

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	6744 Cylinda Sue Circle, Fort Worth, TX 76180	Order ID	6791082	Property ID	28618829
Inspection Date	08/06/2020	Date of Report	08/06/2020		
Loan Number	41424	APN	02771764		
Borrower Name	Catamount Properties 2018 LLC	County	Tarrant		

Tracking IDs					
Order Tracking ID	20200805_BPOs	Tracking ID 1	20200805_BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Hamilton, Donald	Condition Comments	
R. E. Taxes	\$4,020	Subject exterior looks to be in average condition with no visual exterior repairs noted.	
Assessed Value	\$212,827		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (Lockbox on door)		
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	Stable	Subject neighborhood has typical access to schools, employment, and municipal services. Subject is in keeping with its surrounding neighbors and consistent with the neighborhood.	
Sales Prices in this Neighborhood	Low: \$170,000 High: \$299,999		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6744 Cylinda Sue Circle	7021 Marilyn Lane	7029 Shauna Drive	3721 London Lane
City, State	Fort Worth, TX	North Richland Hills, TX	North Richland Hills, TX	Richland Hills, TX
Zip Code	76180	76180	76180	76118
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.53 ¹	0.45 ¹	1.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$219,000	\$249,900	\$225,000
List Price \$	--	\$219,900	\$249,900	\$225,000
Original List Date		05/10/2020	07/10/2020	12/04/2019
DOM · Cumulative DOM	-- · --	4 · 88	6 · 27	7 · 246
Age (# of years)	63	60	59	66
Condition	Average	Average	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	2 Stories Cont.	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,225	1,988	1,873	1,808
Bdrm · Bths · ½ Bths	4 · 3	4 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.27 acres	0.24 acres	0.26 acres	0.29 acres
Other	Tax #02771764	MLS#14339544	MLS#14385437	MLS#14237452

* 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 Comp is closest to subject in size and similar in curb appeal. Noted as clean and maintained with no recent updates or repairs noted in mls.

Listing 2 Comp is smaller than subject but superior in condition. Noted as recently updated and move in ready.

Listing 3 Comp is out of optimal range in size for subject but best and only comp available. Noted as recently updated and move in ready.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	6744 Cylinda Sue Circle	4928 Blaney Avenue	4325 Cummings Drive	6716 Manor Drive
City, State	Fort Worth, TX	North Richland Hills, TX	North Richland Hills, TX	North Richland Hills, TX
Zip Code	76180	76180	76180	76180
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.71 ¹	0.55 ¹	0.29 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$215,000	\$200,000	\$175,000
List Price \$	--	\$215,000	\$200,000	\$175,000
Sale Price \$	--	\$215,000	\$183,000	\$180,000
Type of Financing	--	Cash	Cash	Conventional
Date of Sale	--	08/01/2020	06/29/2020	06/18/2020
DOM · Cumulative DOM	-- · --	3 · 25	18 · 18	2 · 29
Age (# of years)	63	56	68	64
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	2 Stories Cont.	2 Stories Cont.	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,225	2,264	2,012	1,946
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	3 · 2	4 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.27 acres	0.4 acres	0.26 acres	0.29 acres
Other	Tax #02771764	MLS#14381962	MLS#14358902	MLS#14345360
Net Adjustment	--	-\$3,500	+\$9,316	+\$6,928
Adjusted Price	--	\$211,500	\$192,316	\$186,928

* 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** Comp is closest to subject in size and also same in style. Noted as recently updated and move in ready. Adjustments made for Year Build -3,500.
- Sold 2** Comp is smaller than subject but looks to be in similar condition. Noted as having "potential" with no updates noted. Adjustments made for Year Build +2,500, SF +6,816
- Sold 3** Comp is smaller than subject but looks to be similar in condition. Noted as As-is with recent water heater and AC. Adjustments made for Seller Cont -5,000, Garage +3,000, SF +8,928

Subject Sales & Listing History

Current Listing Status	Currently Listed			Listing History Comments			
Listing Agency/Firm	Rogers Healy and Associates			Subject is currently listed as Pending in MLS. List comments are as follows: One-Owner, estate property with tons of potential on a prime, corner lot in Skyline Addn. Primary Suite and two bedrooms down and guest suite and storage on the second floor addition. Spacious kitchen with attached den and fireplace is ready for your personal touch. Formal dining with built-ins and flexible living create an ideal flow. Hot and cold plumbing re-piped in 2-2020. Priced to sell as-is, bring your imagination!			
Listing Agent Name	2143684663						
Listing Agent Phone	214-264-9803						
# 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
04/30/2020	\$200,000	06/29/2020	\$175,000	Pending/Contract	07/02/2020	\$175,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$190,000	\$190,000
Sales Price	\$187,000	\$187,000
30 Day Price	\$182,000	--
Comments Regarding Pricing Strategy		
<p>*Per subject mls, subject looks to be priced needing repairs but none are noted in comments. So estimated in average condition per exterior inspection. Recommend interior inspection for a more accurate estimate of subject value. *Subject is a 2-story home exterior in average condition which conforms w/rest of homes in neighborhood in style, condition and year build but is larger in size. According to mls, average sf for subject market area is 1,974sf, average year build is 1962, average lot size is 0.32ac, average sold price is \$245,950. Land Only value is \$21,000. Tax Records and subject MLS Listing are attached. According to mls, there is no value difference for style. *Although order calls for comps sold within past 3 months, there were not enough conforming comps to meet this requirement while staying within the other optimal ranges for subject. The best comps available were used to estimate the subject market value. *This property appears to be vacant as per attached MLS listing. *This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice.</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

