

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	12484 Abrams Road Unit 1901, Dallas, TEXAS 75243	Order ID	7400361	Property ID	30567343
Inspection Date	06/29/2021	Date of Report	06/29/2021		
Loan Number	45352	APN	00C1197000DD01901		
Borrower Name	Catamount Properties 2018 LLC	County	Dallas		

Tracking IDs					
Order Tracking ID	0629BPO_Citi	Tracking ID 1	0629BPO_Citi		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	ESTHER S PASHA	Condition Comments Property looks to be in average shape. Nothing stood out that needs to be repaired.
R. E. Taxes	\$2,835	
Assessed Value	\$99,800	
Zoning Classification	Residential Z163	
Property Type	Condo	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Creekbend Management	
Association Fees	\$188 / Month (Pool)	
Visible From Street	Not Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Neighborhood is in a good location, the neighborhood itself could use a little bit of upgrading but nothing bad, just seems a bit outdated.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$75000 High: \$135000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	12484 Abrams Road Unit 1901	12480 Abrams Rd Apt 303	9601 Forest Ln Apt 411	9601 Forest Ln Apt 422
City, State	Dallas, TEXAS	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75243	75243	75243	75243
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.00 ¹	0.76 ¹	0.76 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$91,000	\$115,000	\$89,000
List Price \$	--	\$86,000	\$104,900	\$89,000
Original List Date		05/10/2021	04/02/2021	04/23/2021
DOM · Cumulative DOM	-- · --	50 · 50	88 · 88	67 · 67
Age (# of years)	39	39	38	38
Condition	Average	Good	Good	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	2	1	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Historical	1 Story Other	1 Story Traditional	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	998	731	844	823
Bdrm · Bths · ½ Bths	2 · 1	1 · 1	2 · 1	2 · 1
Total Room #	6	5	6	6
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	Pool - Yes	--	--
Lot Size	17.99 acres	17.99 acres	3.89 acres	3.89 acres
Other	--	--	--	--

* 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 Comp 1 is slightly inferior to the subject due to having one less bedroom. Other than that the properties are pretty similar except for the size gap in square footage by 267.

Listing 2 Comp 2 is slightly superior to the subject due to the quality of the property. The subject is 154 square feet bigger but the quality is what gives the edge to the comp.

Listing 3 The subject and comp 3 are very similar. If I had to give the edge to one it would be the subject due to being bigger in size but they are the same quality in finish.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	12484 Abrams Road Unit 1901	12484 Abrams Rd Apt 1620	12484 Abrams Rd Apt 2105	12484 Abrams Rd Apt 1627
City, State	Dallas, TEXAS	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75243	75243	75243	75243
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.00 ¹	0.00 ¹	0.16 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$129,900	\$109,000	\$124,900
List Price \$	--	\$129,900	\$109,000	\$124,900
Sale Price \$	--	\$125,000	\$109,000	\$125,000
Type of Financing	--	Conv	Conv	Cash
Date of Sale	--	03/12/2021	05/17/2021	04/21/2021
DOM · Cumulative DOM	-- · --	79 · 79	47 · 47	24 · 24
Age (# of years)	39	39	39	39
Condition	Average	Excellent	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	2	1	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Historical	1 Story Traditional	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	998	998	998	998
Bdrm · Bths · ½ Bths	2 · 1	2 · 2	2 · 2	2 · 2
Total Room #	6	7	7	7
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	--	--
Lot Size	17.99 acres	17.99 acres	9.00 acres	17.99 acres
Other	--	--	--	--
Net Adjustment	--	-\$20,000	-\$5,000	-\$15,000
Adjusted Price	--	\$105,000	\$104,000	\$110,000

* 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** Comp 1 is superior to the subject due to quality of finish throughout the home. The comp appears to be more maintained and more upgraded in the kitchen and master bathroom.
- Sold 2** I think comp 2 and the subject are pretty much the same. Same size and quality finish throughout except for the one less bathroom in the subject.
- Sold 3** Comp 3 is superior to the subject due to the quality of upgrades and cosmetics throughout the property compared to the subject. they have the same details when it comes to bed/bath/sqft so it just comes down to which is more updated.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last sold in April in 2010.			
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

