

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	9915 Onyx Trail Drive, Rosharon, TX 77583	Order ID	7358824	Property ID	30474856
Inspection Date	06/13/2021	Date of Report	06/13/2021		
Loan Number	45141	APN	7791-2001-063		
Borrower Name	Catamount Properties 2018 LLC	County	Brazoria		

Tracking IDs

Order Tracking ID	0611BPO_Citi	Tracking ID 1	0611BPO_Citi
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Cornwall , Leroy A	Condition Comments from the exterior of the subject it appears to be in no need of repairs at this time
R. E. Taxes	\$7,479	
Assessed Value	\$220,300	
Zoning Classification	sfr	
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	Sterling Lakes POA 7133297100	
Association Fees	\$950 / Year (Pool,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments this subject is located in a rural gated subdivision there is new construction across the street from this subdivision that is not gated and commerical being built
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$165,000 High: \$422,000	
Market for this type of property	Decreased 1 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	9915 Onyx Trail Drive	1211 Emersald Stone	9846 Opal Rock	9442 Sapphire Creek
City, State	Rosharon, TX	Rosharon, TX	Rosharon, TX	Rosharon, TX
Zip Code	77583	77583	77583	77583
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.06 ¹	0.20 ¹	0.43 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$240,000	\$240,000	\$251,100
List Price \$	--	\$240,000	\$237,000	\$248,300
Original List Date		06/04/2021	01/16/2021	05/10/2021
DOM · Cumulative DOM	-- · --	9 · 9	148 · 148	33 · 34
Age (# of years)	10	3	14	7
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	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,382	2,121	2,208	2,087
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	7
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	.11 acres	.14 acres	.13 acres	.11 acres
Other	gated	gated	gated	gated

* 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** you are greeted by high ceilings and a large bay window overlooking the front yard. The primary bed/bath is conveniently located downstairs and includes a water closet, garden tub, standing shower, and a large walk-in closet. The 3 additional bedrooms upstairs. Your family will fall in love with the open floor plan this 2-Story home has to offer! A generously sized living room overlooks a breakfast area and spacious kitchen which features granite countertops and a large walk-in pantry. Through the Kitchen you'll find a utility room and the entrance to a 2-car Garage. Make entertaining at your home easier than ever in the fully fenced backyard, perfect for hosting any special occasion! This home is located in the popular Sterling Lakes subdivision, which offers superior onsite amenities, including a swimming pool, children's splash pad, a fitness center and much more! adj +6525 gla
- Listing 2** updated home in the gated community of Sterling Lakes at Iowa Colony. This 4 bedroom 2 story home has newly installed solar panels on the brand new roof (11/2020). The HVAC systems is all brand new (7/2020) The primary bath has been remodeled. This home also comes with a rain soft water softening system, new insulated garage door with new motors, shed, and gas bbq pit. The entire house has also been re-caulked and the front and rear doors has been reinforced. She's definitely a beauty that has been very well maintained! adj -15k updated
- Listing 3** The 1st floor offers a tile entry, a spacious living room, tiled dining area, a half bathroom, and the kitchen that includes granite countertops, a breakfast bar, and a pantry. Upstairs, you'll find the utility room and all bedrooms including the primary bedroom suite with a garden tub, separate shower, and a walk-in closet. There is an open patio in the backyard, and this home is located on a cul-de-sac lot with access to the walking trails in the master-planned community of Sterling Lakes which boasts lakes, a pool adj +7375 gla

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	9915 Onyx Trail Drive	2126 Platinum Mist	9814 Blue Sapphire	9915 Sunstone Point
City, State	Rosharon, TX	Rosharon, TX	Rosharon, TX	Rosharon, TX
Zip Code	77583	77583	77583	77583
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.28 ¹	0.72 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$234,900	\$235,000	\$259,900
List Price \$	--	\$234,900	\$235,000	\$259,900
Sale Price \$	--	\$238,000	\$247,000	\$259,900
Type of Financing	--	Fha	Fha	Fha
Date of Sale	--	02/01/2021	03/31/2021	04/17/2021
DOM · Cumulative DOM	-- · --	50 · 52	43 · 41	39 · 40
Age (# of years)	10	11	3	9
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	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,382	2,585	2,121	2,490
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	8	7	7
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	.11 acres	.14 acres	.14 acres	.15 acres
Other	gated	gated	gated	gated
Net Adjustment	--	-\$15,000	-\$475	-\$13,500
Adjusted Price	--	\$223,000	\$246,525	\$246,400

