

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.

<b>Address</b>	1116 Cindy Street, Crowley, TX 76036	<b>Order ID</b>	7473430	<b>Property ID</b>	30749657
<b>Inspection Date</b>	07/30/2021	<b>Date of Report</b>	07/31/2021		
<b>Loan Number</b>	45374	<b>APN</b>	02287676		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Tarrant		

### Tracking IDs

<b>Order Tracking ID</b>	0730BPO_Citi	<b>Tracking ID 1</b>	0730BPO_Citi
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	PHILLIP F DEBOARD	<b>Condition Comments</b> Subject is located in a suburban single family neighborhood. There are no adverse site conditions or external factors such as easements, encroachments, environmental conditions or land uses. Proximity and convenience to employment, schools, parks, shopping and transportation are good.
<b>R. E. Taxes</b>	\$4,227	
<b>Assessed Value</b>	\$149,474	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$2,000	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$2,000	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Subject is located in a suburban single family neighborhood. There are no adverse site conditions or external factors such as easements, encroachments, environmental conditions or land uses. Proximity and convenience to employment, schools, parks, shopping and transportation are good.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$187300 High: \$299800	
<b>Market for this type of property</b>	Decreased 5 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	1116 Cindy Street	1113 Andrew St	833 Skelly St	205 Teeter Dr
<b>City, State</b>	Crowley, TX	Crowley, TX	Crowley, TX	Crowley, TX
<b>Zip Code</b>	76036	76036	76036	76036
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.13 <sup>1</sup>	0.24 <sup>1</sup>	0.62 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$242,000	\$199,000	\$200,000
<b>List Price \$</b>	--	\$234,900	\$199,000	\$200,000
<b>Original List Date</b>		07/22/2021	07/13/2021	06/17/2021
<b>DOM · Cumulative DOM</b>	-- · --	8 · 9	3 · 18	23 · 44
<b>Age (# of years)</b>	45	44	50	53
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,414	1,535	1,227	1,353
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 2	3 · 2	3 · 2
<b>Total Room #</b>	9	11	9	9
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.20 acres	0.19 acres	0.20 acres	0.19 acres
<b>Other</b>	--	--	--	--

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Just listed in the Quail Creek neighborhood of Crowley. This cozy 4 bedroom, 2 bath home has lots of natural light, vinyl wood flooring, and a wood burning fireplace. There are two living areas perfect for entertaining and an open kitchen with plenty of counter space and room for storage. The spacious front and back yard have many mature trees and new sod. Recent updates include: new flooring, new roof, fresh paint throughout the entire home, new exterior paint L2 833 Skelly Street
- Listing 2** MULTIPLE OFFERS RECEIVED! BEST AND FINAL BY 8PM ON THURSDAY 7-15-21. WELCOME HOME! THIS IS A PERFECT STATER HOME LOCATED ON A CORNER LOT IN CROWLEY. THIS HOME FEATURES 3 BEDROOMS AND 2 BATHROOMS, LARGE LIVING AREA WITH FIREPLACE TO ENJOY THE COLD DAY IN THE WINTER. YOU CAN ALSO ENJOY THE OUTDOORS UNDER YOUR COVERED PATIO. THE GARAGE HAS BEEN PARTIALLY CONVERTED INTO A PROJECT ROOM. THE GARAGE DOOR IS STILL OPERABLE WITH A SMALL AREA OF STORAGE. THE REST OF THE ROOM IS CLIMATE CONTROLLED AND CAN EASILY BE FINISHED OUT TO BE AN EXTRA LIVING AREA OR MANCAVE. THE ROOM IS APPROX 15' X 19' AND IS CURRENTLY USED AS A CRAFT ROOM. THIS ONE WONT LAST LONG AND WILL MAKE A GREAT HOME FOR THE NEXT OWNERS.
- Listing 3** Great family home is ready for new owners. Open living area with vaulted wood beam ceilings, wood look ceramic tile floors and French Doors. Bay windows in dining area. Kitchen features gas stove, built in microwave and plenty of storage and counter space. Carpet in both master and second bedroom; third bedroom would be a perfect home office, with ceramic floors and French Doors. Spacious, shady backyard has plenty of room for kids and pets to play, or even to install a pool. Highly rated Crowley schools. Great location, near I-20, I-35 and Chisholm Trail Parkway.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	1116 Cindy Street	1220 Patrick St	520 W Maine	729 Meadowlark Cir
<b>City, State</b>	Crowley, TX	Crowley, TX	Crowley, TX	Crowley, TX
<b>Zip Code</b>	76036	76036	76036	76036
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.11 <sup>1</sup>	0.65 <sup>1</sup>	0.56 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$200,000	\$160,000	\$180,000
<b>List Price \$</b>	--	\$200,000	\$160,000	\$180,000
<b>Sale Price \$</b>	--	\$215,000	\$181,100	\$190,000
<b>Type of Financing</b>	--	Fha	Cash	Cash
<b>Date of Sale</b>	--	07/19/2021	06/24/2021	07/07/2021
<b>DOM · Cumulative DOM</b>	-- · --	4 · 24	4 · 36	6 · 21
<b>Age (# of years)</b>	45	45	49	53
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Traditional	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,414	1,187	1,260	1,392
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	9	9	9	10
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.20 acres	0.22 acres	.18 acres	0.19 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$5,675	+\$3,850	\$0
<b>Adjusted Price</b>	--	\$220,675	\$184,950	\$190,000

