

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>	15810 Congo Lane, Jersey Village, TX 77040	<b>Order ID</b>	6765450	<b>Property ID</b>	28531324
<b>Inspection Date</b>	07/10/2020	<b>Date of Report</b>	07/11/2020		
<b>Loan Number</b>	41188	<b>APN</b>	1047640000014		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Harris		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	20200710_BPOs	<b>Tracking ID 1</b>	20200710_BPOs		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	MAYDAK MARK	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$5,822	The home is in average condition. Both side of the home is clean and clear. No damage was found at the time of inspection.	
<b>Assessed Value</b>	\$203,756		
<b>Zoning Classification</b>	residential Homestea		
<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	This home is located in a city which is part of Harris county. They have 1,029 single family homes with 2,463 median square feet. The medium year built is 1978. The home values ranges between \$196K - 351 K.	
<b>Sales Prices in this Neighborhood</b>	Low: \$243,000 High: \$367,000		
<b>Market for this type of property</b>	Decreased 1 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	15810 Congo Lane	15609 Congo Ln	16505 Cornwall St	16005 Congo Ln
<b>City, State</b>	Jersey Village, TX	Jersey Village, TX	Jersey Village, TX	Jersey Village, TX
<b>Zip Code</b>	77040	77040	77040	77040
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.15 <sup>1</sup>	0.76 <sup>1</sup>	0.18 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$364,900	\$264,900	\$310,000
<b>List Price \$</b>	--	\$349,900	\$364,900	\$310,000
<b>Original List Date</b>		04/06/2020	06/25/2020	07/07/2019
<b>DOM · Cumulative DOM</b>	-- · --	95 · 96	15 · 16	369 · 370
<b>Age (# of years)</b>	46	47	41	44
<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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,463	3,150	2,848	2,912
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	5 · 3 · 1	4 · 2 · 1
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Detached 2 Car(s)	Detached 2 Car(s)	Attached 2 Car(s)	Detached 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>	0.26 acres	0.31 acres	0.28 acres	0.33 acres
<b>Other</b>	--	fireplace	fireplace	fireplace

\* Listing 3 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** Immaculate 2-story remodeled home in the sought-after community of Jersey Village! With gorgeous curb appeal & an impressive entrance. You'll enter into an oversized formal living, dining, & onto the den & dreamy kitchen. Gorgeous makeover w/ stunning interiors featuring; engineered hardwoods & tile flooring throughout, a newly designed kitchen w/ sprawling granite counters & SS appliances. Fabulous bathroom designs features all-new cabinetry, unique lighting, framed mirrors & stunning shower tile. Boasts new interior & exterior paint, updated lighting, designer bathroom selections & so much more! Let's not forget the HUGE backyard w/ \*BONUS\* sunroom addition, built for entertaining. A major selling point, this 13,650sf lot is ready for your stamp. Also, featuring a NEW ROOF, new HVAC system & ducts with completed foundation work.
- Listing 2** Home was completely remodeled with new siding, fresh paint inside and out, new engineered laminate floors, quartz counter-tops, new appliances and much more. This home features two primary bedrooms (one on each floor), formal dining, and a spacious kitchen. Outside you have a large covered patio perfect for entertaining and a second floor balcony overseeing the large backyard. No HOA, no MUD district, and located in Cy Fair ISD. Minutes from 290 and Beltway.
- Listing 3** Spacious 4/2.5/2 with elegant formal dining and living, Open kitchen with granite and updated appliances, rich slate flooring, Open den w. recent carpet. Game room down with extensive built-ins, Custom staircase, Master down with huge closet, Secondary bedrooms have plenty of closets. Bonus Room!!, Huge yard with plenty of fruit trees.

