

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	7847 Ashland Springs Lane, Cypress, TEXAS 77433	Order ID	7333324	Property ID	30415720
Inspection Date	06/01/2021	Date of Report	06/01/2021		
Loan Number	45114	APN	1276150050004		
Borrower Name	Catamount Properties 2018 LLC	County	Harris		

Tracking IDs					
Order Tracking ID	BPO0601_Citi	Tracking ID 1	BPO0601_Citi		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	DAVID M MUSHRUSH	The home is in average condition. Both side of the home is clear and clean. No damage was found during the time of inspection.
R. E. Taxes	\$5,264	
Assessed Value	\$171,077	
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	LANCASTER COMMUNITY HOA 832-434-8697	
Association Fees	\$284 / Year (Pool,Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	This home is located in a city in Cypress which is part of Harris county. They have 818 single family homes with 2,090 median square feet. The medium year built is 2005. The home values ranges between \$135K - 206K.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$218145 High: \$586350	
Market for this type of property	Increased 6 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	7847 Ashland Springs Lane	7418 Bering Landing Dr	7918 Summerfern Ct	20023 Caraway Ridge Dr
City, State	Cypress, TEXAS	Cypress, TX	Cypress, TX	Cypress, TX
Zip Code	77433	77433	77433	77433
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.55 ¹	0.15 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$259,900	\$265,000	\$317,500
List Price \$	--	\$259,900	\$265,000	\$317,500
Original List Date		04/15/2021	05/06/2021	04/22/2021
DOM · Cumulative DOM	-- · --	47 · 47	26 · 26	40 · 40
Age (# of years)	14	14	16	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 Historical	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,650	2,680	2,725	2,816
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	5 · 3	4 · 2 · 1
Total Room #	7	4	8	10
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	0.15 acres	0.13 acres	0.13 acres	0.15 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.

Current Listings - Cont.

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

- Listing 1** Lovely 4 Bedroom, 2.5 Bathroom, 2-car Attached Garage, Two Story Home. The 1st Floor Offers Laminate Flooring In Living And Formal Dining. Open Living Room, Half Bath, Utility Room, Breakfast Area, And A Good Size Kitchen With A Breakfast Bar. On The 2nd Floor, You'll Find A Huge Game Room, 3 Bedrooms And The 2nd Full Bathroom. Nice Size Backyard! This Home Is Located In An Easy Access To Hwy 290, I 10, Fm 529, Hwy 6, And The Grand Parkway. Located In Cy-fair Isd. Never Flooded.
- Listing 2** Spacious Home Located In A Cul-de-sac! Zoned To Highly Acclaimed Cy-fair Isd Schools, This Lovely Property Is Conveniently Located Near Fm-529 And Greenhouse In Cypress. Having 5 Bedrooms, A Gameroom , 3 Bathrooms. Washer And Dryer Are Included. Carpet Upstairs Is Brand New, Freshly Painting With Utility Room Inside, Are Just Some Of The Upgrades In This Spacious Home. Huge Covered Patio In The Back. All Schools Located Within 5-7 Minutes Away. Never Flooded.
- Listing 3** Beautiful Plantation Home In 24 Hour Manned Gated Section Of Canyon Lakes West (manor) Meticulously Maintained By Original Owner. Dramatic Entry With Both Formals, Art-niches And Archways, Wrought Iron Staircase, Crown Molding And Austrian Chandler, Large Den With Soaring Ceilings And Gas-log Fireplace, Island Kitchen With Stone Counters, Stainless Appliances And Breakfast Bar, Downstairs Owners Retreat Boasts Jetted Whirlpool Tub With Separate Shower, New Custom Granite Counter Top And Walk-in Closet. 3 Bedrooms And Game-room Up. New Flooring, Meticulous Tile, Herringbone Design, No Scratch And Waterproof. New Carpet 1st Floor. New Water Heater 2018, Extra Gutters, Sprinkler System, Faux Blinds All Windows, Extensive Community Amenities, Cul-de-sac Lot. Loaded With \$34, 000 Worth Of Original Builder Upgrades! Ez Access To 290, 99, I10 And Hwy6.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7847 Ashland Springs Lane	7907 Ashland Springs Ln	19819 Garner Walk	7919 Moss Springs Ct
City, State	Cypress, TEXAS	Cypress, TX	Cypress, TX	Cypress, TX
Zip Code	77433	77433	77433	77433
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.20 ¹	0.20 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$219,000	\$210,000	\$245,000
List Price \$	--	\$219,000	\$210,000	\$245,000
Sale Price \$	--	\$225,000	\$216,000	\$248,000
Type of Financing	--	Unknown	Unknown	Unknown
Date of Sale	--	04/06/2021	02/01/2021	04/20/2021
DOM · Cumulative DOM	-- · --	40 · 40	42 · 42	39 · 39
Age (# of years)	14	14	15	10
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 Historical	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,650	2,360	2,724	2,598
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	5 · 3
Total Room #	7	11	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	--	--	--	--
Lot Size	0.15 acres	0.14 acres	0.17 acres	0.16 acres
Other	--	--	--	--
Net Adjustment	--	+\$20,912	-\$5,654	+\$4,875
Adjusted Price	--	\$245,912	\$210,346	\$252,875

