

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	3112 Red Orchard Drive, El Paso, TX 79938	Order ID	7416391	Property ID	30610673
Inspection Date	07/07/2021	Date of Report	07/08/2021		
Loan Number	45522	APN	654423		
Borrower Name	Catamount Properties 2018 LLC	County	El Paso		

Tracking IDs

Order Tracking ID	0707BPO_Citi	Tracking ID 1	0707BPO_Citi
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	ACOSTA PHILIP A	Condition Comments	
R. E. Taxes	\$6,993	The property is in average condition on the exterior inspection. Subject is located close to schools, shopping and medical services.	
Assessed Value	\$222,224		
Zoning Classification	residential R3		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (keys on lockbox)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	No		
Visible From Street	Partially Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Slow	Most homes are stucco or brick veneer. Homes in the neighborhood vary between a one and two car garage. The area is close to schools, parks and shopping centers	
Sales Prices in this Neighborhood	Low: \$137,000 High: \$288,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3112 Red Orchard Drive	14378 N Cave Drive	3171 Matthew Lutz	2205 Morning Mist
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79938	79938	79938	79938
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.29 ¹	0.61 ¹	0.96 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$240,000	\$246,000	\$264,950
List Price \$	--	\$240,000	\$246,000	\$264,950
Original List Date		05/25/2021	06/09/2021	06/24/2021
DOM · Cumulative DOM	-- · --	41 · 44	15 · 29	13 · 14
Age (# of years)	4	9	10	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 contemp	2 Stories contemp	2 Stories contemp	2 Stories contemp
# Units	1	1	1	1
Living Sq. Feet	2,344	2,399	2,347	2,120
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 3	4 · 2 · 1
Total Room #	7	6	6	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	0.13 acres	0.12 acres	0.13 acres	0.13 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** Make this three-bedroom, three-bathroom home in Tierra del Este your very own! This charming investment property features two large living areas, a formal dining room and a breakfast nook. The large open kitchen offers granite counters, beautiful cabinets, a center island and stainless steel appliances. The fully carpeted master bedroom is huge with balcony access and an ensuite complete with garden tub, separate shower area and double vanity sink. Outback is a massive backyard with a covered patio, wood pergola and extra space for kids and pets to play! This home is TENANT OCCUPIED until 5/31/2022.
- Listing 2** Perfectly positioned on a corner lot location at Ventanas subdivision! This delightful two-story home has plenty to offer! Beautiful and spacious with formal living room, a separate family room and dining room. The kitchen is well-designed and it offers a center island, ample storage, stainless steel appliances and a pantry. The home has solar panels installed and upstairs has a huge bonus room perfect to serve as a media room. The master bedroom highlights an access to the balcony with nice views, it also has a master suite with double vanity sink, bath tub and a separate shower room. The massive backyard has beautiful lawn grass landscaping and a covered patio suitable for unwinding.
- Listing 3** You're going to love this beautiful 2-story Palo Verde resale with a sweet Juliet balcony in front! And, it has BRAND NEW CARPET! Lovely living & dining spaces + a good-sized loft. The marvelous kitchen boasts a huge sit-down island, topped with ogee-edged granite. Stainless steel appliances are complemented by subway tile backsplashes & loads of dark cabinets here. There are 4 bedrooms & 2.5 baths. The generous primary suite enjoys a vanity with twin undermount sinks in a granite counter, a jetted tub, separate shower featuring custom tilework, & a nicely-appointed walk-in closet. Large backyard has an outdoor grill & an amazing fireplace structure with open patios for lounging & playing. This one is super-clean & move-in ready with so many unique features. 'PALO VERDE HOME' Come & take a look today.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3112 Red Orchard Drive	3186 Red Orchard	12708 Cozy Prairie Drive	2205 Morning Mist
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79938	79938	79938	79938
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.26 ¹	0.67 ¹	0.96 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$222,000	\$219,990	\$277,000
List Price \$	--	\$222,000	\$213,990	\$260,000
Sale Price \$	--	\$226,000	\$213,990	\$260,000
Type of Financing	--	Fha	Va	Va
Date of Sale	--	02/05/2021	02/19/2021	03/07/2021
DOM · Cumulative DOM	-- · --	25 · 81	93 · 123	99 · 99
Age (# of years)	4	7	10	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 contemp	2 Stories contemp	2 Stories contemp	2 Stories contemp
# Units	1	1	1	1
Living Sq. Feet	2,344	2,196	2,115	2,853
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3	3 · 2 · 1	4 · 3 · 1
Total Room #	7	7	6	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	0.13 acres	0.14 acres	0.13 acres	0.13 acres
Other	--	--	--	--
Net Adjustment	--	+\$3,700	+\$8,225	-\$12,725
Adjusted Price	--	\$229,700	\$222,215	\$247,275