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** This comp is similar in size & features. This comp has a GLA adjustment of +\$5,675, using \$25 per sq.ft. OFFER DEADLINE: MONDAY 06.28 at 5 PM. Sweet-as-pie ranch home on a corner lot in Crowley just 20 minutes south of Fort Worth. Charming vintage curb appeal gives way to a bright, updated interior with hard flooring throughout. Vaulted living room with pretty beam work & fireplace connects to a breakfast nook with bay window and a fabulous country-style kitchen with custom cabinetry, stainless appliances, subway backsplash, concrete counters and a farmhouse bib sink. Master bedroom enjoys a sweet, functional ensuite and a walk-in closet, and the secondary bedrooms with hard flooring use a large hall bath with plenty of storage. Huge backyard! Extensive hardscaping, chicken coop, storage shed, side gate and more!
- Sold 2** This comp is similar in size & features. This comp has a GLA adjustment of +\$3,850, using \$25 per sq.ft. condition. Stop searching and imagine your family living in this cozy, well-kept home in the heart of Crowley. Perfect starter home, waiting for your upgrades to fit your needs and style. Walking distance to restaurants, Crowley schools, and stores with easy access to Crowley Rd. & I-35W. This house features 3 bedrooms, 2 baths, open concept from the living to the dining area. Fenced backyard with a storage building. The side-yard is spacious enough for an RV! New roof and windows replaced in 2015. New stove. Refrigerator transfers with the property. It WON'T LAST LONG! Being Sold As-Is. Survey available.
- Sold 3** This comp is similar in size & features. You will love this ..Handyman Special... home in Meadowview Park addition on a nice sized lot with huge shade trees and open view in the back yard. Updates include ceiling fans, light fixtures, and bathrooms. Home will need flooring and paint and is being sold -AS IS- MULTIPLE OFFERS RECEIVED!!! Cash and Conventional offers ONLY. Please submit your best and final offers by noon on Monday June 21st, 2021.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			No listing history noted				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$184,950	\$188,950
<b>Sales Price</b>	\$184,950	\$188,950
<b>30 Day Price</b>	\$184,950	--
<b>Comments Regarding Pricing Strategy</b>		
Market is stable. Homes in this price range and area are selling well. Subject is in fair condition and has obvious exterior damage and since vacant I would assume there is also interior damage. There were no comps available in true fair condition, so condition adjustments were made to sold comps.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Street