* 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** Wonderfully Updated 2 Story Home + Recently Replaced Roof In October 2020 + Upgraded Crown Molding. Work From Home In A Private 1st Floor Office Space With Natural Light. Host Family And Guests With The Perfect Open Concept Living And Entertaining Space Along With The Upgraded Kitchen Offering Granite Countertops + Stainless Steel Appliances With A Kitchen Island. Plenty Of Space For The Family And Guests In This 4 Bedroom Home + Game Room. Create Memories In The Private Backyard + Covered Patio + Large Outdoor Storage Facility (12x15 Ft) + Room For A Private Garden. Organizing The Laundry Is Convenient With The Indoor Utility Room And More. Inside The Primary Retreat Relax In The Separate Tub And Shower + A Walk-in Closet.
- Sold 2** Spacious 2, 724 Sqft Home Located In A Cul-de-sac! Zoned To Highly Acclaimed Cy- fair Isd Schools, This Lovely Property Is Conveniently Located Near Fm-529 And Greenhouse In Cypress. Having 3 Large Bedrooms, A Gameroom That Could Be Used As A 4th Bedroom, 2.5 Bathrooms, 2 Living Areas, Formal Dining, Breakfast Area And Large Walk-in Closets, This Home Has It All! Refrigerator, Washer And Dryer Are Included. Carpet Upstairs Is Brand New, Laminate Floors, Freshly Painting With Utility Room Inside, Are Just Some Of The Upgrades In This Spacious Home. All Schools Located Within 5-7 Minutes Away. Never Flooded.
- Sold 3** Welcome To This Beautiful Two Story Home Located On A Corner Lot That Sits On A Quiet Cul-de-sac Street And Features 5 Bedrooms And 3 Full Baths With A 2 Car Garage. The Primary Bedroom With Garden Tub, Separate Shower, Dual Sinks And A Spacious Walk-in Closet Shares The First Floor With A Secondary Bedroom And A Full Bathroom Right Outside Its Door. This Home Offers Lots Of Open Living Space Throughout; Including The Kitchen And Breakfast Area And Continues On To The Spacious Family Room. Enjoy The Natural Lighting And Beautiful View Of The Backyard From The Windows In The Family Room. The Large Gameroom And 3 Additional Bedrooms Upstairs Feature Spacious Closets, Plenty Of Storage And Plenty Of Room To Grow. Conveniently Located In The Heart Of Cypress, Tx-99, Sh290; Shopping, Entertainment And Dining Are All Within A Short Distance.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No listing was found in the last 12 months				
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	\$210,346	\$210,346
Sales Price	\$210,346	\$210,346
30 Day Price	\$210,346	--
Comments Regarding Pricing Strategy		
Compare to L1 and S2 the home can be sold as is at \$210,346		

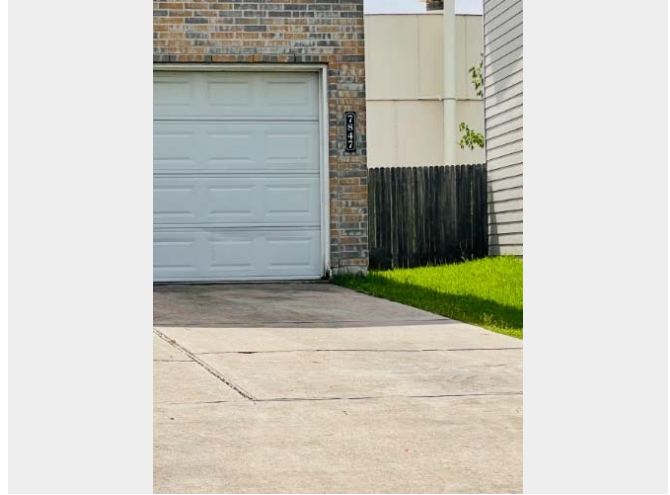
Clear Capital Quality Assurance Comments Addendum

