

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	6320 Banbury Drive, Fort Worth, TX 76119	Order ID	6647034	Property ID	28153591
Inspection Date	03/09/2020	Date of Report	03/12/2020		
Loan Number	37918	APN	02745860		
Borrower Name	NA	County	Tarrant		

Tracking IDs

Order Tracking ID	Aged BPO CITI	Tracking ID 1	Aged BPO CITI
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$5,087	The property appears to be in good condition. It was listed last year as an investor special but as per the exterior inspection, the property appears to have been recently repaired.	
Assessed Value	\$177,635		
Zoning Classification	R-1		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (N/A)		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	The subject's subdivision is an older neighborhood with typical single story and two story brick/siding homes. There are schools and city parks nearby which may be positive to some buyers.	
Sales Prices in this Neighborhood	Low: \$180,000 High: \$310,000		
Market for this type of property	Increased 4 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6320 Banbury Drive	3224 Centennial Rd	6825 Rustic Dr	3329 Centennial Rd
City, State	Fort Worth, TX	Forest Hill, TX	Forest Hill, TX	Forest Hill, TX
Zip Code	76119	76119	76140	76119
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.52 ¹	0.83 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$189,900	\$199,900	\$165,000
List Price \$	--	\$184,900	\$177,900	\$165,000
Original List Date		01/15/2020	06/24/2019	02/13/2020
DOM · Cumulative DOM	-- · --	53 · 57	262 · 262	8 · 28
Age (# of years)	56	50	52	49
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,872	2,080	1,812	1,925
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	None	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.34 acres	0.21 acres	0.30 acres	0.15 acres
Other	Fireplace	fireplace	--	fireplace

* 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.

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

Listing 1 Superior condition as it features some updates and repairs, superior appeal, similar location, similar amenities and quality of construction.

Listing 2 Superior condition as it features some updates and repairs, superior appeal, similar location, similar amenities and quality of construction.

Listing 3 Similar location, same subdivision, similar amenities, similar quality of construction, similar style, superior condition, similar views.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6320 Banbury Drive	3608 Oak Haven Dr	6321 Banbury Dr	6416 Forest Hill Dr
City, State	Fort Worth, TX	Forest Hill, TX	Forest Hill, TX	Forest Hill, TX
Zip Code	76119	76119	76119	76119
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.04 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$189,900	\$164,900	\$165,000
List Price \$	--	\$189,900	\$164,900	\$157,000
Sale Price \$	--	\$189,900	\$155,000	\$151,500
Type of Financing	--	Va	Conventional	Conventional
Date of Sale	--	07/03/2019	04/19/2019	07/19/2019
DOM · Cumulative DOM	-- · --	4 · 32	168 · 168	54 · 101
Age (# of years)	56	55	57	53
Condition	Good	Good	Good	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	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,872	1,726	2,406	2,369
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	8	8	8	9
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.34 acres	0.30 acres	0.26 acres	0.28 acres
Other	Fireplace	fireplace	--	fireplace
Net Adjustment	--	+\$2,000	+\$5,000	+\$10,000
Adjusted Price	--	\$191,900	\$160,000	\$161,500

* Sold 1 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** 2000 due to less square footage. Superior condition as it features some updates and repairs, superior appeal, similar location, similar amenities and quality of construction.
- Sold 2** 5000 due to smaller lot size. Superior condition as it features some updates and repairs, superior appeal, similar location, similar amenities and quality of construction.
- Sold 3** 10000 due to average condition. Similar lot with similar external influences. Very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood. Similar appeal to buyers.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The property was listed on 09/27/2019 for \$129,900. The listing was then reduced to \$114,900 on 10/24/2019. It was finally cancelled on 10/30/2019 after being on the market for 27 days without selling.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$189,900	\$189,900
Sales Price	\$189,000	\$189,000
30 Day Price	\$180,000	--
Comments Regarding Pricing Strategy		
<p>All of the sales and listings utilized in this report are the closest most recent comparable properties that could be found and verified in subject's own subdivision and surrounding subdivisions. These homes are deemed to be the most comparable properties in terms of location, condition, and physical characteristics including age, quality of construction, amenities, GLA, lot size, room count, style and parking spaces. However, some differences exist for which adjustments have been calculated. All adjustments for physical differences are believed to be self-explanatory. After making the necessary adjustments, all sales were concluded to provide a reliable indication of value for the subject property and were included in the final analysis. The local real estate market is currently flourishing as a Seller's Market, and values are increasing in most areas. Market time is decreasing for most properties if priced competitively, and many are obtaining multiple offers soon after coming on the market. There are many cash buyers available both as owner occupants and Investors. Inventory is low and demand is high at the present time and most homes are selling for over asking price. Investors are actively purchasing properties in the area and the market for owner occupied properties is excellent. Buyers, however, are finding it more difficult to obtain financing as lending practices have become more stringent. Time period from contract to close is increasing.</p>		

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



Side



Street



Street

Listing Photos

L1 3224 Centennial Rd
Forest Hill, TX 76119



Front

L2 6825 Rustic Dr
Forest Hill, TX 76140



Front

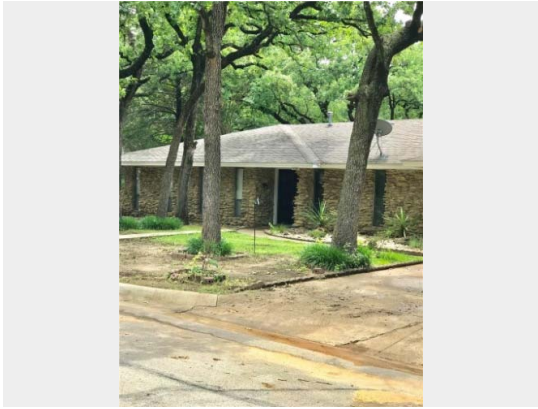
L3 3329 Centennial Rd
Forest Hill, TX 76119



