

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	3500 Grady Street, Fort Worth, TX 76119	Order ID	7016215	Property ID	29277548
Inspection Date	12/30/2020	Date of Report	12/30/2020		
Loan Number	42891	APN	01225294		
Borrower Name	Catamount Properties 2018 LLC	County	Tarrant		

Tracking IDs

Order Tracking ID	1229BPOs	Tracking ID 1	1229BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Colley Stephen Wayne	Condition Comments Subject appears in average condition with only typical wear and tear visible and no areas of defect or damage observed; Landscaping is maintained and compliments the exterior; Subject conforms well with the neighborhood and exhibits typical curb appeal; The quality and type of the construction matches the build trends of this area;
R. E. Taxes	\$2,435	
Assessed Value	\$82,136	
Zoning Classification	Sgl-Fam-Res-Home	
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 Older neighborhood located in an established part of the of the city; A number of large trees line the street adding desirability and character; Properties confirm reasonably well to each other with some showing larger than normal amounts of wear versus other properties in the area; The signs of neglect are visible in some areas of the subdivision; Area contains places of worship, schools, parks and small retail with access to highways and some shopping;
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$75,000 High: \$293,000	
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	3500 Grady Street	6825 Rustic Dr	6429 Melinda Dr	3821 Oak Haven Drive
City, State	Fort Worth, TX	Forest Hill, TX	Forest Hill, TX	Forest Hill, TX
Zip Code	76119	76140	76119	76119
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.95 ¹	1.54 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$180,000	\$189,000	\$154,000
List Price \$	--	\$180,000	\$189,000	\$154,000
Original List Date		11/19/2020	11/13/2020	12/20/2019
DOM · Cumulative DOM	-- · --	40 · 41	46 · 47	11 · 376
Age (# of years)	58	51	53	58
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,851	1,812	2,183	1,684
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	0.30 acres	0.19 acres	0.22 acres
Other	--	--	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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 Listing is the most comparable in age, number of rooms, and size; Dissimilar in garage type;

Listing 2 Listing is the most comparable in views, build quality, size and number of rooms; Dissimilar in bathroom count and square footage;

Listing 3 Listing is the most comparable in size, number of rooms, amenities, build quality and location; Dissimilar in square footage;

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3500 Grady Street	3821 Grady St	3849 Oak Haven Dr	6425 Evonshire Dr
City, State	Fort Worth, TX	Forest Hill, TX	Forest Hill, TX	Forest Hill, TX
Zip Code	76119	76119	76119	76119
Datasource	Tax Records	MLS	MLS	Public Records
Miles to Subj.	--	0.32 ¹	0.39 ¹	0.40 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$162,000	\$165,000	\$167,000
List Price \$	--	\$148,000	\$157,000	\$167,000
Sale Price \$	--	\$148,000	\$157,000	\$163,975
Type of Financing	--	Cash	Conv	Fha
Date of Sale	--	01/30/2020	09/18/2020	03/03/2020
DOM · Cumulative DOM	-- · --	44 · 44	63 · 63	9 · 42
Age (# of years)	58	55	54	57
Condition	Average	Average	Average	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 Traditional	1 Story Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,851	1,901	1,755	1,551
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	9	7	6
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	0.20 acres	0.20 acres	0.20 acres	0.22 acres
Other	--	fireplace	fireplace	--
Net Adjustment	--	\$0	+\$3,000	-\$9,000
Adjusted Price	--	\$148,000	\$160,000	\$154,975

* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Listing is the most comparable in views, curb appeal, location, age, condition, number of rooms, size and build quality;

Sold 2 Listing is the most comparable in age, number of rooms, and size; Adjustment for dissimilar garage capacity;

Sold 3 Listing is the most comparable in views, build quality, size and number of rooms; Adjustment for dissimilar square footage and condition;

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No listing or sales information available in either the MLS or public records.			
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	\$154,000	\$154,000
Sales Price	\$149,000	\$149,000
30 Day Price	\$144,000	--
Comments Regarding Pricing Strategy		
<p>The area presented a limited number of comparable active sold listings within a 1 mile radius even after expanding the search criteria as follows: SqFt Total is 1500 to 2200 and Yr Built is 1955 to 1970. As a result, it was necessary to expand the search radius beyond one mile in order to return the needed number of comparable active listings. Values have been adjusted as appropriate based on differences in condition, square footage, bathroom count and location. The value conclusion is based on a carefully weighted solution between both the sold and active listings. Due to the fact that most of the listing's days on the market on average are above what's typical for this area, the final price will reflect a less aggressive value. The final valuation is for a fair market price set to encourage a typical marketing period for this area.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in average condition. Comps are similar in characteristics, located within 1.54 miles and the sold comps
Notes closed within the last 11 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 6825 Rustic Dr
Forest Hill, TX 76140