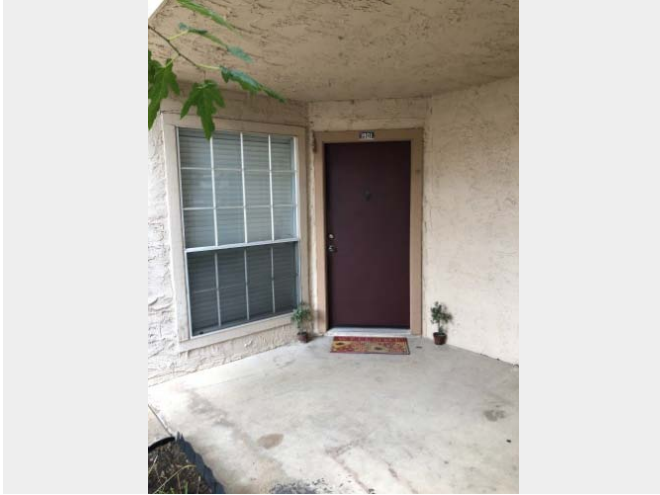
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$103,000	\$103,000
Sales Price	\$105,000	\$105,000
30 Day Price	\$104,000	--
Comments Regarding Pricing Strategy		
The property appears to be in decent shape and the 2nd sold comp appears to be the same of the same quality and detail but has one more bathroom. The subject should be a good value compared to the other units sold near it and in the same complex.		

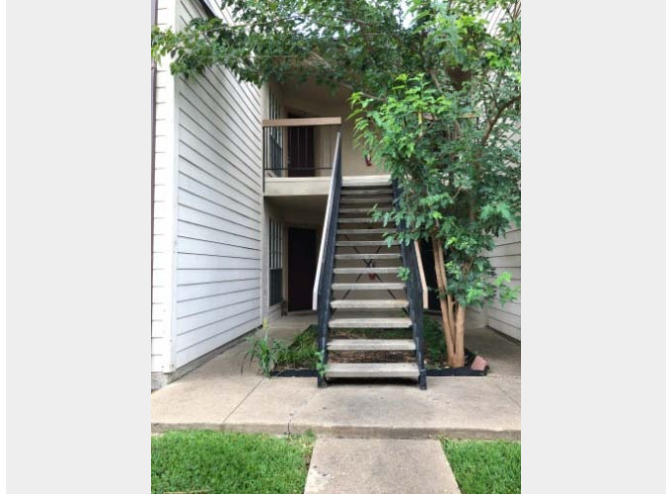
Clear Capital Quality Assurance Comments Addendum

