

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	6281 Toucan Court, El Paso, TX 79924	Order ID	7027521	Property ID	29302790
Inspection Date	01/06/2021	Date of Report	01/07/2021		
Loan Number	42966	APN	F17099900600900		
Borrower Name	Catamount Properties 2018 LLC	County	El Paso		

Tracking IDs					
Order Tracking ID	0105BPO	Tracking ID 1	0105BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	MCDONALD ABRAHAM B JR	Condition Comments	
R. E. Taxes	\$4,415	The subject appears to be in average condition as per exterior inspection. No adverse conditions have been noted.	
Assessed Value	\$135,841		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Home appears to be secured from Exterior inspection)			
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	The subject property is located in an average neighborhood with no noted issues. The subject property is similar to the homes in the area. The subject property is close to schools, shopping, employment and entertainment.	
Sales Prices in this Neighborhood	Low: \$125,000 High: \$210,000		
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	6281 Toucan Court	10829 Walden Pond Street	10803 Elise Street	10807 Aaron Street
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79924	79924	79924	79924
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.96 ¹	1.79 ¹	1.80 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$155,000	\$179,900	\$189,500
List Price \$	--	\$155,000	\$179,900	\$189,500
Original List Date		01/04/2021	01/05/2021	12/04/2020
DOM · Cumulative DOM	-- · --	2 · 3	1 · 2	32 · 34
Age (# of years)	13	15	15	14
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 Ranch	2 Stories Ranch	2 Stories Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	1,888	1,716	1,810	1,749
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	8	9	9
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	0.12 acres	0.12 acres	0.14 acres	0.12 acres
Other	PORCH,	None	None	porch

* Listing 2 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 Vacant on Lockbox Exterior Features: Balcony

Listing 2 Do you like having extra room?? Huge four bedroom home with 2.5 baths. Double living areas to include a huge loft! The pictures dont do itjustice Come and see it for yourself today

Listing 3 Come out and view this beautiful 2 story home offering 4 bedrooms + a loft, 2.5 bathroom located just minutes from Fort Bliss and Biggs ArmyAirfield. The first floor futures a spacious living room with fire place, half bath, kitchen with island and new stainless steel appliances open to dining area, masterbedroom with walk in closet and large master bathroom offering double sink and a separate shower and tub. Second floor offers 3 bedroom, one full bath + loft,balcony with an amazing view of the Franking Mountains. The backyard is fully landscaped with palms trees, bushes, flowers and a lawn area, heated ingroundpool, shed, pergola and everything is set up with spotlights and a sprinkler system for easy maintenance. The front yard is also fully landscaped and offers also acovert porch area. Additional future are the water softener system, an additional storage area in the 2 car garage, solar shades for the windows, refrigerated airand much more.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6281 Toucan Court	10039 Paloma Drive	5713 Hasan Avenue	6269 Parakeet Court
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79924	79924	79924	79924
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	1.12 ¹	0.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$141,000	\$145,000	\$148,000
List Price \$	--	\$141,000	\$145,000	\$148,000
Sale Price \$	--	\$136,800	\$145,000	\$149,000
Type of Financing	--	Cash	Conventional	Fha
Date of Sale	--	09/24/2020	11/12/2020	11/17/2020
DOM · Cumulative DOM	-- · --	11 · 13	60 · 66	45 · 81
Age (# of years)	13	14	14	14
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 Ranch	1 Story Ranch	1 Story Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	1,888	1,551	1,609	1,498
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	3 · 2	4 · 2
Total Room #	9	7	7	8
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	0.12 acres	0.14 acres	0.12 acres	0.12 acres
Other	PORCH,	None	None	None
Net Adjustment	--	+\$4,870	+\$4,290	+\$6,900
Adjusted Price	--	\$141,670	\$149,290	\$155,900

* Sold 2 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** Location. Location.Location. The home is located in the much sought after Falcon Heights Subdivision. Minutes away from Fort Bliss this 3 BR2 BA features an open concept, fireplace, kitchen island next to dining room, great arch & walk in master closet
Adjusted \$500 for bath,\$1000 for bed,\$3370 for GLA
- Sold 2** Spacious home with a double car garage, tile throughout the home, and refrigerated air! OWNER FINANCING AVAILABLE
Adjusted \$500 for bath,\$1000 for bed,\$2790 for GLA
- Sold 3** Come view this very well kept and upgraded semi-custom home that's conveniently located near the Railroad and 375 intersection. Granitecounter tops, shutters on all ground floor windows, a professionally remodeled second living area w refrigerated air and a completely landscaped back yard willbring your home buying journey to an end! This is a must see gem in the Northeast Adjusted \$500 for bath,\$3900 for GLA,\$2500 for garage

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		Texas is a non disclosure state the last sales price is not listed					
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	\$153,000	\$153,000
Sales Price	\$150,000	\$150,000
30 Day Price	\$145,000	--
Comments Regarding Pricing Strategy		
<p>The subject's value is based on the closed sales in the area. The active listings have been considered in the value of the property, but the closed sales hold the most weight. Due to lack of similar comps it was necessary to exceed GLA guidelines, look for comps over 5 age difference, used comps having lot size more than 20% and exceed bed/bath count. All comps are considered to be reliable.</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