* 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** What's not to like, open living space but with some separation. Short distance to the large park with walking trail. Surrounded by convenience to shopping, restaurants & schools. Special features include bonus room for an office or children's space. LARGE low maintenance backyard for entertaining. Laundry room has separate closet, plenty of storage through out. Roof recently resurfaced. Stamped concrete in backyard & front porch area.
- Sold 2** RENT-TO-OWN OPTION AVAILABLE! GORGEOUS, upgraded, elegant property features 3 bedrooms, 2.5 bathrooms, HIGH CEILINGS, upgraded flooring, granite countertops, refrigerated air conditioning, stainless steel appliances, and stamped concrete with a covered patio in the backyard; perfect for entertaining friends and family! Located only minutes from doctors, schools, shopping, restaurants, entertainment and more! If you're looking for a gorgeous eastside home this is a MUST SEE!!! Seller financing available.. Call today to set up a showing or for more details!
- Sold 3** RENT-TO-OWN OPTION AVAILABLE! GORGEOUS, upgraded, elegant property features 3 bedrooms, 2.5 bathrooms, HIGH CEILINGS, upgraded flooring, granite countertops, refrigerated air conditioning, stainless steel appliances, and stamped concrete with a covered patio in the backyard; perfect for entertaining friends and family! Located only minutes from doctors, schools, shopping, restaurants, entertainment and more! If you're looking for a gorgeous eastside home this is a MUST SEE!!! Seller financing available.. Call today to set up a showing or for more details

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	ERA Sellers & Buyers Real	Has been listed since 5/25/2021 under contract as of 6/05/2021					
Listing Agent Name	Jessica Krop						
Listing Agent Phone	915-407-4274						
# 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
05/25/2021	\$269,950	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$251,000	\$251,000
Sales Price	\$234,000	\$234,000
30 Day Price	\$222,300	--
Comments Regarding Pricing Strategy		
Based on low values and a semi stable market values are close related and only decrease after a 120 mark Subjects value is based on current market Conditions and recent sales in area. Comparable's are similar in condition when compared to the subject. Used the best and most like subject lists and sold's. Due to limited comp availability, it was necessary to exceed guidelines for sale date, distance or gla, subject and comparables are same in style		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in average condition. Comps are similar in characteristics, located within 1.29 miles and the sold comps
Notes closed within the last 5 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