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.
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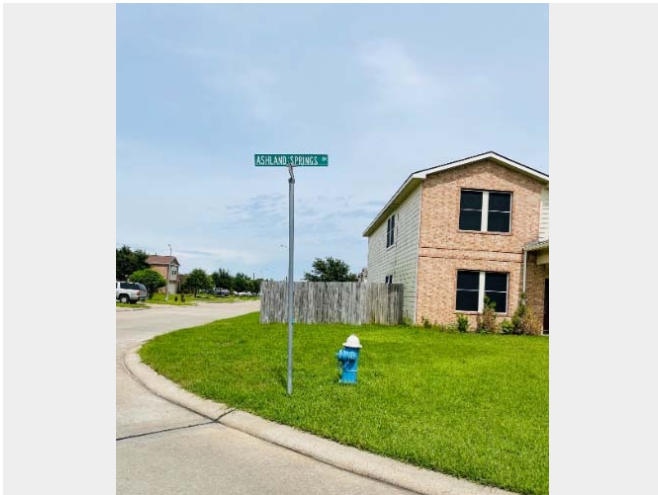
Subject Photos



Front



Address Verification



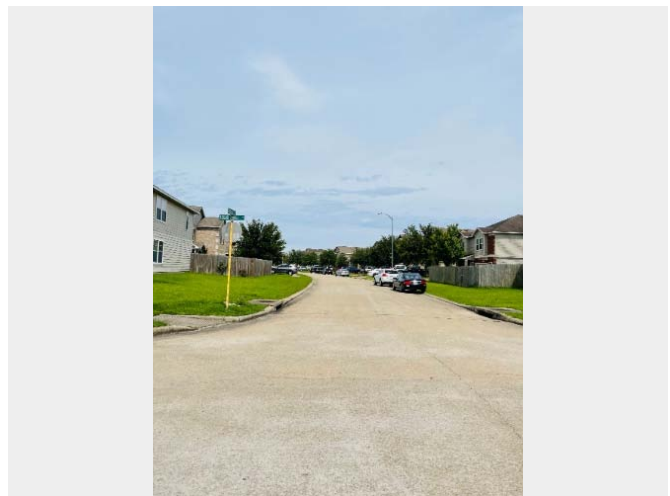
Address Verification



Side

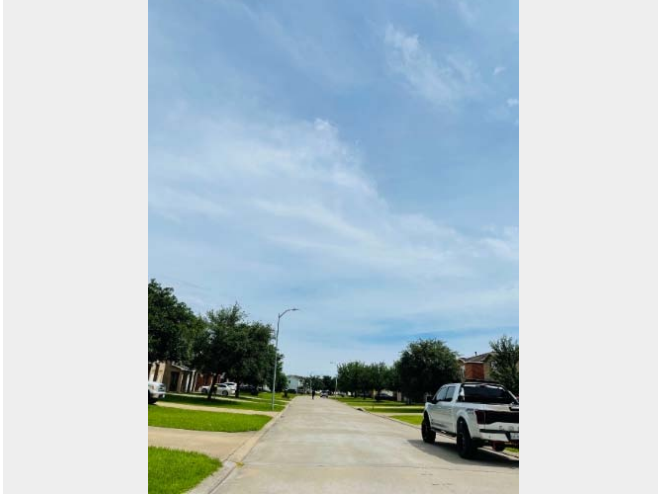


Side



Street

Subject Photos



Street

Listing Photos

L1 7418 Bering Landing Dr
Cypress, TX 77433



Front

L2 7918 Summerfern Ct
Cypress, TX 77433



Front

L3 20023 Caraway Ridge Dr
Cypress, TX 77433



Front

Sales Photos

S1 7907 Ashland Springs Ln
Cypress, TX 77433



Front

S2 19819 Garner Walk
Cypress, TX 77433



Front

S3 7919 Moss Springs Ct
Cypress, TX 77433



Front

ClearMaps Addendum

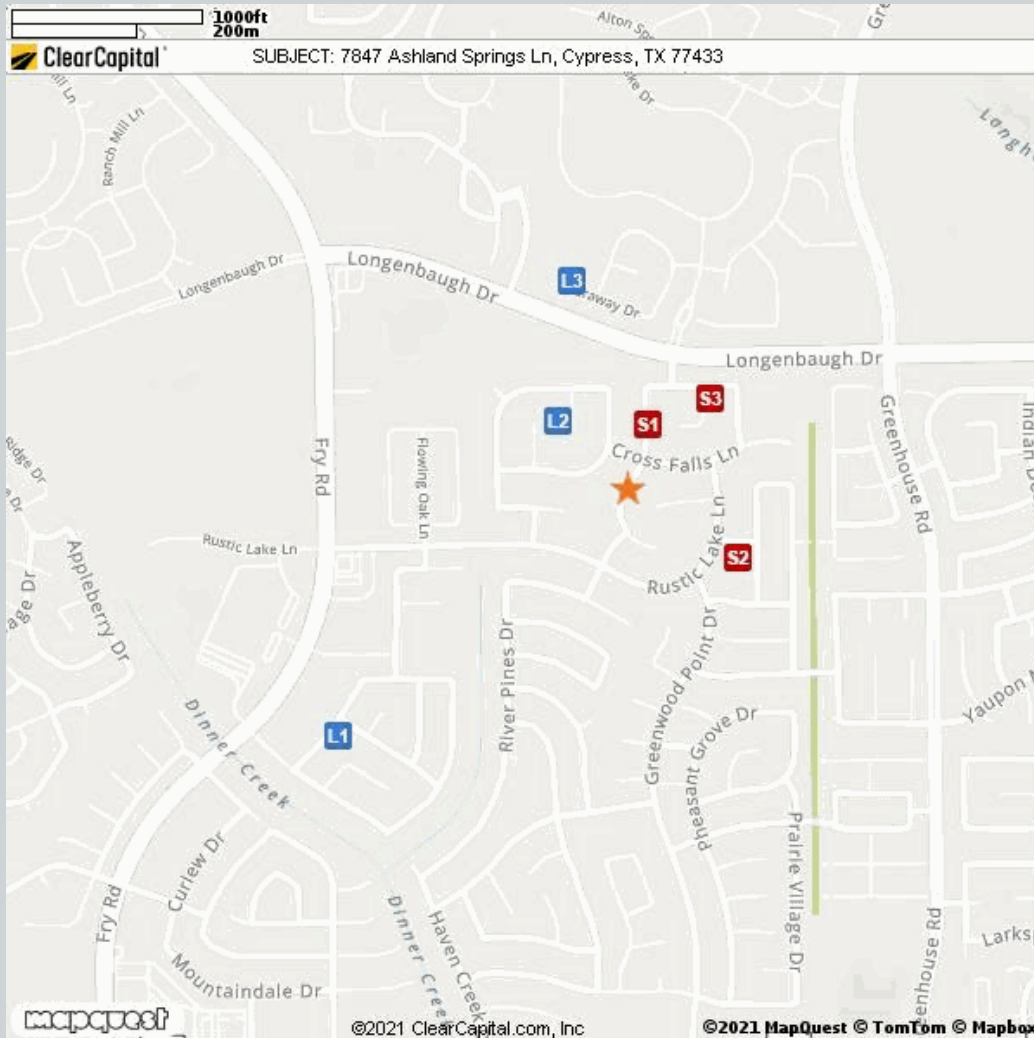
Address ★ 7847 Ashland Springs Lane, Cypress, TEXAS 77433

Loan Number 45114

Suggested List \$210,346

Suggested Repaired \$210,346

Sale \$210,346



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7847 Ashland Springs Lane, Cypress, Texas 77433	--	Parcel Match
L1 Listing 1	7418 Bering Landing Dr, Cypress, TX 77433	0.55 Miles ¹	Parcel Match
L2 Listing 2	7918 Summerfern Ct, Cypress, TX 77433	0.15 Miles ¹	Parcel Match
L3 Listing 3	20023 Caraway Ridge Dr, Cypress, TX 77433	0.33 Miles ¹	Parcel Match
S1 Sold 1	7907 Ashland Springs Ln, Cypress, TX 77433	0.12 Miles ¹	Parcel Match
S2 Sold 2	19819 Garner Walk, Cypress, TX 77433	0.20 Miles ¹	Parcel Match
S3 Sold 3	7919 Moss Springs Ct, Cypress, TX 77433	0.20 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	THANH LE	Company/Brokerage	Texas United Realty
License No	647876	Address	12107 Arbor Blue Ln Cypress TX 77433
License Expiration	10/31/2022	License State	TX
Phone	8329681456	Email	thanh.le.realestate@gmail.com
Broker Distance to Subject	4.85 miles	Date Signed	06/01/2021

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.