

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	735 Rolling Mill Drive, Sugar Land, TX 77498	Order ID	6408681	Property ID	27510555
Inspection Date	11/09/2019	Date of Report	11/09/2019		
Loan Number	39260	APN	7600-02-001-0250-907		
Borrower Name	Catamount Properties 2018 LLC	County	Fort Bend		

Tracking IDs

Order Tracking ID	CITL_BPO_11.08.19 - v1	Tracking ID 1	CITL_BPO_11.08.19 - v1
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Chrisette Wigfall & Edirs Mitchell	Condition Comments	
R. E. Taxes	\$5,016	The subject appears to be in average condition with no noted repairs from exterior drive by viewing.	
Assessed Value	\$238,660		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Sugarmill HOA 000-000-0000		
Association Fees	\$750 / Year (Pool,Landscaping,Greenbelt)		
Visible From Street	Visible		
Road Type	Private		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Sugarmill is an established well maintained community that is conveniently located near all services and major highways.	
Sales Prices in this Neighborhood	Low: \$190,000 High: \$330,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	735 Rolling Mill Drive	13823 Inymount Dr	613 W Hillary Cir	827 Millpond Dr
City, State	Sugar Land, TX	Sugar Land, TX	Sugar Land, TX	Sugar Land, TX
Zip Code	77498	77498	77498	77498
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.78 ¹	0.32 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$239,995	\$260,000	\$318,000
List Price \$	--	\$239,995	\$248,900	\$318,000
Original List Date		10/31/2018	07/03/2019	11/01/2019
DOM · Cumulative DOM	-- · --	271 · 374	128 · 129	7 · 8
Age (# of years)	36	44	36	36
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	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,975	2,164	1,847	2,354
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	7	8	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	Pool - Yes Spa - Yes
Lot Size	0.20 acres	0.18 acres	2.13 acres	0.25 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced

* Listing 2 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** CHARMING HOME SHOWS LIKE A MODEL! With great curb appeal in Covington Woods. This exceptional home with designer selected finishes and color palette is meticulously modernized. The gracious 4-2 residence comprises of 2,164 interior square feet with a detached garage. I absolutely love the way this home flows as you walk thru the front door. New granite countertops and appliances have been installed in this light and bright, spacious kitchen. This home also features beautiful laminate Floors thru-out, High Ceilings, and the upstairs balcony overlooks the family room below. The Master Suite is situated on the bottom floor of this home that has French doors that lead to the outside patio. Bathrooms have been upgraded w/modern finishes and master bath features oversized standing shower w/stylish tile. The possibilities are endless! Come see this gem today!
- Listing 2** High and dry, A nice, cozy and quiet neighborhood home with 3 bedrooms with 1 extra room that can be make into a 4th bed room. Two full baths. Hardwood - bamboo flooring throughout the house, recess lighting, granite countertops in the bathrooms and kitchen, slates flooring in the front and back of the house, white marbles Chimney, all Kohler fixtures, glass doors in the bathrooms, new dishwasher, hardy planks and brick exterior.
- Listing 3** Beautiful 1 story nestled on a large lot on a quiet street * Spacious family room looks out to the lushly landscaped backyard with an inviting recreation pool * No carpet * Tile in main living areas * Wood or Pergo in bedrooms * Delightful island kitchen includes Corian countertops, new Stainless Steel oven and microwave * White cabinets with glass fronts * 2 pantries and a desk * Great 15X6 utility room with sink * Covered back porch is off the Master suite * Master bath has separate walk-in shower and whirlpool tub for 2 * Plan features nice storage including walk- in closets in secondary bedrooms and 3 master closets * Elegant updated second bath * Updates include roof, energy efficient windows, Pex piping, electrical box, HVAC 2011 * Convenient sprinkler system covers both front and back yard * Generator services whole house

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	735 Rolling Mill Drive	13823 Woodchester Dr	715 Rolling Mill Dr	706 Palm Grove Cir
City, State	Sugar Land, TX	Sugar Land, TX	Sugar Land, TX	Sugar Land, TX
Zip Code	77498	77498	77498	77498
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.90 ¹	0.05 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$245,000	\$267,777	\$278,000
List Price \$	--	\$245,000	\$259,777	\$278,000
Sale Price \$	--	\$249,000	\$250,000	\$278,000
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	07/26/2019	08/16/2019	10/09/2019
DOM · Cumulative DOM	-- · --	43 · 81	49 · 57	12 · 47
Age (# of years)	36	44	37	36
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	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,975	1,774	1,849	2,139
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	0.18 acres	0.19 acres	0.20 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced
Net Adjustment	--	+\$2,010	+\$1,260	-\$1,640
Adjusted Price	--	\$251,010	\$251,260	\$276,360