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	15810 Congo Lane	15518 Congo Ln	7902 Argentina St	15818 Lakeview Dr
<b>City, State</b>	Jersey Village, TX	Houston, TX	Houston, TX	Jersey Village, TX
<b>Zip Code</b>	77040	77040	77040	77040
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.26 <sup>1</sup>	0.59 <sup>1</sup>	0.08 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$249,900	\$275,000	\$279,000
<b>List Price \$</b>	--	\$249,900	\$259,500	\$259,900
<b>Sale Price \$</b>	--	\$242,000	\$255,000	\$249,500
<b>Type of Financing</b>	--	Unknown	Conventional	Unknown
<b>Date of Sale</b>	--	04/13/2020	05/29/2020	06/29/2020
<b>DOM · Cumulative DOM</b>	-- · --	119 · 119	233 · 233	66 · 66
<b>Age (# of years)</b>	46	50	47	45
<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 Traditional	2 Stories Traditional	1 Story Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,463	2,728	2,635	2,566
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	5 · 2 · 2	4 · 2 · 1	4 · 3 · 1
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Detached 2 Car(s)	Detached 2 Car(s)	Detached 3 Car(s)	Detached 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>	0.26 acres	0.27 acres	0.35 acres	0.27 acres
<b>Other</b>	--	fireplace	fireplace	fireplace
<b>Net Adjustment</b>	--	-\$13,609	-\$12,870	-\$9,678
<b>Adjusted Price</b>	--	\$228,391	\$242,130	\$239,822

\* Sold 3 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** This home was owned for 40 years by a wonderful family and was well take care of. 5 bedrooms, 2 full baths with 2 half baths. 2 bedrooms downstairs or other bedroom downstairs could be used as a study. Roof recently replaced, home just needs some updating. HUGE backyard beautifully landscaped backyard that is nice and secluded. Access to back of garage is good for a boat, golf cart or atv!! Refrigerator can be included in sale. Just needs some minor updating. Is across the street from Jersey Village High school so kids could walk to school! Great location-close to Beltway 8 and 290.
- Sold 2** 4 bedrooms, 2 and 1/2 bath, 3 cars garage in corner lot and big back yard one story house. Great community with lots of activities throughout year for families. Recent updates include fresh paint, new carpet. Plenty of cabinet and counter space in the kitchen. Covered patio was recently done . Master bedroom has His & Her custom closet. Close to all the local conveniences.
- Sold 3** Lovely French Traditional Two-Story home with plenty of space and an open floor plan. A large yard and a detached garage all nestled right in the middle of Jersey Village, just a few blocks from the school complex and swimming pool area. Granite Counter tops throughout, engineered hardwood in formal dining room, Large first floor master bedroom and bath. The walk-in shower features a body jet spa!! Two awesome 2nd story balconies overlooking the backyard. The stainless-steel gas stove, dishwasher and microwave, recessed lighting, large pantry, and an island with breakfast bar make this kitchen complete.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Coldwell Banker United	The Subject was listed on 05/01/2020 and sold on 07/10/2020					
<b>Listing Agent Name</b>	Roxann McDaniel						
<b>Listing Agent Phone</b>	713-557-7097						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<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>
05/01/2020	\$265,000	07/03/2020	\$234,900	Sold	07/10/2020	\$210,000	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$239,822	\$239,822
<b>Sales Price</b>	\$239,822	\$239,822
<b>30 Day Price</b>	\$239,822	--
<b>Comments Regarding Pricing Strategy</b>		
Compare to L3 and S3, the home can be sold as it at \$239,822		

