

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	104 Callender Drive, Fort Worth, TX 76108	Order ID	6654608	Property ID	28191826
Inspection Date	03/12/2020	Date of Report	03/13/2020		
Loan Number	40106	APN	05419514		
Borrower Name	Catamount Properties 2018 LLC	County	Tarrant		

Tracking IDs

Order Tracking ID	Citi_BPO_03.11.20	Tracking ID 1	Citi_BPO_03.11.20
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Moon Kevin	Condition Comments	
R. E. Taxes	\$4,072	The subject property is in average 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.	
Assessed Value	\$144,653		
Zoning Classification	Single Family		
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	The average price per square foot of living space is \$115.88. The average home sells at 99.22% of current asking price and 96.98% of the original asking price. The average time on market is 28 days and the average year built is 1993. Numbers were obtained using MLS data only.	
Sales Prices in this Neighborhood	Low: \$120,500 High: \$239,000		
Market for this type of property	Increased 3.7 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	104 Callender Drive	9952 Lone Eagle Dr	216 Callender Dr	10117 Indian Mound Rd
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76108	76108	76108	76108
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.13 ¹	0.34 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$179,000	\$174,900	\$195,000
List Price \$	--	\$179,000	\$174,900	\$195,000
Original List Date		02/06/2020	02/28/2020	02/28/2020
DOM · Cumulative DOM	-- · --	34 · 36	12 · 14	12 · 14
Age (# of years)	25	35	35	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 Ranch	2 Stories Traditional	2 Stories Traditional	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,432	1,574	1,682	1,546
Bdrm · Bths · ½ Bths	2 · 2	3 · 1 · 1	3 · 2 · 1	3 · 2
Total Room #	5	7	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	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	0.14 acres	0.09 acres	0.13 acres	0.19 acres
Other	--	fireplace	fireplace	fireplace

* 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 Updated and move in ready! Great location within walking distance to the elementary school! Nice floor-plan with 3 good sized bedrooms upstairs. Multiple living spaces, one with a wood burning fireplace! The entire property has been painted inside and out and has all new carpet and new luxury vinyl flooring in the main living. Granite counters, stainless steel appliances and nice back-splash in the kitchen. Nice lighting throughout and the upstairs full bathroom has a nice jetted tub! Brand new heating system and a newer exterior unit as well! This property is in great shape and ready for it's new owner!

Listing 2 MUST SEE HOME This home has been refreshed and is ready for move in large layout open floor plan

Listing 3 Come see this charming 3 bed, 2 bath home in Fort Worth! Gorgeous laminate wood floors throughout the living room which also features a floor to ceiling brick fireplace. Step into the bright and airy kitchen with stylish tin backsplash and breakfast room with outside access! You'll love the master bedroom with laminate wood floors, access to the backyard, and en-suite bath. Two more spacious bedrooms ensure there is room for everyone! Don't miss the expansive backyard with covered patio and two fenced areas. Conveniently located near I-820 and White Settlement Rd, just 20 minutes from Downtown Fort Worth!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	104 Callender Drive	9949 Lone Eagle Dr	9929 Long Rifle Dr	10020 Lone Eagle Dr
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76108	76108	76108	76108
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.22 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$175,000	\$175,000	\$187,000
List Price \$	--	\$169,950	\$175,000	\$187,000
Sale Price \$	--	\$169,950	\$180,000	\$190,000
Type of Financing	--	Fha	Va	Conventional
Date of Sale	--	10/21/2019	10/17/2019	03/10/2020
DOM · Cumulative DOM	-- · --	66 · 66	31 · 31	42 · 42
Age (# of years)	25	35	19	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 Ranch	2 Stories Traditional	1 Story Ranch	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,432	1,326	1,445	1,430
Bdrm · Bths · ½ Bths	2 · 2	3 · 1 · 1	3 · 2	4 · 2
Total Room #	5	7	7	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	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	0.14 acres	0.1 acres	0.11 acres	0.13 acres
Other	--	fireplace	fireplace	fireplace
Net Adjustment	--	-\$2,650	-\$2,225	\$0
Adjusted Price	--	\$167,300	\$177,775	\$190,000

* Sold 3 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** -2650 sq ft Great 2 Story house ! 3 Bedrooms upstairs with Jack and Jill bath and separate sinks. Downstairs has a bathroom next to the kitchen. Also extra storage under the stairs. New flooring and some new paint. Outside has a covered patio and storage building. Good little house at a good price !
- Sold 2** -1900 concessions -325 sq ft ****MULTIPLE OFFERS** already received. Please submit your offers by Friday, Sept 20 at 8pm ****LIGHT & BRIGHT!** Adorable one story open floor plan offering a spacious family room with fireplace. Updated kitchen. This well-maintained home offers a premier backyard setting with a stained extended patio and pergola ***Walk-in Closets*Brick Exterior*2 Car Garage with epoxy finish *Wood Privacy Fences*laminate flooring*** and much more. This **BEAUTIFUL** home won't last long! **UPDATED PHOTOS ON THURSDAY. **Home has solar panels, buyers will be responsible for transfer and taking over lease****
- Sold 3** This Fort Worth two-story home offers a fireplace, a breakfast bar, and a two-car garage.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The home sold once in the last 12 months but the sale was off market.			
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	\$190,000	\$190,000
Sales Price	\$185,000	\$185,000
30 Day Price	\$180,000	--
Comments Regarding Pricing Strategy		
The comp search criteria is as follows: 0.5 miles proximity, 180 days to the date of sale, 300 square foot of living space, 20 years to the age of the subject. The search was performed using only mls data.		

