

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	4808 Kiko A Fierro Place, El Paso, TX 79938	Order ID	7416391	Property ID	30610357
Inspection Date	07/07/2021	Date of Report	07/08/2021		
Loan Number	45525	APN	627741		
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	VONMOSS GRANT M	Condition Comments	
R. E. Taxes	\$4,113	The property is in average condition on the exterior inspection. Subject is located close to schools, shopping and medical services.	
Assessed Value	\$130,709		
Zoning Classification	residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	No		
Visible From Street	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: \$129,000 High: \$267,950		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4808 Kiko A Fierro Place	4997 Joe Castillo	12724 Roberto Nunez	4965 Joe Castillo
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.	--	0.37 ¹	0.15 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$178,777	\$165,000	\$168,000
List Price \$	--	\$178,777	\$165,000	\$168,000
Original List Date		07/03/2021	06/10/2021	06/24/2021
DOM · Cumulative DOM	-- · --	4 · 5	27 · 28	13 · 14
Age (# of years)	9	3	11	3
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	1,206	1,411	1,359	1,411
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
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	0.10 acres	0.11 acres	0.11 acres	0.11 acres
Other	--	--	--	--

* 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** Charming single story home in the Tres Suenos Subdivision: features 4 bedrooms, 2 full baths. Great location. This beauty offers a bright open floor plan. The living area is open to the kitchen, perfect for entertaining. Granite center island. The kitchen offers stainless steel appliances. 2 car garage. Refrigerated air. Water softener system conveys. Located just minutes from schools, shopping and entertainment. Quick commute to Ft. Bliss. Home is near the neighborhood park
- Listing 2** Pride of ownership is evident in this clean and well-kept home! Located on the east side of El Paso, close to restaurants, shopping centers, and a movie theater! This single story home has 4 bedrooms, 2 full bathrooms, refrigerated A/C, and lots of extras! The carpet in bedrooms was recently replaced. Cement walkways were added to surround the perimeter of the home. Backyard rockwalls were raised and resealed. Fully landscaped backyard with grass lawn, fig tree, and cement patio perfect for entertaining. Well established garden sits on the side of the home right outside of the kitchen window. The kitchen comes complete with granite countertops, XL sink, island, and stainless steel appliances. Matching cordless faux wood blinds installed throughout the home. Alarm system ready for service. Laundry located in the garage, with quality cabinets installed above.
- Listing 3** BEAUTIFUL READY TO MOVE IN HOME

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4808 Kiko A Fierro Place	4937 George Fernandez	12785 Tre Maximiliano	12976 Enrique Gomez
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.	--	0.21 ²	0.18 ¹	0.36 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$161,950	\$157,500	\$164,900
List Price \$	--	\$140,950	\$157,500	\$164,900
Sale Price \$	--	\$140,950	\$157,500	\$165,000
Type of Financing	--	Fha	Conventional	Va
Date of Sale	--	01/20/2021	03/22/2021	04/13/2021
DOM · Cumulative DOM	-- · --	12 · 119	4 · 70	42 · 83
Age (# of years)	9	1	5	11
Condition	Average	Good	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	1,206	1,100	1,378	1,424
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	4 · 2
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	0.10 acres	.10 acres	0.11 acres	0.13 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,150	-\$1,800	-\$1,399
Adjusted Price	--	\$146,100	\$155,700	\$163,601

* 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 Home is under construction.

Sold 2 This stylish one-story Eastside home features 3 bedrooms, 2 full baths, kitchen with stainless steel appliances and granite counter tops. Master bedroom features master bath with dual vanity and garden tub. Property also features refrigerated AC, double-attached garage, and a spacious backyard with canopied patio. Located near the intersection of Rich Beem Blvd and Montana Ave, this home provides easy access to Loop 375, I10, Fort Bliss, and Eddy Hirby Park.

Sold 3 Come and view this lovely single story home located in a corner lot. This home features four bedrooms, two baths, den, kitchen/dinette combo with pantry and all appliances plus washer and dryer included. Ceramic tile thru out home except bedrooms. Landscape front and back with franklin rock. Close to shopping centers and easy access to Loop 375.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				at the time of inspection there were no sale sign post or active mls			
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	\$170,593	\$170,593
Sales Price	\$155,000	\$155,000
30 Day Price	\$147,300	--
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 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



Side



Side



Street



Street

Listing Photos

L1 4997 Joe Castillo
El Paso, TX 79938



Front

L2 12724 ROBERTO NUNEZ
El Paso, TX 79938



Front

L3 4965 JOE CASTILLO
El Paso, TX 79938



Front

Sales Photos

S1 4937 GEORGE FERNANDEZ
El Paso, TX 79938



Front

S2 12785 TRE MAXIMILIANO
El Paso, TX 79938



Front

S3 12976 ENRIQUE GOMEZ
El Paso, TX 79938



Front

ClearMaps Addendum

Address ★ 4808 Kiko A Fierro Place, El Paso, TX 79938

Loan Number 45525

Suggested List \$170,593

Suggested Repaired \$170,593

Sale \$155,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4808 Kiko A Fierro Place, El Paso, TX 79938	--	Parcel Match
L1 Listing 1	4997 Joe Castillo, El Paso, TX 79938	0.37 Miles ¹	Parcel Match
L2 Listing 2	12724 Roberto Nunez, El Paso, TX 79938	0.15 Miles ¹	Parcel Match
L3 Listing 3	4965 Joe Castillo, El Paso, TX 79938	0.33 Miles ¹	Parcel Match
S1 Sold 1	4937 George Fernandez, El Paso, TX 79938	0.21 Miles ²	Unknown Street Address
S2 Sold 2	12785 Tre Maximiliano, El Paso, TX 79938	0.18 Miles ¹	Parcel Match
S3 Sold 3	12976 Enrique Gomez, El Paso, TX 79938	0.36 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	6.21 miles	Date Signed	07/07/2021

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.