Front

L2 6429 Melinda Dr
Forest Hill, TX 76119



Front

L3 3821 Oak Haven Drive
Forest Hill, TX 76119



Front

Sales Photos

S1 3821 Grady St
Forest Hill, TX 76119



Front

S2 3849 Oak Haven Dr
Forest Hill, TX 76119



Front

S3 6425 Evonshire Dr
Forest Hill, TX 76119



Front

ClearMaps Addendum

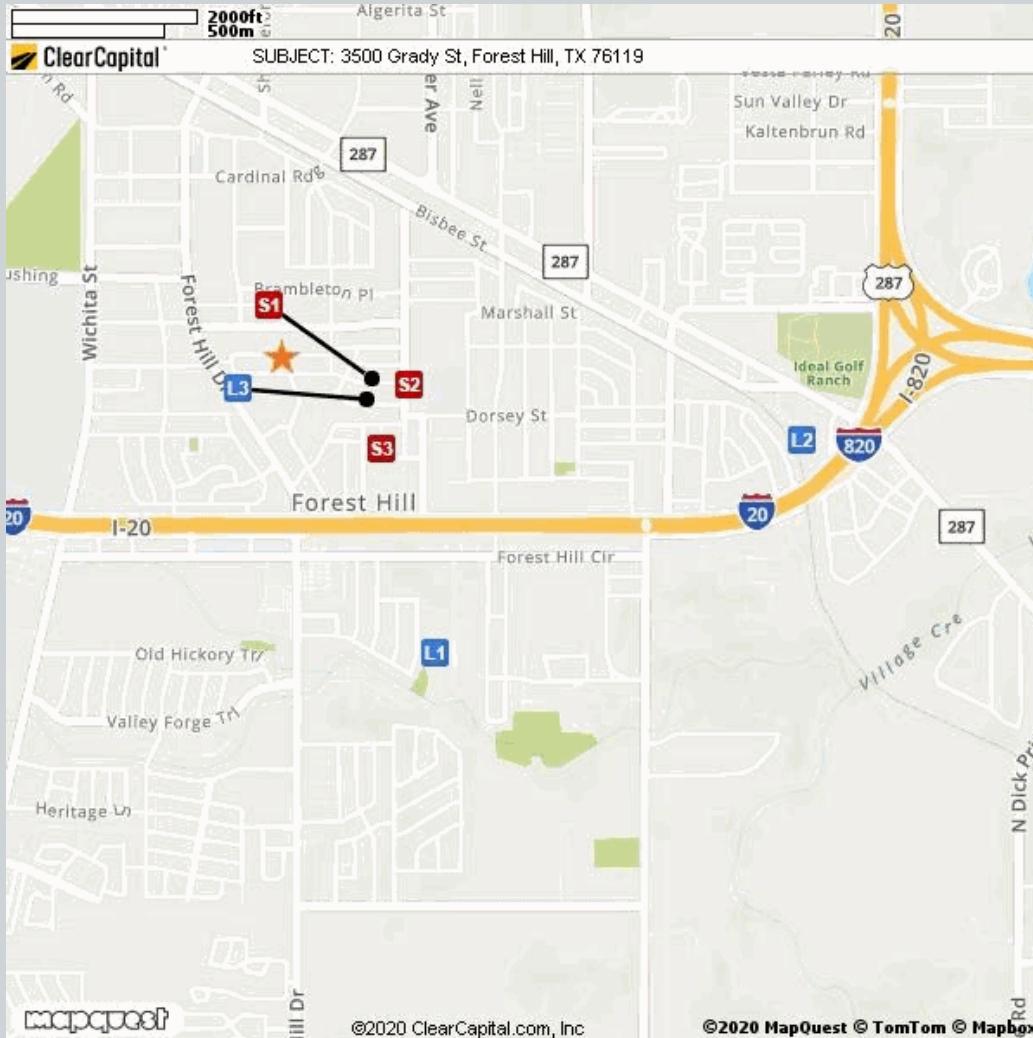
Address ★ 3500 Grady Street, Fort Worth, TX 76119

Loan Number 42891

Suggested List \$154,000

Suggested Repaired \$154,000

Sale \$149,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3500 Grady Street, Fort Worth, TX 76119	--	Parcel Match
L1 Listing 1	6825 Rustic Dr, Fort Worth, TX 76140	0.95 Miles ¹	Parcel Match
L2 Listing 2	6429 Melinda Dr, Fort Worth, TX 76119	1.54 Miles ¹	Parcel Match
L3 Listing 3	3821 Oak Haven Drive, Fort Worth, TX 76119	0.31 Miles ¹	Parcel Match
S1 Sold 1	3821 Grady St, Fort Worth, TX 76119	0.32 Miles ¹	Parcel Match
S2 Sold 2	3849 Oak Haven Dr, Fort Worth, TX 76119	0.39 Miles ¹	Parcel Match
S3 Sold 3	6425 Evonshire Dr, Fort Worth, TX 76119	0.40 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	LaToya Flanigan	Company/Brokerage	Avid Real Estate, LLC
License No	533322	Address	1806 Park Highland Way arlington TX 76012
License Expiration	06/30/2022	License State	TX
Phone	8173718692	Email	support@myavidre.com
Broker Distance to Subject	11.11 miles	Date Signed	12/30/2020

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.