* 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** OVER \$16K in UPGRADES, this CONTEMPORARY 5 Bedrooms, 2.5 Baths + Gameroom is available for sale in the GATED Community of Sterling Lakes! NEWLY PAINTED, ENGINEERED WOOD on the FIRST FLOOR including the PRIMARY BEDROOM, NEW CARPET in 2 bedrms, NEW LIGHT FIXTURES, UPDATED BATHROOMS, OUTDOOR PATIO & more. Stay connected in the OPEN CONCEPT KITCHEN, DINING & FAMILY ROOM. The Owner's Retreat is spacious w/lots of natural light. The Primary ENSUITE has Dual Vanity Sinks, a Large Soaking Tub & a Separate Shower. Take the party outside to the BACKYARD that features an EXTENDED PATIO AREA & Veg Garden. PLUS-NO BACK YARD NEIGHBORS! Upstairs you will find a HUGE GAMEROOM, 4 SPACIOUS BEDROOMS w/ample closet space, & a FULL BATHROOM. This home CHECKS EVERYTHING off your list. DID NOT FLOOD adj -15K updated
- Sold 2** a covered entry & large bay windows overlooking a landscaped front yard. The first floor large primary suite has the bay windows, remote controlled attractive ceiling fan, huge closet & large vanity area. The open floor plan includes a great kitchen, separate dining room & a spacious living room, all combining to make entertaining of your friends & family a delight. The stylish spot light kitchen and pendant dining light fixtures, as well as the French door refrigerator with ice maker have all been recently replaced. All three good sized upstairs bedrooms have great views of the lake & fountain. Your large back yard has more than enough room for a pool & a large recently refurbished & stained deck, great for setting up your grill adj -7k age +6525 gla
- Sold 3** his Gem Is Nestled On A Quiet Cul-De-Sac. Charming Living Room Big Enough To Really Live It Up!! Recently Upgraded floors installed Throughout All Living/Wet Areas-(February 2021)!! An Awesome Entry Leads Into The Living Room Of This Elegant Home. Plenty Of Natural Light on Sun-Lit Days. The Kitchen Makes Cooking Simple. Separate Tub/Shower in Primary Bath. Plenty Of Room Upstairs For Pool Table or Arcade Games. Buyer to verify room sizes adj -10 updates -3500 seller concessions

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	eXp Realty, LLC	listed 3-29-2021 op 5/21/2021 pending 05/28/2021 Photos are not not current and only used to show the layout of the home. Cash Only, home sold as is					
Listing Agent Name	Anna Snegirev						
Listing Agent Phone	281-667-3804						
# 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
03/29/2021	\$230,000	--	--	Pending/Contract	05/28/2021	\$230,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$250,000	\$250,000
Sales Price	\$244,500	\$244,500
30 Day Price	\$232,275	--
Comments Regarding Pricing Strategy		
from the sold comps listings location gla age and current market i have arrived at an estimated value at this time due to the location i had to stay within the same subdivision to obtain comps at this tme		

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



Front



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 1211 emersald stone
Rosharon, TX 77583