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



Side



Side



Street



Street

Listing Photos

L1 9952 Lone Eagle Dr
Fort Worth, TX 76108



Front

L2 216 Callender Dr
Fort Worth, TX 76108



Front

L3 10117 Indian Mound Rd
Fort Worth, TX 76108



Front

Sales Photos

S1 9949 Lone Eagle Dr
Fort Worth, TX 76108



Front

S2 9929 Long Rifle Dr
Fort Worth, TX 76108



Front

S3 10020 Lone Eagle Dr
Fort Worth, TX 76108



Front

ClearMaps Addendum

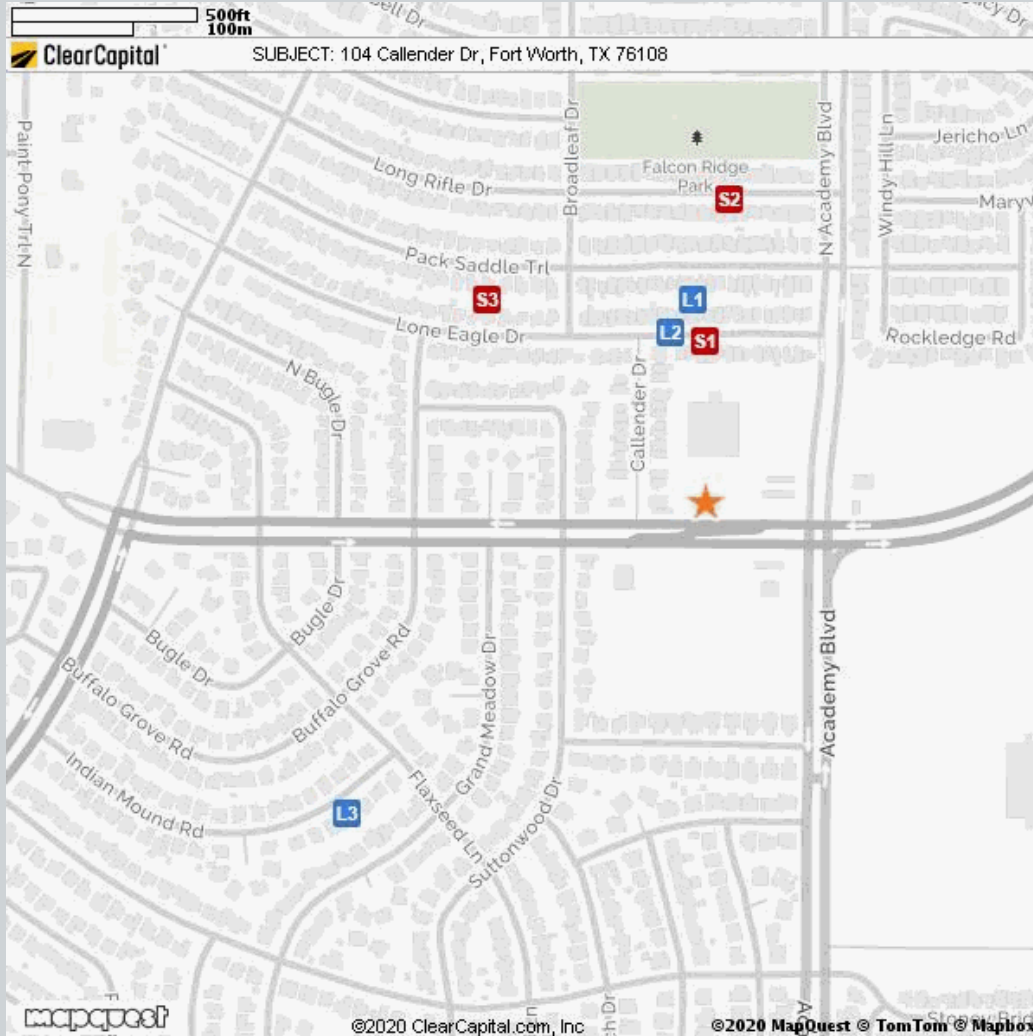
Address ★ 104 Callender Drive, Fort Worth, TX 76108

Loan Number 40106

Suggested List \$190,000

Suggested Repaired \$190,000

Sale \$185,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	104 Callender Dr, Fort Worth, TX	--	Street Centerline Match
L1 Listing 1	9952 Lone Eagle Dr, Fort Worth, TX	0.15 Miles ¹	Parcel Match
L2 Listing 2	216 Callender Dr, Fort Worth, TX	0.13 Miles ¹	Parcel Match
L3 Listing 3	10117 Indian Mound Rd, Fort Worth, TX	0.34 Miles ¹	Parcel Match
S1 Sold 1	9949 Lone Eagle Dr, Fort Worth, TX	0.12 Miles ¹	Parcel Match
S2 Sold 2	9929 Long Rifle Dr, Fort Worth, TX	0.22 Miles ¹	Parcel Match
S3 Sold 3	10020 Lone Eagle Dr, Fort Worth, TX	0.21 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	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	10.22 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.