

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	9135 Bretshire Drive - Holdback, Dallas, TX 75228	Order ID	6794032	Property ID	28625755
Inspection Date	08/08/2020	Date of Report	08/10/2020		
Loan Number	41485	APN	00000727363000000		
Borrower Name	Catamount Properties 2018 LLC	County	Dallas		

Tracking IDs					
Order Tracking ID	20200807_BPOs	Tracking ID 1	20200807_BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Maureen Latour	Condition Comments	
R. E. Taxes	\$6,613	Single story brick home with attached rear parking garage. Exterior appears to be in average condition. No adverse features observed. Covered porch. Conforms to neighboring homes. Non busy streets, no water frontage observed.	
Assessed Value	\$241,920		
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Older suburban neighborhood with homes of similar age, style and construction. Stable fair market values. Many homes in neighborhood have been updated/remodel and neighborhood has held values. Minutes to schools, parks, shopping an dining.	
Sales Prices in this Neighborhood	Low: \$217,000 High: \$415,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	9135 Bretshire Drive - Holdback	8564 Bretshire Dr	8464 Bellingham Dr	9204 Sorrento St
City, State	Dallas, TX	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75228	75228	75228	75228
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.40 ¹	0.84 ¹	0.78 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,900	\$339,900	\$264,000
List Price \$	--	\$269,900	\$299,900	\$264,000
Original List Date		02/25/2020	03/07/2020	06/25/2020
DOM · Cumulative DOM	-- · --	135 · 167	155 · 156	6 · 46
Age (# of years)	59	58	64	63
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	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,980	1,843	1,998	1,971
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2	3 · 2 · 1	3 · 2
Total Room #	7	7	7	6
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
Lot Size	0.21 acres	0.25 acres	0.24 acres	0.17 acres
Other	--	--	--	--

* 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 Superior in number of bedrooms, equal in square footage, garage space, age and lot size, inferior in number of bathrooms

Listing 2 Equal in square footage, number of bedrooms, and bathrooms, garage space, age and construction

Listing 3 Equal in square footage, number of bedrooms, garage space, age and construction, inferior in number of bathrooms, superior with pool.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9135 Bretshire Drive - Holdback	9028 Fringewood Dr	8911 Sweetwater Dr	8452 Hunncut Road
City, State	Dallas, TX	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75228	75228	75228	75228
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.26 ¹	0.68 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$297,000	\$349,900	\$325,000
List Price \$	--	\$297,000	\$349,900	\$325,000
Sale Price \$	--	\$295,000	\$343,000	\$320,000
Type of Financing	--	Fha	Fha	Conv
Date of Sale	--	05/18/2020	05/18/2020	05/27/2020
DOM · Cumulative DOM	-- · --	11 · 52	16 · 45	2 · 33
Age (# of years)	59	59	58	58
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	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,980	1,900	2,058	2,106
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	7	6	6	6
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	0.21 acres	0.20 acres	0.23 acres	0.18 acres
Other	--	--	--	--
Net Adjustment	--	+\$8,500	-\$16,500	-\$18,900
Adjusted Price	--	\$303,500	\$326,500	\$301,100

* 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** Equal in square footage, number of bedrooms, and garage space, age and construction, inferior in number of bathrooms. Adjustments for bathrooms +8,500
- Sold 2** Equal in square footage, number of bedrooms, garage space, lot size, age and construction Adjustments for bathrooms +8,500, condition -25,000
- Sold 3** Superior in condition, equal in number of bedrooms, garage space, age and construction and style, inferior in number of bathrooms. Adjustments for square footage -2,400, bathrooms +8,500, condition -25,000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Listed 7/16/2007 149,900 Sold 11/30/2007 135,000				
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	\$302,000	\$302,000
Sales Price	\$302,000	\$302,000
30 Day Price	\$298,000	--
Comments Regarding Pricing Strategy		
Search parameters included square footage 1500-2500, year built 1956-1966, within 1 mile and sold date 5/9/2020-8/9/2020. Final suggested list price based on sold comps after adjustments made.		

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. The as-is conclusion appears to be adequately supported.
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Subject Photos