* Sold 2 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** A REAL FIRST CHOICE! Happiness will thrive in this remodeled home near pool & park. Whip up delicious treats in the classy kitchen with solid wood cabinets, granite counter tops, stainless steel appliances and gas cooking on 5-burner stovetop. Comfort & taste unite in this jewel in large den with vaulted ceiling, fireside cheer and easy clean ceramic tile flooring. Feel right at home in master suite with large walk-in closet & top of the line Anderson easy-out sliding glass door to comfortable covered patio. A real honey in totally remodeled master bath w/walk-in shower, extravagant custom mirrors. Delightful additional features include refrigerator, washer & dryer included, recent paint & carpets, all new doors, custom blinds, Hardiplank siding. Save \$\$ on utilities with double paned windows. No more worries of broken pipes; all new Pex plumbing thru-out. Too much more to mention. Come see today. A BEAUTIFUL BUY!
- Sold 2** Lovely open floor plan one story in Sugar Mill. Low taxes, no MUD! Home features many tasteful updates to include granite counters w/under-cabinet lighting in island kitchen; recently remodeled MBA w/granite counters/double sinks and a large walk-in custom shower with river stone flooring/accents; granite bench seating; remodeled 2nd bath w/wide soaking tub & custom tile ('18); Walk-in closets in all bedrooms. Great outdoor living space w/relaxing custom deck & attractive landscaping. Sprinkler system front & back. Flagstone walkway/porch at front entry; low maintenance epoxy flooring in garage. New roof & water heater ('17). See Additional updated/upgraded items on sheet within HMLS. Walk to neighborhood pool & common area. Easy access to Hwy 90 & Hwy 59. **NOTE: 1,849 SF Per Seller's Appraisal 2016**
- Sold 3** One of a kind one story nestled on a large, wooded cul-de-sac lot * Plan features a covered side porch plus a trellis covered patio * Wonderful built-ins & storage closets through-out home * Kitchen boast of rich tile plank flooring, updated dishwasher, garden window & floor to ceiling storage * Dining area flows into a beautiful, open & bright family room with a attractive wall of bookshelves & high ceilings * Rich tile plank flooring extend into the entry, dining, family & kitchen areas * Spacious master suite features a beautiful remodeled master bath with a large, natural stone walk-in shower, plank tiles, fixtures and large framed mirror * Secondary bedrooms have wood flooring * 2nd bath has nice updates incl tile floors * Extended garage has a floored attic, utility sink, additional washer/dryer connections & Wi-Fi enabled garage door opener * Sprinkler System * Recent Fiberglass insulation * Pex Pipes installed 2015 * Walk to pool, parks & schools * Low tax rate * FBISD

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No sales nor listing history for the subject in the local MLS in the last 12 months.			
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	\$260,000	\$260,000
Sales Price	\$255,000	\$255,000
30 Day Price	\$252,000	--
Comments Regarding Pricing Strategy		
I used the CMA I pulled to get the values in this market.		

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.
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Subject Photos