Subject Photos



Other



Other

Listing Photos

L1 7021 Marilyn Lane
North Richland Hills, TX 76180



Front

L2 7029 Shauna Drive
North Richland Hills, TX 76180



Front

L3 3721 London Lane
Richland Hills, TX 76118



Front

Sales Photos

S1 4928 Blaney Avenue
North Richland Hills, TX 76180



Front

S2 4325 Cummings Drive
North Richland Hills, TX 76180



Front

S3 6716 Manor Drive
North Richland Hills, TX 76180



Front

ClearMaps Addendum

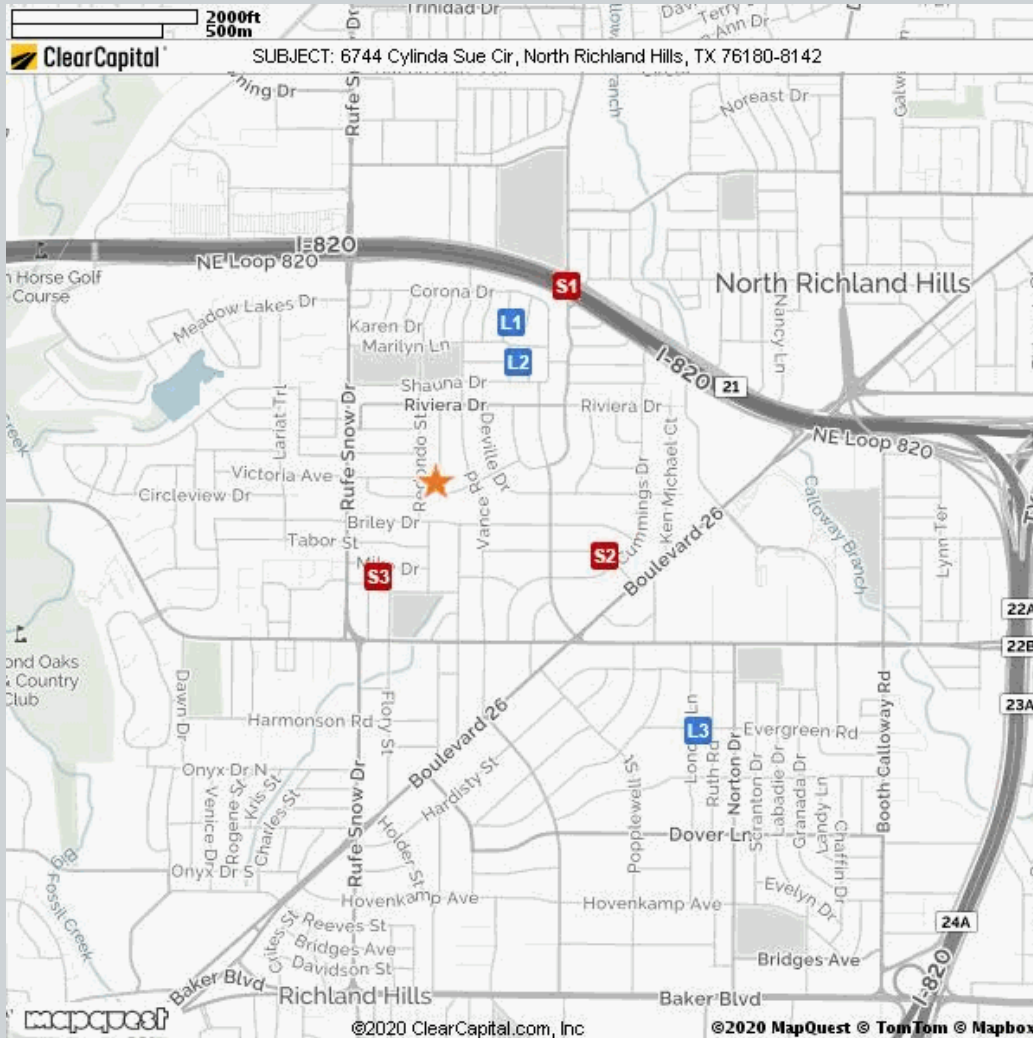
Address ★ 6744 Cylinda Sue Circle, Fort Worth, TX 76180

Loan Number 41424

Suggested List \$190,000

Suggested Repaired \$190,000

Sale \$187,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6744 Cylinda Sue Cir, North Richland Hills, TX	--	Parcel Match
L1	7021 Marilyn Lane, North Richland Hills, TX	0.53 Miles ¹	Parcel Match
L2	7029 Shauna Drive, North Richland Hills, TX	0.45 Miles ¹	Parcel Match
L3	3721 London Lane, Fort Worth, TX	1.05 Miles ¹	Parcel Match
S1	4928 Blaney Avenue, North Richland Hills, TX	0.71 Miles ¹	Parcel Match
S2	4325 Cummings Drive, North Richland Hills, TX	0.55 Miles ¹	Parcel Match
S3	6716 Manor Drive, North Richland Hills, TX	0.29 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	Nina Bean	Company/Brokerage	Summit Realty Group
License No	507502	Address	8032 Pebblebrook Drive Watauga TX 76148
License Expiration	05/31/2022	License State	TX
Phone	8179054181	Email	Txbporealtor@gmail.com
Broker Distance to Subject	4.09 miles	Date Signed	08/06/2020

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.