Subject Photos



Front



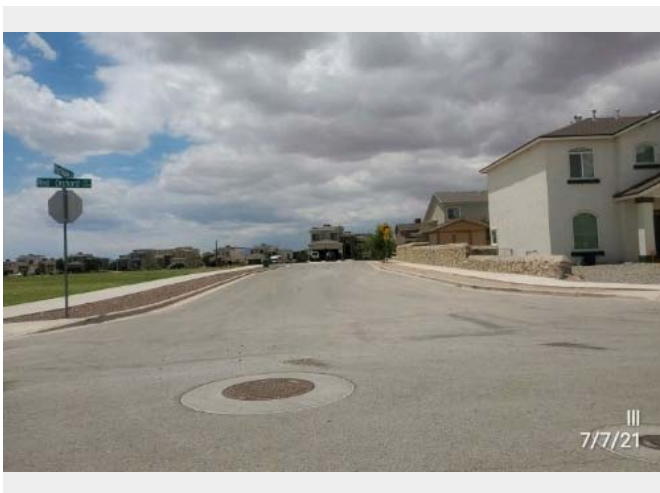
Address Verification



Side



Street



Street

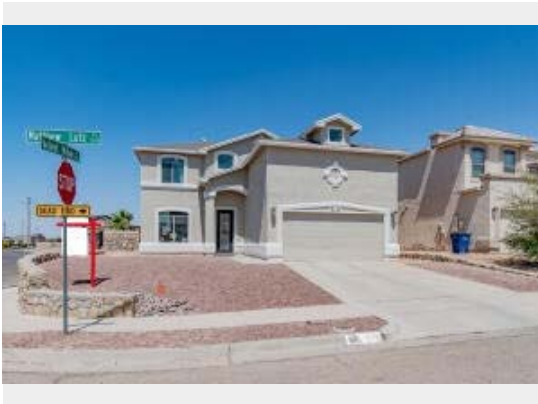
Listing Photos

L1 14378 N Cave Drive
El Paso, TX 79938



Front

L2 3171 Matthew Lutz
El Paso, TX 79938



Front

L3 2205 MORNING MIST
El Paso, TX 79938



Front

Sales Photos

S1 3186 RED ORCHARD
El Paso, TX 79938



Front

S2 12708 Cozy Prairie Drive
El Paso, TX 79938



Front

S3 2205 MORNING MIST
El Paso, TX 79938



Front

ClearMaps Addendum

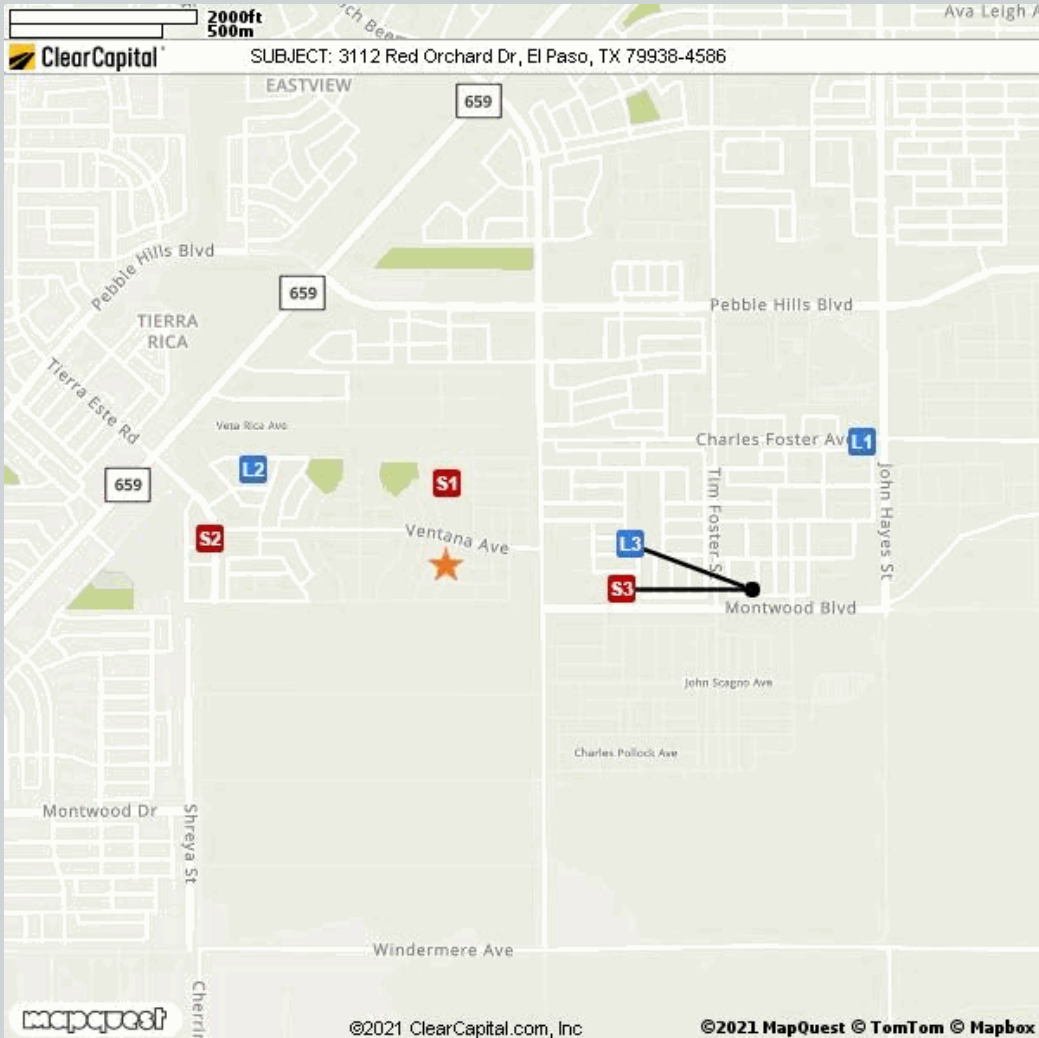
Address ★ 3112 Red Orchard Drive, El Paso, TX 79938

Loan Number 45522

Suggested List \$251,000

Suggested Repaired \$251,000

Sale \$234,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3112 Red Orchard Drive, El Paso, TX 79938	--	Parcel Match
L1 Listing 1	14378 N Cave Drive, El Paso, TX 79938	1.29 Miles ¹	Parcel Match
L2 Listing 2	3171 Matthew Lutz, El Paso, TX 79938	0.61 Miles ¹	Parcel Match
L3 Listing 3	2205 Morning Mist, El Paso, TX 79938	0.96 Miles ¹	Parcel Match
S1 Sold 1	3186 Red Orchard, El Paso, TX 79938	0.26 Miles ¹	Parcel Match
S2 Sold 2	12708 Cozy Prairie Drive, El Paso, TX 79938	0.67 Miles ¹	Parcel Match
S3 Sold 3	2205 Morning Mist, El Paso, TX 79938	0.96 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	Erika Williams	Company/Brokerage	Romewest Properties LLC
License No	618421	Address	10420 Montwood El Paso TX 79935
License Expiration	02/28/2023	License State	TX
Phone	9153155839	Email	erika19williams@gmail.com
Broker Distance to Subject	5.83 miles	Date Signed	07/08/2021

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.