

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	913 Acacia Drive, Anna, TX 75409	Order ID	7413115	Property ID	30603383
Inspection Date	07/06/2021	Date of Report	07/07/2021		
Loan Number	45472	APN	R872100E02801		
Borrower Name	Catamount Properties 2018 LLC	County	Collin		

Tracking IDs

Order Tracking ID	0706BPO_citi	Tracking ID 1	0706BPO_citi
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	JIMMY STOVALL	Condition Comments	
R. E. Taxes	\$4,829	Property is in a sought after subdivision in close proximity to the main highway of 75 that travels to Dallas in approximately 45 minutes. Based on the exterior visual inspection, property seems in good condition.	
Assessed Value	\$208,938		
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	TEXAS STAR COMMUNITY MANAGEMENT 469-899-1000		
Association Fees	\$180 / Year (Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Anna is a town in Texas with a population of 13,052. Anna is in Collin County. Living in Anna offers residents a rural feel and most residents own their homes. Many families and young professionals live in Anna and residents tend to lean conservative. The public schools in Anna are above average.	
Sales Prices in this Neighborhood	Low: \$251740 High: \$468851		
Market for this type of property	Increased 8 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	913 Acacia Drive	924 Oak Hollow Lane	2110 Pine Knoll Way	300 Copper Switch Drive
City, State	Anna, TX	Anna, TX	Anna, TX	Anna, TX
Zip Code	75409	75409	75409	75409
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.99 ¹	1.06 ¹	0.50 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$265,000	\$249,000	\$310,000
List Price \$	--	\$265,000	\$249,000	\$310,000
Original List Date		06/17/2021	06/02/2021	06/10/2021
DOM · Cumulative DOM	-- · --	2 · 20	1 · 35	3 · 27
Age (# of years)	16	17	14	4
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,893	1,898	1,906	1,991
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
Total Room #	8	8	8	8
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	0.160 acres	0.150 acres	0.140 acres	0.126 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.

Current Listings - Cont.

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

- Listing 1** New fresh paint for the whole house. Open floorplan. Large rooms. Cast stone fireplace. Recessed lighting. Plenty of counter space and maple cabinets. Large walk-in pantry. Large master with sitting area. Extra insulation, solar reflecting tinted windows.
- Listing 2** well maintained home 1 story home with open floor plan. Freshly painted inside, gorgeous engineered wood floors and newer carpet in bedrooms. Kitchen boasts stainless steel appliances, large and plentiful cabinets and plenty of space for breakfast table. Breakfast bar separates the kitchen from the oversized family room. Master is a nice size with undermount granite sinks. 3 more good sized bedrooms on other end of home sharing another bathroom. Backyard is large with trees and a wood fence.
- Listing 3** one owner home built in 2017 by Lennar, Allegro floorplan! Home has been freshly painted throughout! The kitchen features stunning white cabinets, granite countertops, large island and gas stove. Gorgeous wood look tile flooring in main areas throughout the home. Covered patio offers a relaxing retreat. Fifth bedroom can also be used as an office or flex space

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	913 Acacia Drive	1625 Pin Oak Trail	3208 Dumas Drive	3313 Belford Circle
City, State	Anna, TX	Anna, TX	Anna, TX	Anna, TX
Zip Code	75409	75409	75409	75409
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.76 ¹	2.57 ¹	2.66 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$270,000	\$264,990	\$285,000
List Price \$	--	\$270,000	\$264,990	\$285,000
Sale Price \$	--	\$304,000	\$287,777	\$300,000
Type of Financing	--	Cash	Cash	Cash
Date of Sale	--	06/30/2021	03/26/2021	06/01/2021
DOM · Cumulative DOM	-- · --	3 · 23	3 · 28	4 · 53
Age (# of years)	16	19	7	6
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	1 Story Ranch	1 Story Ranch	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,893	1,906	1,892	1,892
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
Total Room #	8	8	8	8
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	0.160 acres	0.140 acres	0.170 acres	0.160 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$304,000	\$287,777	\$300,000

* 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** Large Living Area with fireplace is open to the Kitchen and Eating Area. Lots of cabinets and counter space in the kitchen and includes an island. Light and Bright with can lighting and pendants. Eating Area in the kitchen with room to spread out. French doors to the covered patio and easy grilling. Laundry Room and Pantry combined. Large Master Bedroom with Walk-in closet. Updated Master bath has double sinks, garden tub and separate shower. Three additional bedrooms split from Master. Middle room has double doors.
- Sold 2** Nice wide-plank laminate flooring is featured in the living areas and all bedrooms...no carpet! The modern electric FP is the highlight of the living room with vaulted ceiling. The kitchen has gorgeous granite counters, large island with seating and SS appliances. The primary BR is split for privacy and offers a barn door to the large bath with WI shower and open shelving.
- Sold 3** lovely open concept and split bedroom floor plan. Spacious kitchen that is open to living area and dining area with granite countertops, long island with breakfast bar and eat-in breakfast area. Large master bedroom and bathroom with built-in shelving and large walk-in closet. All bedrooms spacious and 4th bedroom can be an office, media room or playroom. Nice backyard

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			04/06/2006				
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	\$302,000	\$302,000
Sales Price	\$302,000	\$302,000
30 Day Price	\$302,000	--
Comments Regarding Pricing Strategy		
Comps are considered/selected based on location, GLA and number of rooms		