Street



Other

## Listing Photos

**L1** 1113 Andrew St  
Crowley, TX 76036



Front

**L2** 833 Skelly St  
Crowley, TX 76036



Front

**L3** 205 Teeter Dr  
Crowley, TX 76036



Front



## Sales Photos

**S1** 1220 Patrick St  
Crowley, TX 76036



Front

**S2** 520 W Maine  
Crowley, TX 76036



Front

**S3** 729 Meadowlark Cir  
Crowley, TX 76036



Front

### ClearMaps Addendum

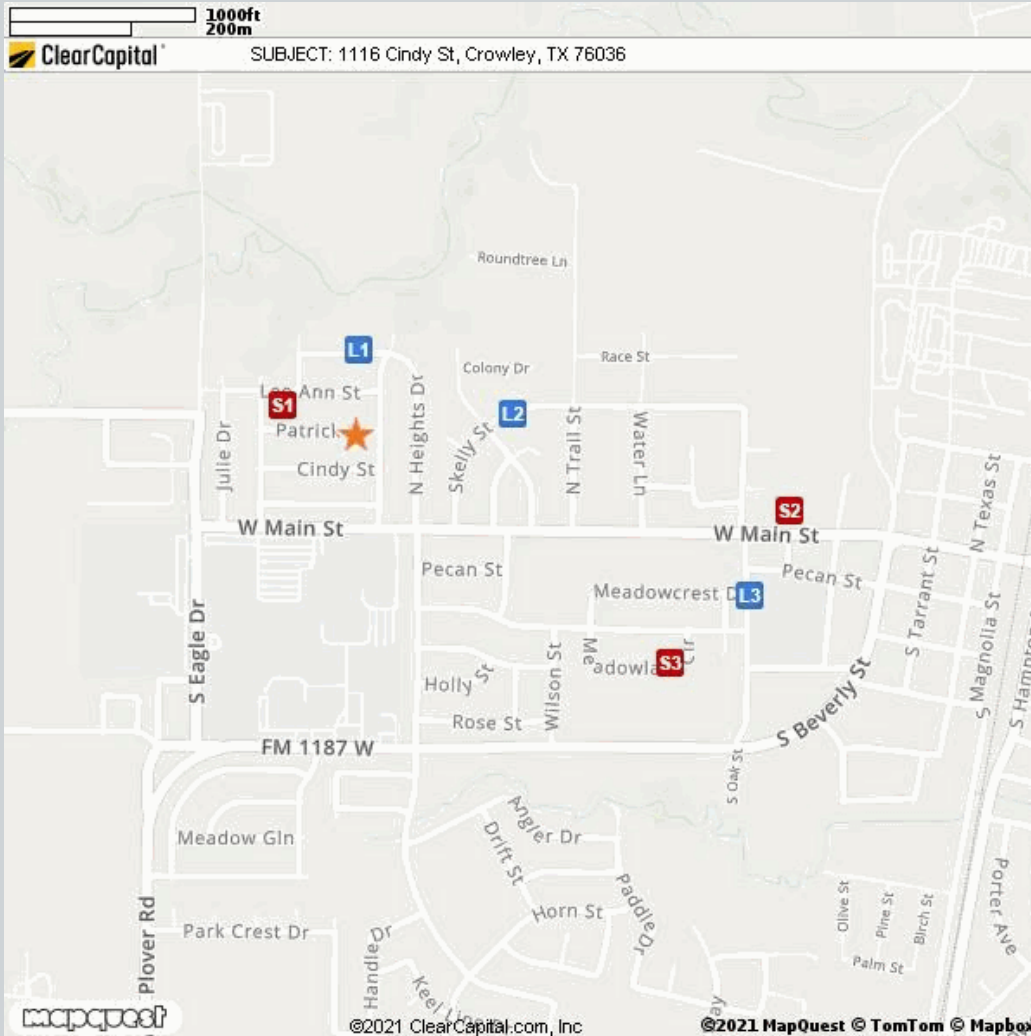
**Address** ★ 1116 Cindy Street, Crowley, TX 76036

**Loan Number** 45374

**Suggested List** \$184,950

**Suggested Repaired** \$188,950

**Sale** \$184,950



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1116 Cindy Street, Crowley, TX 76036	--	Parcel Match
L1 Listing 1	1113 Andrew St, Crowley, TX 76036	0.13 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	833 Skelly St, Crowley, TX 76036	0.24 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	205 Teeter Dr, Crowley, TX 76036	0.62 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1220 Patrick St, Crowley, TX 76036	0.11 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	520 W Maine, Crowley, TX 76036	0.65 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	729 Meadowlark Cir, Crowley, TX 76036	0.56 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Marsha Blevins	<b>Company/Brokerage</b>	Fathom Realty
<b>License No</b>	0432849	<b>Address</b>	280 Merced Street Burleson TX 76028
<b>License Expiration</b>	08/31/2022	<b>License State</b>	TX
<b>Phone</b>	8014730140	<b>Email</b>	bpo.marsha@gmail.com
<b>Broker Distance to Subject</b>	4.31 miles	<b>Date Signed</b>	07/31/2021

*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.**