## 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



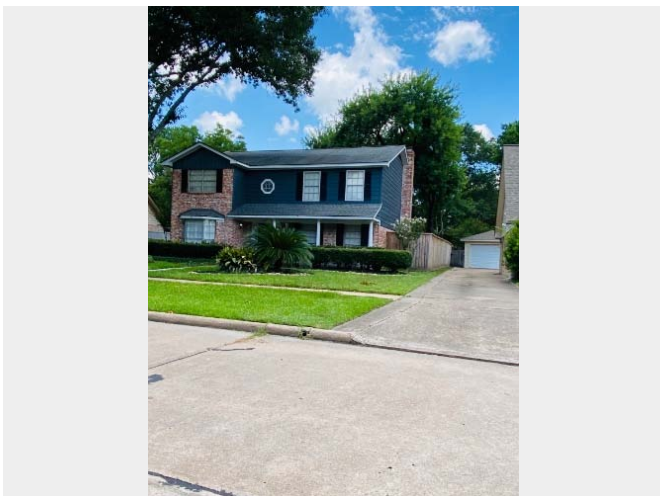
Address Verification



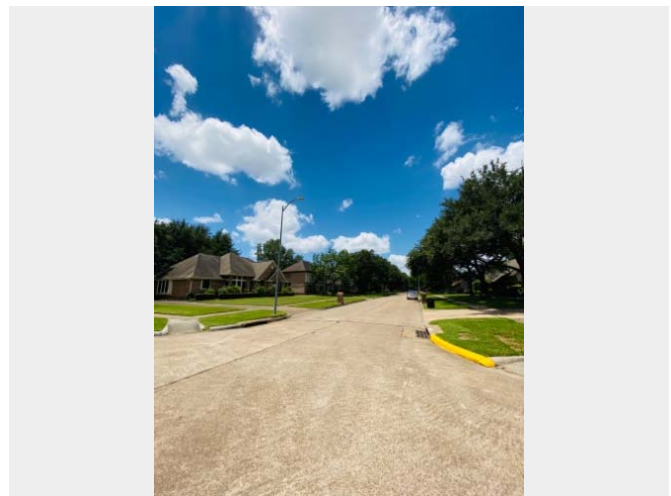
Address Verification



Side

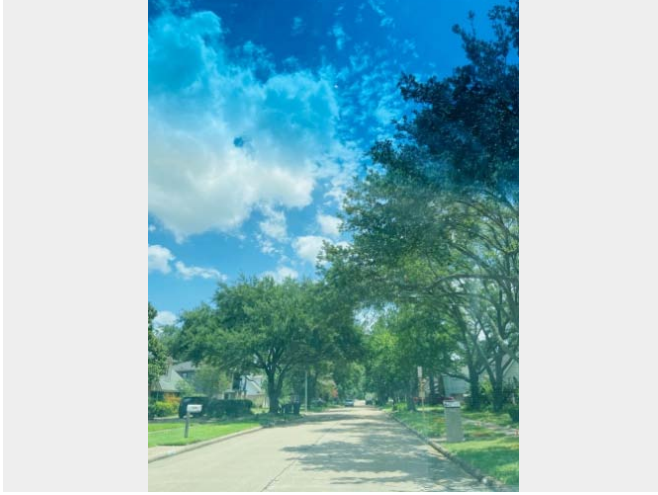


Side



Street

## Subject Photos



Street



## Listing Photos

**L1** 15609 Congo Ln  
Jersey Village, TX 77040



Front

**L2** 16505 Cornwall St  
Jersey Village, TX 77040



Front

**L3** 16005 Congo Ln  
Jersey Village, TX 77040



Front

## Sales Photos

**S1** 15518 Congo Ln  
Houston, TX 77040



Front

**S2** 7902 Argentina St  
Houston, TX 77040



Front

**S3** 15818 Lakeview Dr  
Jersey Village, TX 77040



Front

### ClearMaps Addendum

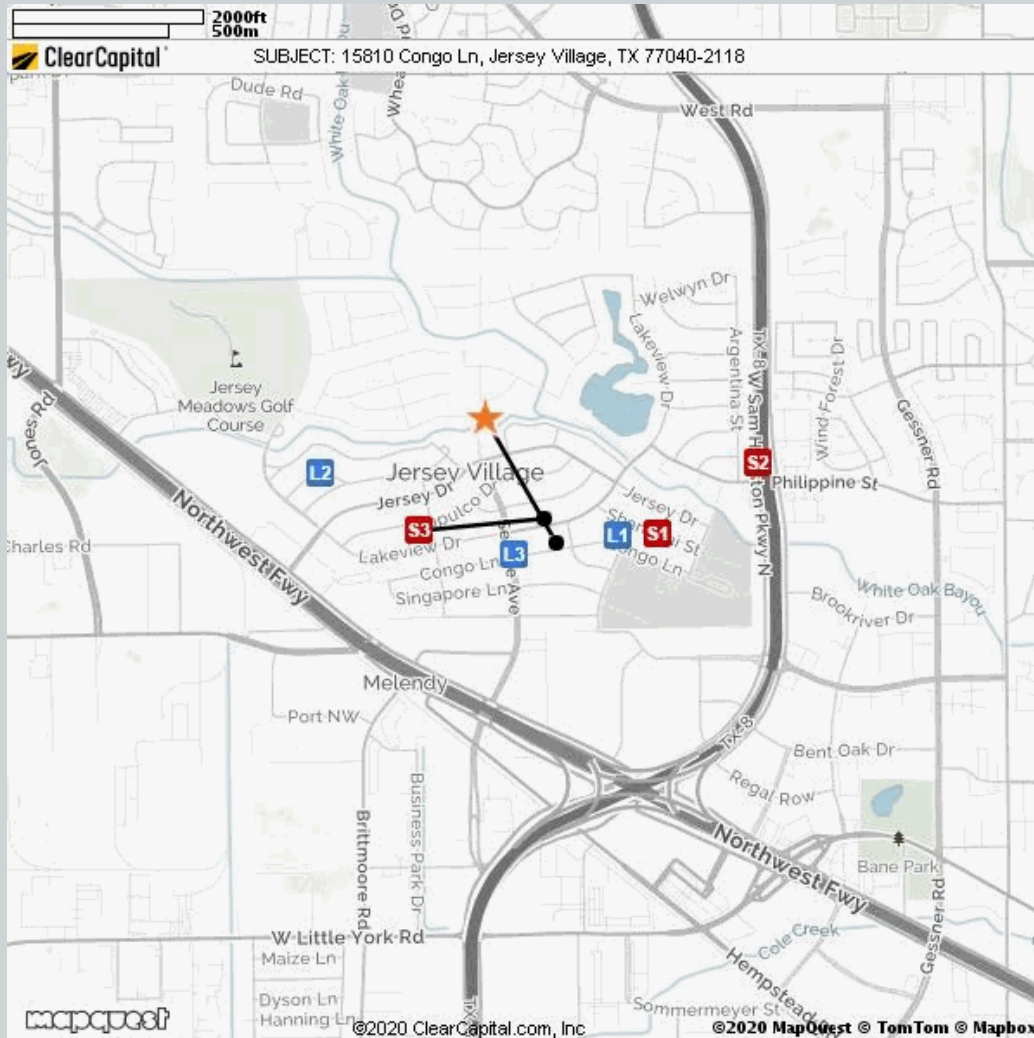
**Address** ★ 15810 Congo Lane, Jersey Village, TX 77040

**Loan Number** 41188

**Suggested List** \$239,822

**Suggested Repaired** \$239,822

**Sale** \$239,822



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	15810 Congo Ln, Jersey Village, TX	--	Parcel Match
L1	15609 Congo Ln, Houston, TX	0.15 Miles <sup>1</sup>	Parcel Match
L2	16505 Cornwall St, Houston, TX	0.76 Miles <sup>1</sup>	Parcel Match
L3	16005 Congo Ln, Houston, TX	0.18 Miles <sup>1</sup>	Parcel Match
S1	15518 Congo Ln, Houston, TX	0.26 Miles <sup>1</sup>	Parcel Match
S2	7902 Argentina St, Houston, TX	0.59 Miles <sup>1</sup>	Parcel Match
S3	15818 Lakeview Dr, Houston, TX	0.08 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>	THANH LE	<b>Company/Brokerage</b>	Century 21 Parisher Property
<b>License No</b>	647876	<b>Address</b>	12107 Arbor Blue Ln Cypress TX 77433
<b>License Expiration</b>	10/31/2020	<b>License State</b>	TX
<b>Phone</b>	8329681456	<b>Email</b>	thanh.le.realestate@gmail.com
<b>Broker Distance to Subject</b>	12.27 miles	<b>Date Signed</b>	07/10/2020

*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.**