Front



Front



Front



Front



Front



Front

Subject Photos



Address Verification



Street



Street



Street

Listing Photos

L1 8564 Bretshire Dr
Dallas, TX 75228



Front

L2 8464 Bellingham Dr
Dallas, TX 75228



Front

L3 9204 Sorrento St
Dallas, TX 75228



Front

Sales Photos

S1 9028 Fringewood Dr
Dallas, TX 75228



Front

S2 8911 Sweetwater Dr
Dallas, TX 75228



Front

S3 8452 Hunncut Road
Dallas, TX 75228



Front

ClearMaps Addendum

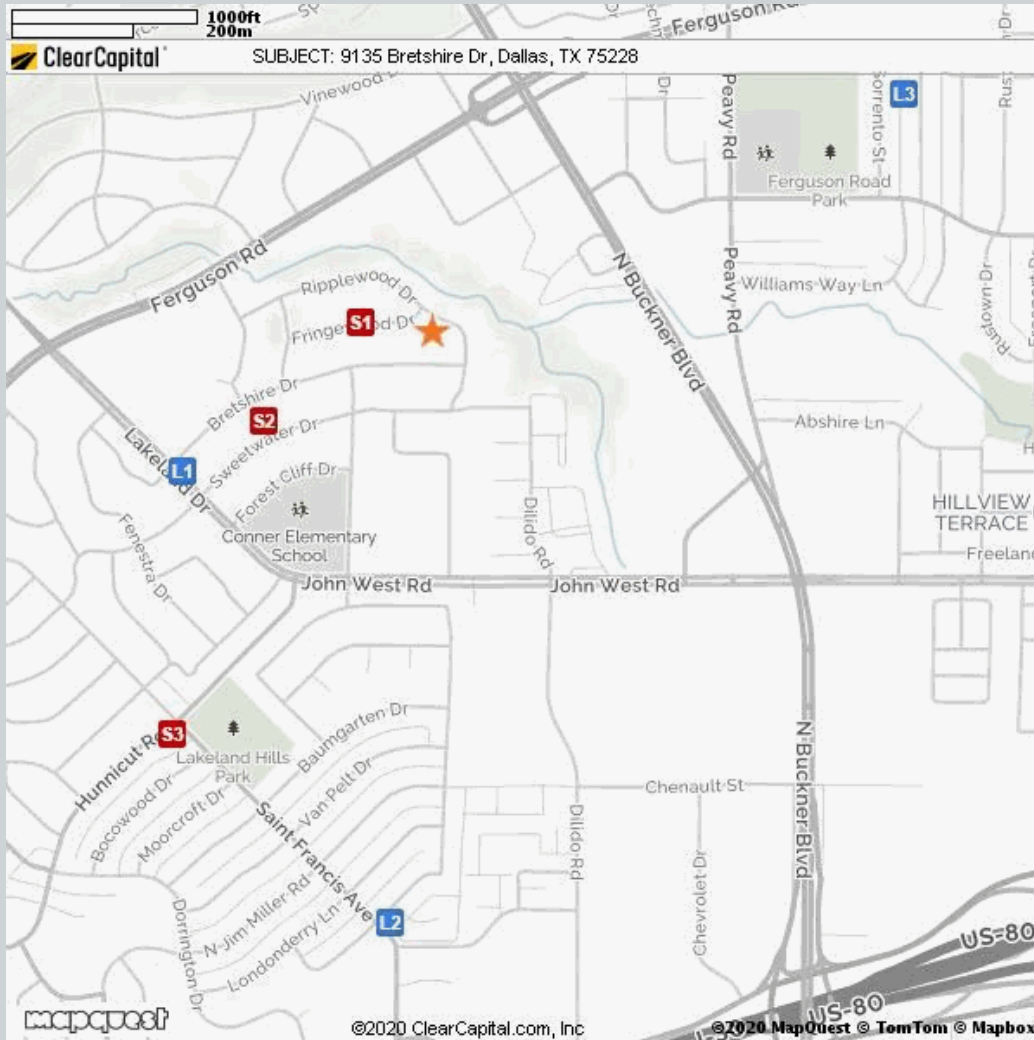
Address ★ 9135 Bretshire Drive - Holdback, Dallas, TX 75228

Loan Number 41485

Suggested List \$302,000

Suggested Repaired \$302,000

Sale \$302,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9135 Bretshire Dr, Dallas, TX	--	Parcel Match
L1 Listing 1	8564 Bretshire Dr, Dallas, TX	0.40 Miles ¹	Parcel Match
L2 Listing 2	8464 Bellingham Dr, Dallas, TX	0.84 Miles ¹	Parcel Match
L3 Listing 3	9204 Sorrento St, Dallas, TX	0.78 Miles ¹	Parcel Match
S1 Sold 1	9028 Fringewood Dr, Dallas, TX	0.09 Miles ¹	Parcel Match
S2 Sold 2	8911 Sweetwater Dr, Dallas, TX	0.26 Miles ¹	Parcel Match
S3 Sold 3	8452 Hunncut Road, Dallas, TX	0.68 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	Angela George	Company/Brokerage	Century 21-Hudson
License No	0539035	Address	504 Windsong Mesquite TX 75149
License Expiration	07/31/2021	License State	TX
Phone	4692235543	Email	argeorge17@gmail.com
Broker Distance to Subject	7.28 miles	Date Signed	08/09/2020

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.