Front

Sales Photos

S1 3608 Oak Haven Dr
Forest Hill, TX 76119



Front

S2 6321 Banbury Dr
Forest Hill, TX 76119



Front

S3 6416 Forest Hill Dr
Forest Hill, TX 76119



Front

ClearMaps Addendum

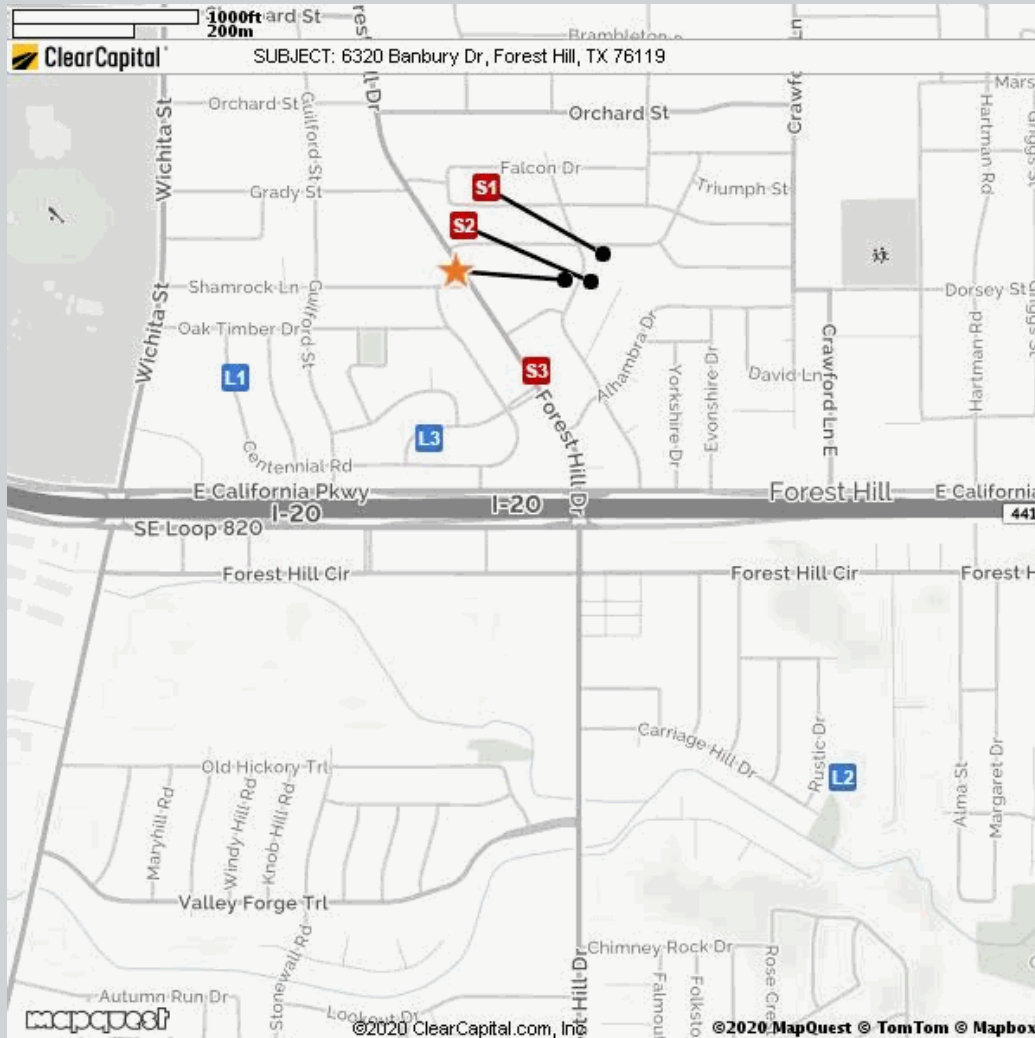
Address ★ 6320 Banbury Drive, Fort Worth, TX 76119

Loan Number 37918

Suggested List \$189,900

Suggested Repaired \$189,900

Sale \$189,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6320 Banbury Dr, Forest Hill, TX	--	Parcel Match
L1 Listing 1	3224 Centennial Rd, Fort Worth, TX	0.52 Miles ¹	Parcel Match
L2 Listing 2	6825 Rustic Dr, Fort Worth, TX	0.83 Miles ¹	Parcel Match
L3 Listing 3	3329 Centennial Rd, Fort Worth, TX	0.33 Miles ¹	Parcel Match
S1 Sold 1	3608 Oak Haven Dr, Fort Worth, TX	0.07 Miles ¹	Parcel Match
S2 Sold 2	6321 Banbury Dr, Fort Worth, TX	0.04 Miles ¹	Parcel Match
S3 Sold 3	6416 Forest Hill Dr, Fort Worth, TX	0.16 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	Susan Hill	Company/Brokerage	Susan Hill REO Services
License No	351010	Address	2303 Roosevelt Drive Arlington TX 76016
License Expiration	01/31/2022	License State	TX
Phone	8179946995	Email	info@suehillgroup.com
Broker Distance to Subject	7.22 miles	Date Signed	03/12/2020

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 REPORT SHOULD NOT BE CONSIDERED AN APPRAISAL. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.

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.