Listing Photos

L1 10829 walden pond Street
El Paso, TX 79924



Front

L2 10803 ELISE Street
El Paso, TX 79924



Front

L3 10807 AARON Street
El Paso, TX 79924



Front

Sales Photos

S1 10039 PALOMA Drive
El Paso, TX 79924



Front

S2 5713 Hasan Avenue
El Paso, TX 79924



Front

S3 6269 PARAKEET Court
El Paso, TX 79924



Front

ClearMaps Addendum

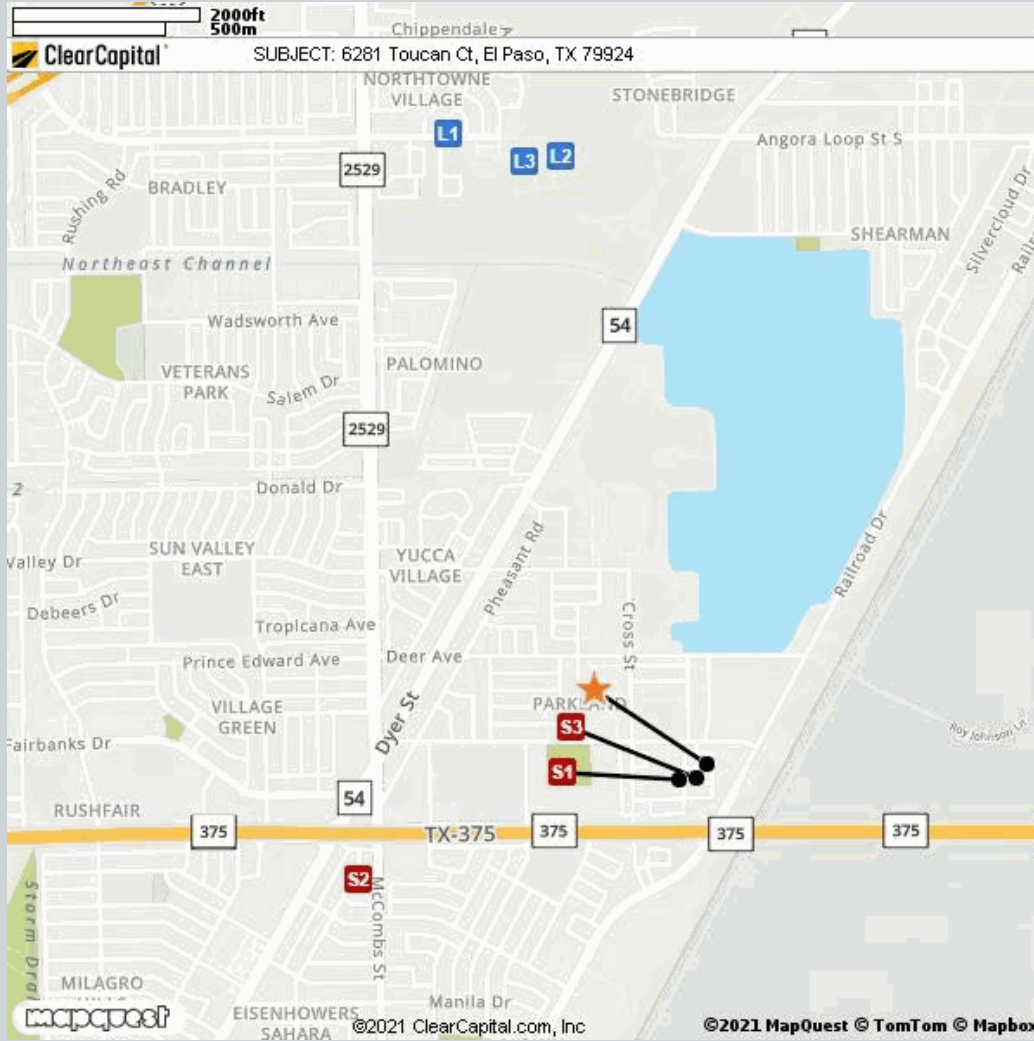
Address ★ 6281 Toucan Court, El Paso, TX 79924

Loan Number 42966

Suggested List \$153,000

Suggested Repaired \$153,000

Sale \$150,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6281 Toucan Court, El Paso, TX 79924	--	Parcel Match
L1 Listing 1	10829 Walden Pond Street, El Paso, TX 79924	1.96 Miles ¹	Parcel Match
L2 Listing 2	10803 Elise Street, El Paso, TX 79924	1.79 Miles ¹	Parcel Match
L3 Listing 3	10807 Aaron Street, El Paso, TX 79924	1.80 Miles ¹	Parcel Match
S1 Sold 1	10039 Paloma Drive, El Paso, TX 79924	0.09 Miles ¹	Parcel Match
S2 Sold 2	5713 Hasan Avenue, El Paso, TX 79924	1.12 Miles ¹	Street Centerline Match
S3 Sold 3	6269 Parakeet Court, El Paso, TX 79924	0.05 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	Heather Clegg-Chavez	Company/Brokerage	RECON Real Estate Consultants Inc
License No	615446	Address	700 N Stanton El Paso TX 79902
License Expiration	09/30/2022	License State	TX
Phone	9155397626	Email	heathercleggchavez@gmail.com
Broker Distance to Subject	11.18 miles	Date Signed	01/07/2021

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.