level with Bonus Room on large lot with creek along the back. Fresh paint. Zoned Bedrooms. Vaulted Ceiling and Fireplace in the Spacious Great Room. Formal Dining/Office, Breakfast Room. Great Kitchen with Island and Pantry. Nice Laundry Room. Gorgeous Lawn with Irrigation. 2000/Bed, 1500/bath, 2100/gla, 500/lot, -1100/age,0/garage
- Sold 2** Fantastic home in sought after location! This home has fresh interior paint and partial flooring replacement. Discover a bright and open interior with plenty of natural light and a neutral color palette, complimented by a fireplace. You'll love cooking in this kitchen, complete with a spacious center island and a sleek backsplash. You won't want to leave the serene primary suite, the perfect space to relax. Additional bedrooms provide nice living or office space. The primary bathroom features plenty of under sink storage waiting for your home organization needs. Take it easy in the fenced in back yard. The sitting area makes it great for BBQs! Hurry, this won't last long! This home has been virtually staged to illustrate its potential. 2000/Bed, 1500/bath, 650/gla, 0/lot, 0/age,0/garage
- Sold 3** This exquisite 4-bedroom haven is perfectly situated at the end of a tranquil cul-de-sac. Step into the spacious living room, bathed in natural light from large windows that frame breathtaking views of the lush wooded area behind. Upgraded lighting and hardware plus new LVP flooring throughout most of the downstairs. A modern kitchen with solid wood upgraded cabinets and a breakfast nook overlooks the serene backyard. Four spacious bedrooms, including a master suite with a spa-like bath. Come outside to your meticulously landscaped yard. Imagine hosting gatherings under the stars or savoring morning coffee with the melody of birdsong. The kiddos will have a blast on the playset or you can play in the storage shed. The wooded area behind ensures a sense of seclusion, making this home a private oasis. With top-rated schools, shopping, and parks nearby, this home offers the perfect balance of privacy and accessibility. 0/Bed, 1500/bath, 820/gla, 800/lot, 500/age,0/garage

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No transaction history in the last 3 years			
<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>	\$499,000	\$499,000
<b>Sales Price</b>	\$475,000	\$475,000
<b>30 Day Price</b>	\$451,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject should be sold in as-is condition. The market conditions is currently stable. Due to the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, over 6 months from inspection date, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties. List 2 Comp were weighted the most and similar in bedrooms and close proximity. Sold comparable 2 was weighted the heaviest due to GLA.</p>		

## 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** 278 Cobblestone Lndg  
Mount Juliet, TN 37122



Front

**L2** 1650 Eagle Trace Dr  
Mount Juliet, TN 37122



Front

**L3** 2308 N Cromwell Ct  
Mount Juliet, TN 37122



Front

## Sales Photos

**S1** 1630 Eagle Trace Dr  
Mount Juliet, TN 37122



Front

**S2** 1201 Nighthawk Ct  
Mount Juliet, TN 37122



Front

**S3** 711 Bob White Ct  
Mount Juliet, TN 37122



Front

## ClearMaps Addendum

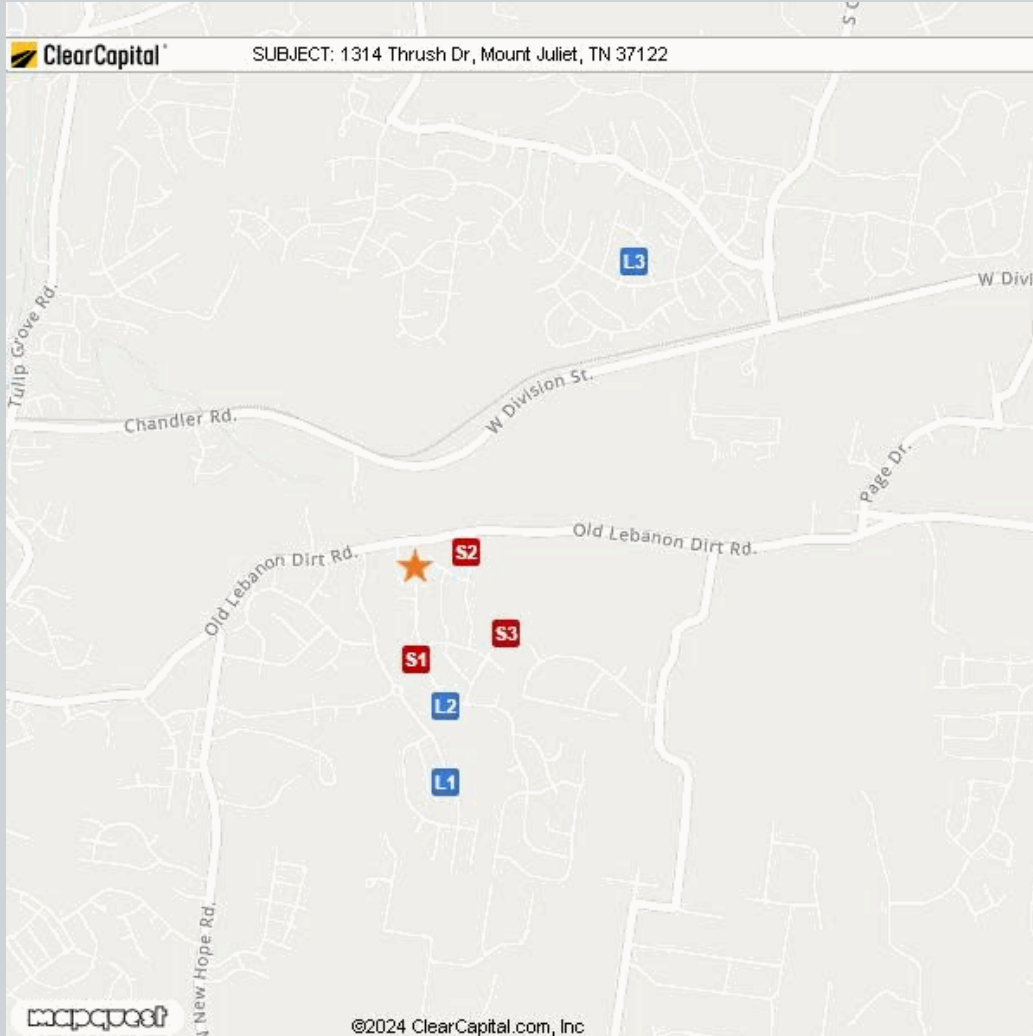
**Address** ★ 1314 Thrush Drive, Mount Juliet, TENNESSEE 37122

**Loan Number** 57845

**Suggested List** \$499,000

**Suggested Repaired** \$499,000

**Sale** \$475,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1314 Thrush Drive, Mount Juliet, Tennessee 37122	--	Parcel Match
L1 Listing 1	278 Cobblestone Lndg, Mount Juliet, TN 37122	0.60 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1650 Eagle Trace Dr, Mount Juliet, TN 37122	0.40 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2308 N Cromwell Ct, Mount Juliet, TN 37122	1.04 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1630 Eagle Trace Dr, Mount Juliet, TN 37122	0.26 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1201 Nighthawk Ct, Mount Juliet, TN 37122	0.15 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	711 Bob White Ct, Mount Juliet, TN 37122	0.32 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>	6.55 miles	<b>Date Signed</b>	06/26/2024

*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.**