

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	3828 Dexter Avenue, Fort Worth, TX 76107	Order ID	6716430	Property ID	28391334
Inspection Date	05/17/2020	Date of Report	05/20/2020		
Loan Number	39110	APN	02298600		
Borrower Name	Citibank	County	Tarrant		

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

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	The subject property is in good condition. I did not note any major deferred maintenance or repair issues at the time of inspection. The roof shows no signs of deficiencies and the landscaping is maintained.
R. E. Taxes	\$6,114	
Assessed Value	\$230,997	
Zoning Classification	Single Family	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Lockbox)	
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		Neighborhood Comments
Location Type	Suburban	The average price per square foot of living space is \$211.24. The average home sells at 97.00% of current asking price and 93.08% of the original asking price. The average time on market is 62 days and the average year built is 1954. Numbers were obtained using MLS data only.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$167,500 High: \$715,000	
Market for this type of property	Increased 1.8 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3828 Dexter Avenue	3816 Birchman Ave	3936 Byers Avenue	3812 Collinwood Ave
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76107	76107	76107	76107
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.42 ¹	0.17 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,900	\$358,000	\$300,000
List Price \$	--	\$299,900	\$345,000	\$300,000
Original List Date		01/31/2020	02/05/2020	04/30/2020
DOM · Cumulative DOM	-- · --	104 · 110	18 · 105	14 · 20
Age (# of years)	65	78	79	79
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,267	1,193	1,334	1,212
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 2
Total Room #	7	7	8	6
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.14 acres	0.14 acres	0.14 acres
Other	--	--	--	--

* Listing 3 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.

Current Listings - Cont.

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

Listing 1 *A MUST SEE* Charming and Cozy 3 bedroom 1 bath home located in a highly desirable area of W. Fort Worth. Home features a modern feel with the charm and feel of 1940's. Bright interior with open floor plan, kitchen features granite countertops, subway tile backsplash, stainless steel appliances, and new glass cooktop. Split bedrooms share an updated bathroom with recently resurfaced tub, and original built in storage and vanity. 3rd bedroom is currently used as a custom closet with an incredible built in closet system that can easily be removed at buyers request. Spacious landscaped backyard perfect for entertaining.

Listing 2 Nothing is lacking in this charming updated Bungalow. The home features 3 bedrooms and 2 full baths with an incredible amount of storage. Wood floors throughout and not one detail left undone in the kitchen area with granite countertops and all new appliances. Separate laundry room, pantry and storage area right off of the kitchen. The corner lot is ample size with new fence, landscaping, and deck for summer cookouts. Detached 2 car garage is in great shape, attic is partially floored. Sunporch is not included in the square footage and has a window unit for heat and cooling

Listing 3 Wow! Fully updated home in Arlington Heights, 3 bedroom full master, laundry, lots of update, but kept the original details, such as brass doorknobs, and restored the hardwood floor.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3828 Dexter Avenue	3725 Washburn Ave	3925 Linden Ave	3932 Dexter Ave
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76107	76107	76107	76107
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.23 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$285,000	\$315,000	\$350,000
List Price \$	--	\$285,000	\$315,000	\$329,500
Sale Price \$	--	\$283,720	\$315,000	\$324,700
Type of Financing	--	Cash	Conventional	Fha
Date of Sale	--	02/14/2020	03/13/2020	10/21/2019
DOM · Cumulative DOM	-- · --	32 · 32	42 · 42	129 · 129
Age (# of years)	65	83	68	79
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,267	1,402	1,340	1,419
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	2 · 1 · 1	2 · 2
Total Room #	7	7	7	8
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.14 acres	0.14 acres	0.14 acres
Other	--	fireplace	--	fireplace
Net Adjustment	--	-\$6,750	-\$3,650	-\$12,600
Adjusted Price	--	\$276,970	\$311,350	\$312,100

* 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** This is a charming bungalow in a prime location, close to museums and the Dickies Arena. There is a quaint front porch that leads you into the homes large living room. The kitchen and dining room are open to one another. The homes three bedrooms share the updated hall bathroom. The current owners have made several cosmetic and mechanical updates. The third bedroom could also serve well as a second living room or a study. At the back of the house is a good sized covered wood deck. Another big plus is there is an oversized two car garage with ample storage or room for a workshop.-6750 sq ft
- Sold 2** Incredibly immaculate totally remodeled and upgraded home with all the upgrades on one of the most elegant and updated streets in all of Arlington Heights. With new granite counters, Upgraded High Efficiency Windows, new kitchen cabinets and hand-scraped hardwood floors... plus 8-foot fence... this one won't last long. Buyer & buyer's agent to verify all information contained herein.-3650 sq ft
- Sold 3** CHARMING white house in cultural district will capture your hearts! This 2 bedroom, 2 bath, 2 living, 2 dining home has been carefully and thoughtfully rehabbed and remodeled. Most floors are original hardwoods, one original bath. Lovely kitchen with granite, subway tile, soft close cabinetry. Kitchen opens to knotty pine living area with space for breakfast table and lovely views of back yard. Handy work nook with built in desk in living area. HUGE utility room with sink and room for freezer or fridge. 1960's functioning fallout shelter in back sleeps four SEE ATTACHED. 1-and half car detached garage and two car carport provide covered parking for three. Every inch of this home has been lovingly restored.-5000 concessions -7600 sq ft