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



Front



Address Verification



Street



Street

Listing Photos

L1 12480 Abrams Rd Apt 303
Dallas, TX 75243



Front

L2 9601 Forest Ln Apt 411
Dallas, TX 75243



Front

L3 9601 Forest Ln Apt 422
Dallas, TX 75243



Front

Sales Photos

S1 12484 Abrams Rd Apt 1620
Dallas, TX 75243



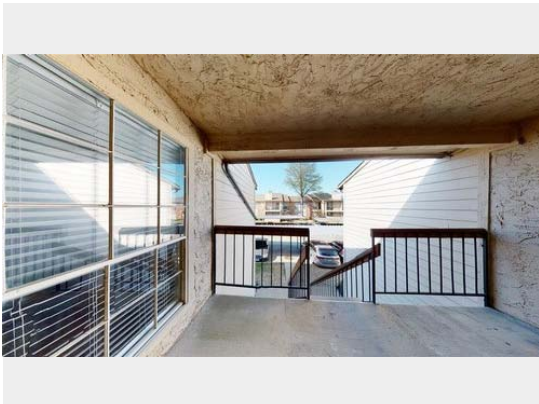
Front

S2 12484 Abrams Rd Apt 2105
Dallas, TX 75243



Front

S3 12484 Abrams Rd Apt 1627
Dallas, TX 75243



Front

ClearMaps Addendum

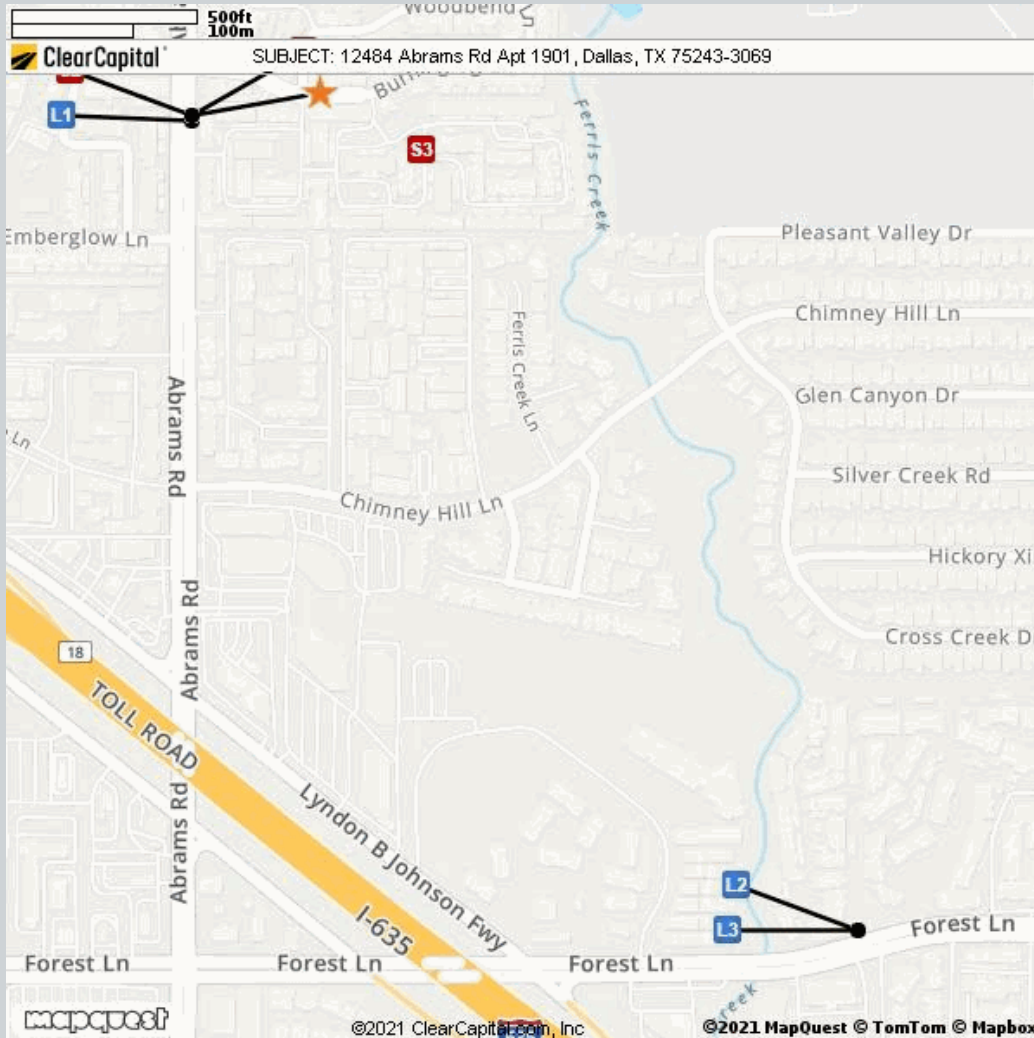
Address ★ 12484 Abrams Road Unit 1901, Dallas, TEXAS 75243

Loan Number 45352

Suggested List \$103,000

Suggested Repaired \$103,000

Sale \$105,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	12484 Abrams Road Unit 1901, Dallas, Texas 75243	--	Street Centerline Match
L1	12480 Abrams Rd Apt 303, Dallas, TX 75243	0.00 Miles ¹	Street Centerline Match
L2	9601 Forest Ln Apt 411, Dallas, TX 75243	0.76 Miles ¹	Street Centerline Match
L3	9601 Forest Ln Apt 422, Dallas, TX 75243	0.76 Miles ¹	Street Centerline Match
S1	12484 Abrams Rd Apt 1620, Dallas, TX 75243	0.00 Miles ¹	Street Centerline Match
S2	12484 Abrams Rd Apt 2105, Dallas, TX 75243	0.00 Miles ¹	Street Centerline Match
S3	12484 Abrams Rd Apt 1627, Dallas, TX 75243	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.

*** 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	Trusten Illingworth	Company/Brokerage	AMX Realty
License No	734487	Address	1721 W Plano Pkwy Plano TX 75075
License Expiration	02/28/2022	License State	TX
Phone	2148974659	Email	Trusten@amxrealty.com
Broker Distance to Subject	6.25 miles	Date Signed	06/29/2021

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.