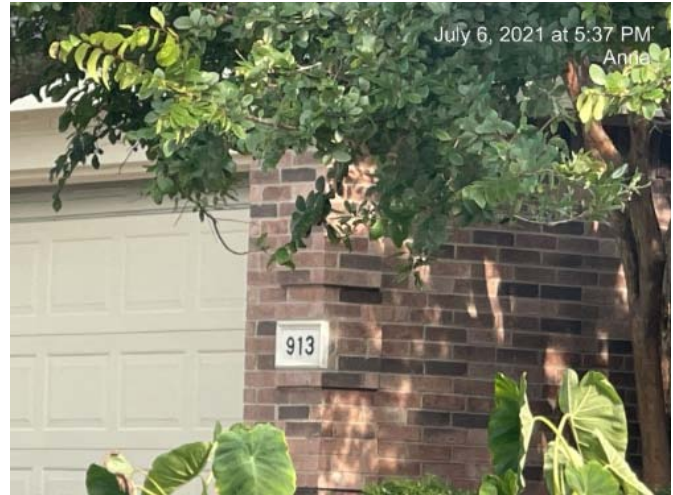
Clear Capital Quality Assurance Comments Addendum

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



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 924 Oak Hollow Lane
Anna, TX 75409



Front

L2 2110 Pine Knoll Way
Anna, TX 75409



Front

L3 300 Copper Switch Drive
Anna, TX 75409



Front

ClearMaps Addendum

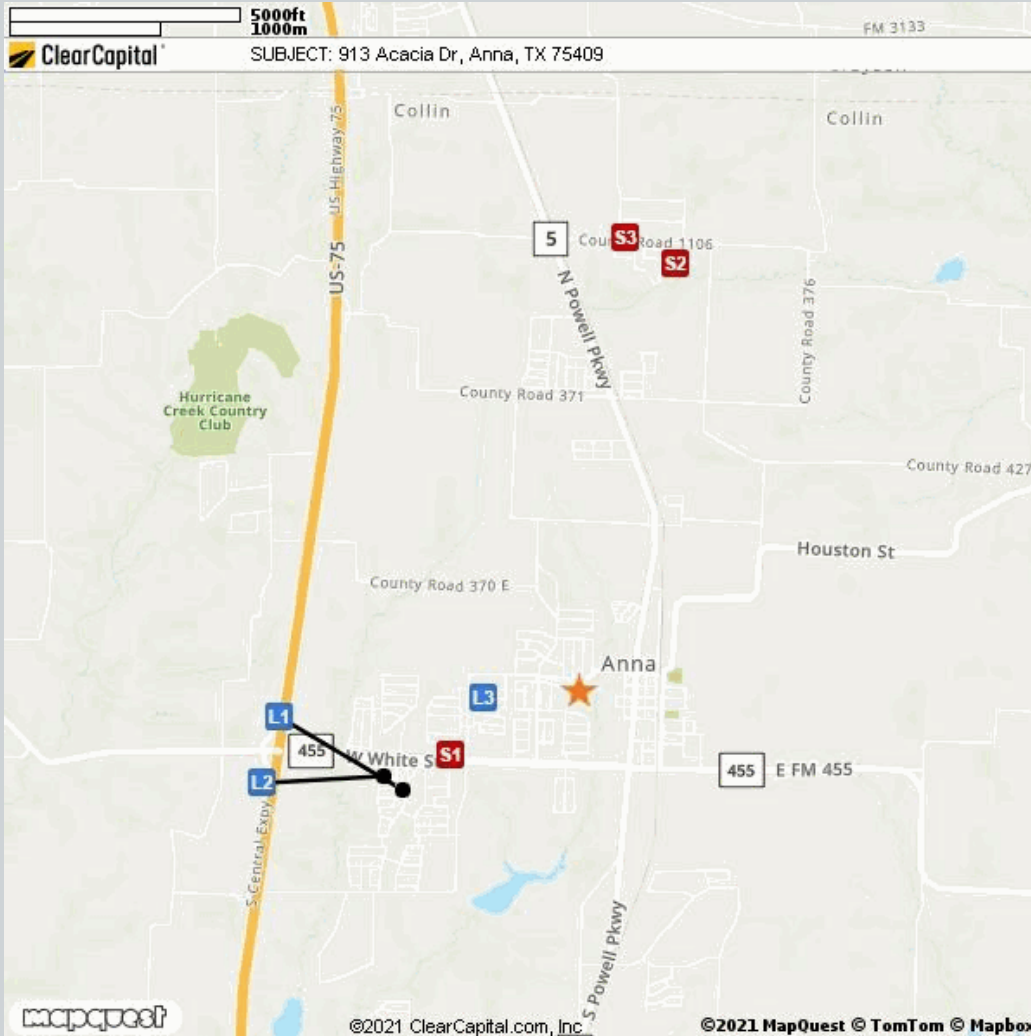
Address ★ 913 Acacia Drive, Anna, TX 75409

Loan Number 45472

Suggested List \$302,000

Suggested Repaired \$302,000

Sale \$302,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	913 Acacia Drive, Anna, TX 75409	--	Parcel Match
L1 Listing 1	924 Oak Hollow Lane, Anna, TX 75409	0.99 Miles ¹	Parcel Match
L2 Listing 2	2110 Pine Knoll Way, Anna, TX 75409	1.06 Miles ¹	Parcel Match
L3 Listing 3	300 Copper Switch Drive, Anna, TX 75409	0.50 Miles ¹	Parcel Match
S1 Sold 1	1625 Pin Oak Trail, Anna, TX 75409	0.76 Miles ¹	Parcel Match
S2 Sold 2	3208 Dumas Drive, Anna, TX 75409	2.57 Miles ¹	Parcel Match
S3 Sold 3	3313 Belford Circle, Anna, TX 75409	2.66 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	Jennifer Turner	Company/Brokerage	Washington First Realty
License No	0704084	Address	205 Palomino Ln Celina TX 75009
License Expiration	04/30/2022	License State	TX
Phone	4695710078	Email	jenniferturner03@yahoo.com
Broker Distance to Subject	13.60 miles	Date Signed	07/06/2021

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.