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	eXp Realty LLC	The home is currently listed					
Listing Agent Name	Phillip Dodd						
Listing Agent Phone	(817) 915-2502						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	10/18/2019	\$1	Tax Records
03/27/2020	\$324,900	04/16/2020	\$309,900	Pending/Contract	05/18/2020	\$309,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$282,000	\$282,000
Sales Price	\$277,000	\$277,000
30 Day Price	\$266,000	--
Comments Regarding Pricing Strategy		
<p>The comp search criteria is as follows: 1 miles proximity, 365 days to the date of sale, 400 square foot of living space, 20 years to the age of the subject and all homes are 1 story. The search was performed using only mls data. The difference in the prior report and this reports value is due to the fact that the first report was considered in average condition and the report was in good.</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

Listing Photos

L1 3816 Birchman Ave
Fort Worth, TX 76107



Front

L2 3936 Byers Avenue
Fort Worth, TX 76107



Front

L3 3812 Collinwood Ave
Fort Worth, TX 76107



Front

Sales Photos

S1 3725 Washburn Ave
Fort Worth, TX 76107



Front

S2 3925 Linden Ave
Fort Worth, TX 76107



Front

S3 3932 Dexter Ave
Fort Worth, TX 76107



Front

ClearMaps Addendum

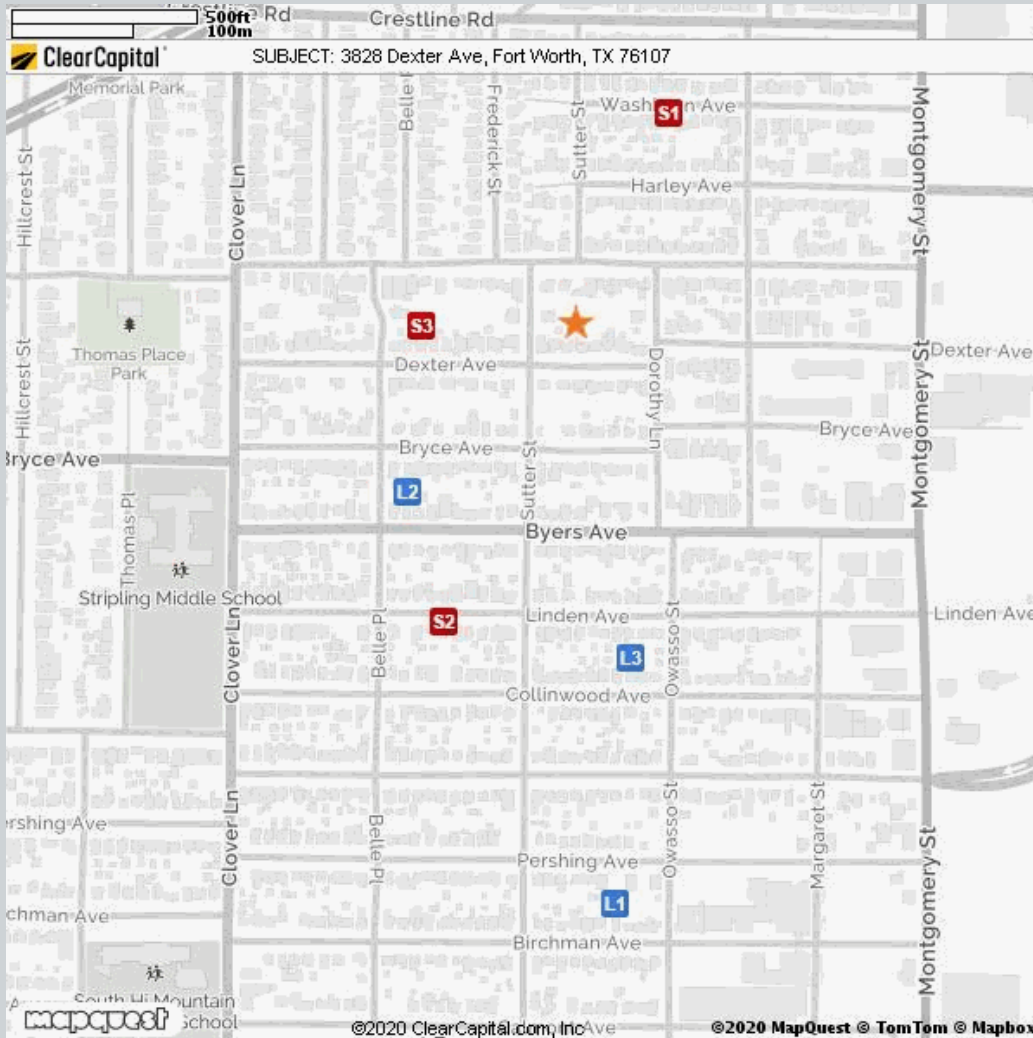
Address ★ 3828 Dexter Avenue, Fort Worth, TX 76107

Loan Number 39110

Suggested List \$282,000

Suggested Repaired \$282,000

Sale \$277,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3828 Dexter Ave, Fort Worth, TX	--	Parcel Match
L1	3816 Birchman Ave, Fort Worth, TX	0.42 Miles ¹	Parcel Match
L2	3936 Byers Avenue, Fort Worth, TX	0.17 Miles ¹	Parcel Match
L3	3812 Collinwood Ave, Fort Worth, TX	0.24 Miles ¹	Parcel Match
S1	3725 Washburn Ave, Fort Worth, TX	0.17 Miles ¹	Parcel Match
S2	3925 Linden Ave, Fort Worth, TX	0.23 Miles ¹	Parcel Match
S3	3932 Dexter Ave, Fort Worth, TX	0.11 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	Alyssa Price	Company/Brokerage	EXIT Realty Elite
License No	654677	Address	681 N Saginaw Blvd Saginaw TX 76179
License Expiration	04/30/2021	License State	TX
Phone	8175384991	Email	alyssakprice@gmail.com
Broker Distance to Subject	8.84 miles	Date Signed	05/20/2020

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.