Front

L2 9846 opal rock
Rosharon, TX 77583



Front

L3 9442 sapphire creek
Rosharon, TX 77583



Front

Sales Photos

S1 2126 platinum mist
Rosharon, TX 77583



Front

S2 9814 blue sapphire
Rosharon, TX 77583



Front

S3 9915 sunstone point
Rosharon, TX 77583



Front

ClearMaps Addendum

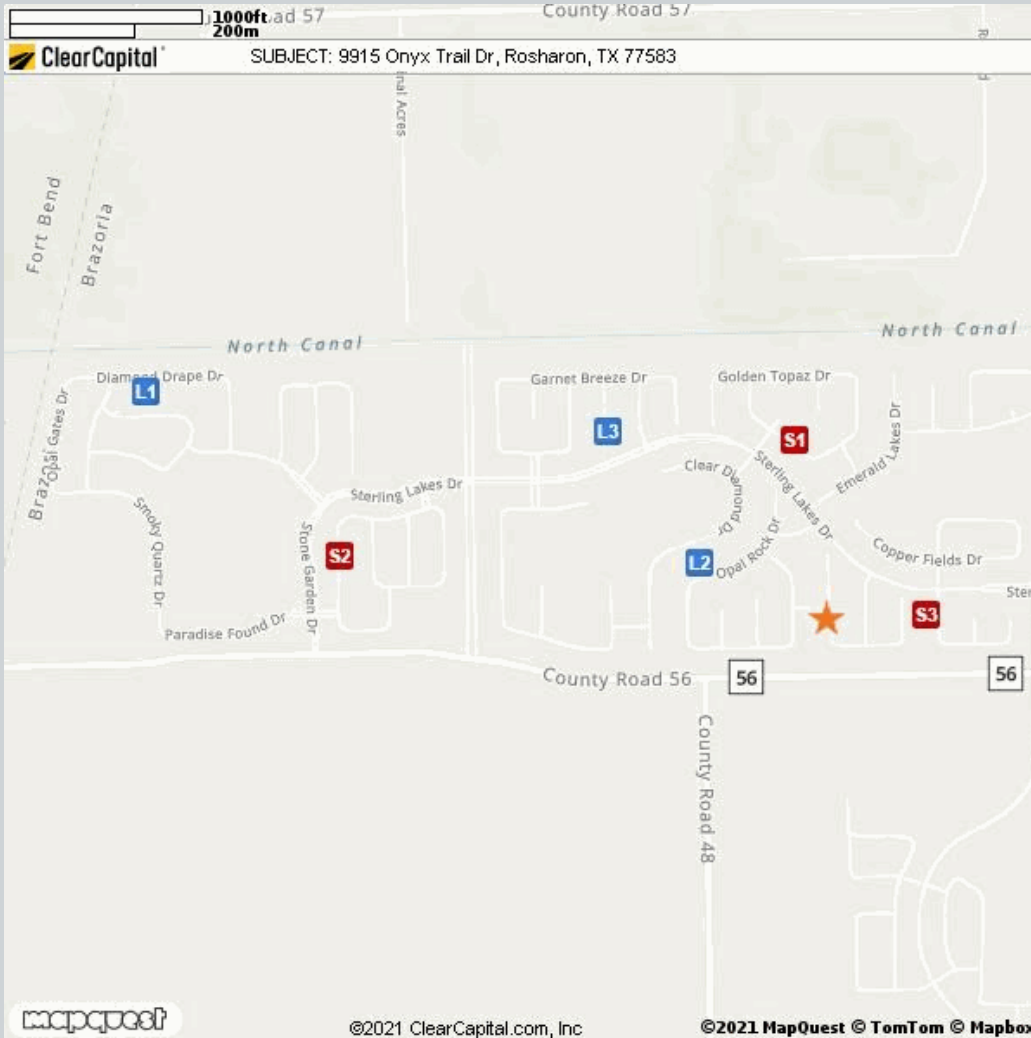
Address ★ 9915 Onyx Trail Drive, Rosharon, TX 77583

Loan Number 45141

Suggested List \$250,000

Suggested Repaired \$250,000

Sale \$244,500



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9915 Onyx Trail Drive, Rosharon, TX 77583	--	Parcel Match
L1 Listing 1	1211 Emerald Stone, Rosharon, TX 77583	1.06 Miles ¹	Parcel Match
L2 Listing 2	9846 Opal Rock, Rosharon, TX 77583	0.20 Miles ¹	Parcel Match
L3 Listing 3	9442 Sapphire Creek, Rosharon, TX 77583	0.43 Miles ¹	Parcel Match
S1 Sold 1	2126 Platinum Mist, Rosharon, TX 77583	0.28 Miles ¹	Parcel Match
S2 Sold 2	9814 Blue Sapphire, Rosharon, TX 77583	0.72 Miles ¹	Parcel Match
S3 Sold 3	9915 Sunstone Point, Rosharon, TX 77583	0.16 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	Shelby Crowe	Company/Brokerage	Coldwell Banker United DBA NRT LLC
License No	562910	Address	10414 Kahlo Ct Rosharon TX 77583
License Expiration	01/31/2022	License State	TX
Phone	9565649335	Email	shelbycc2006@yahoo.com
Broker Distance to Subject	1.35 miles	Date Signed	06/13/2021

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.