Front



Address Verification



Street



Street

Listing Photos

L1 13823 Inymount Dr
Sugar Land, TX 77498



Front

L2 613 W Hillary Cir
Sugar Land, TX 77498



Front

L3 827 Millpond Dr
Sugar Land, TX 77498



Front

Sales Photos

S1 13823 Woodchester Dr
Sugar Land, TX 77498



Front

S2 715 Rolling Mill Dr
Sugar Land, TX 77498



Front

S3 706 Palm Grove Cir
Sugar Land, TX 77498



Front

ClearMaps Addendum

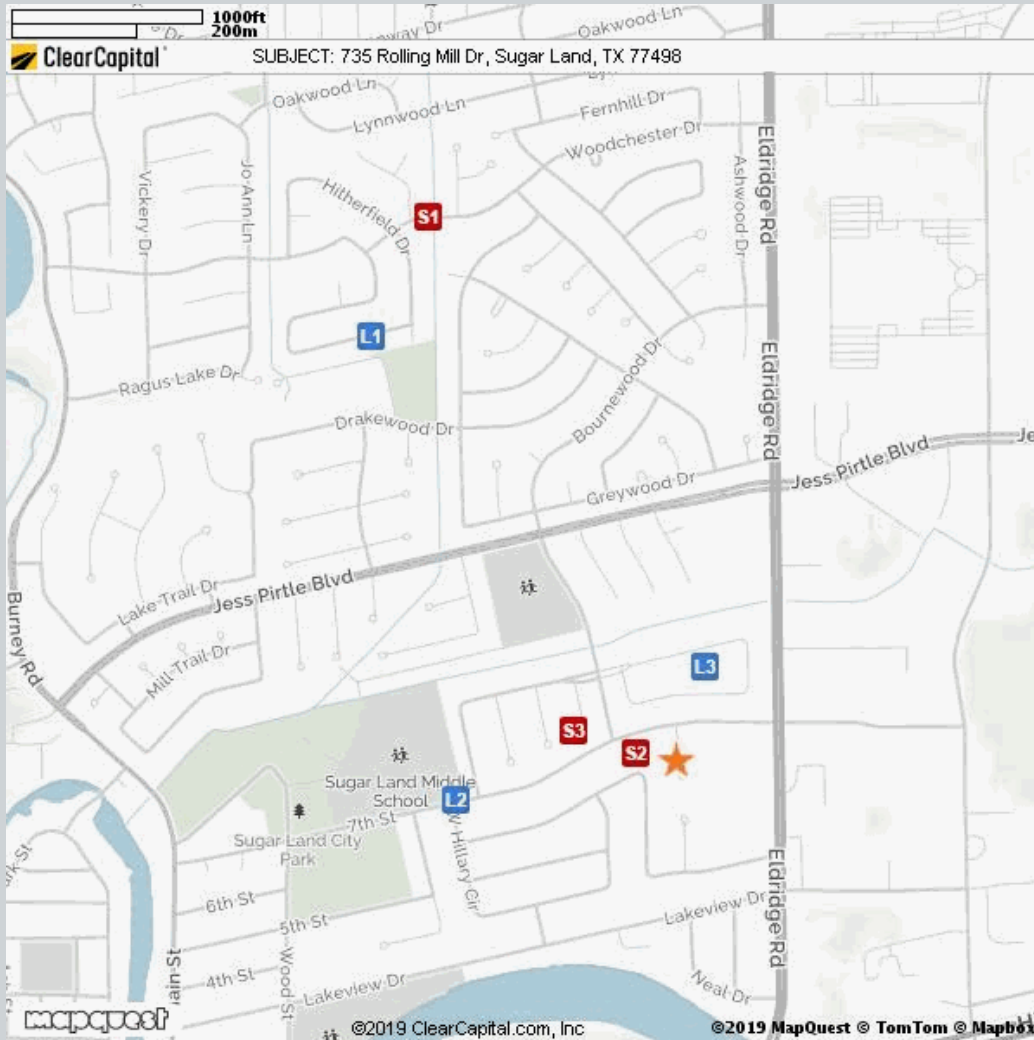
Address ★ 735 Rolling Mill Drive, Sugar Land, TX 77498

Loan Number 39260

Suggested List \$260,000

Suggested Repaired \$260,000

Sale \$255,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	735 Rolling Mill Dr, Sugar Land, TX	--	Parcel Match
L1 Listing 1	13823 Inymount Dr, Sugar Land, TX	0.78 Miles ¹	Parcel Match
L2 Listing 2	613 W Hillary Cir, Sugar Land, TX	0.32 Miles ¹	Parcel Match
L3 Listing 3	827 Millpond Dr, Sugar Land, TX	0.16 Miles ¹	Parcel Match
S1 Sold 1	13823 Woodchester Dr, Sugar Land, TX	0.90 Miles ¹	Parcel Match
S2 Sold 2	715 Rolling Mill Dr, Sugar Land, TX	0.05 Miles ¹	Parcel Match
S3 Sold 3	706 Palm Grove Cir, Sugar Land, TX	0.15 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Nicole Hudson	Company/Brokerage	Ultimate Realty
License No	526170	Address	2319 Cezanne Cir Missouri City TX 77459
License Expiration	03/31/2020	License State	TX
Phone	8328807750	Email	realtornikki@me.com
Broker Distance to Subject	11.24 miles	Date Signed	11/09/2019

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.