

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>	307 Velma Drive, Taylor, TX 76574	<b>Order ID</b>	7865337	<b>Property ID</b>	31905589
<b>Inspection Date</b>	01/06/2022	<b>Date of Report</b>	01/11/2022		
<b>Loan Number</b>	45526	<b>APN</b>	R016965		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Williamson		

### Tracking IDs

<b>Order Tracking ID</b>	01.04.22_BPO_Update	<b>Tracking ID 1</b>	01.04.22_BPO_Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> This home was purchased and is listed after it has been refreshed. The kitchen appears to have new counter tops, painted cabinets and new appliances. The bathrooms has painted vanities but original shower and bathtub so it still has some dated features and probably should of had a more complete renovation since it appears they are asking at the top of the market.
<b>R. E. Taxes</b>	\$3,023	
<b>Assessed Value</b>	\$204,368	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (All locked up)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<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> This home is in an established area of the small town of Taylor. The area has seen a lot of growth in the last year and Samsung just Announced Taylor is the location of the new chip plant which has sellers asking a premium. The area around the subject are mostly single story homes which the area is also on Clay soils which has a lot of expansion which does cause a lot of foundation movement and many homes in the area have foundation issues.
<b>Local Economy</b>	Improving	
<b>Sales Prices in this Neighborhood</b>	Low: \$125,000 High: \$715,000	
<b>Market for this type of property</b>	Increased 17 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	307 Velma Drive	1120 Vance St	3001 Woodlawn St	502 W Pecan St
<b>City, State</b>	Taylor, TX	Taylor, TX	Taylor, TX	Taylor, TX
<b>Zip Code</b>	76574	76574	76574	76574
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.60 <sup>1</sup>	1.14 <sup>1</sup>	1.56 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$319,000	\$299,900	\$375,000
<b>List Price \$</b>	--	\$319,000	\$299,900	\$375,000
<b>Original List Date</b>		12/16/2021	12/21/2021	12/06/2021
<b>DOM · Cumulative DOM</b>	-- · --	22 · 26	17 · 21	32 · 36
<b>Age (# of years)</b>	38	87	36	92
<b>Condition</b>	Good	Good	Average	Good
<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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,470	1,329	1,291	1,600
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 1	3 · 2	3 · 2
<b>Total Room #</b>	6	5	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	None	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>	0.21 acres	0.17 acres	0.20 acres	0.14 acres
<b>Other</b>	fence, patio, porch	fence, patio, porch	fireplace, fence, patio, porch	fence, patio, porch

\* Listing 1 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** Located in the heart of old Taylor. This historic home has been updated to today's wants while keeping some of the historic charm. Come relax on the front porch before taking a trip to Old Taylor High for dinner and drinks or a walk through Murphy Park.
- Listing 2** This beautiful home is move-in ready with many recent updates including fresh paint inside and out, flooring, and roof all in 2021! Additional improvements include recently replaced front gates, back doors, and toilets. Enjoy the cozy fireplace, spacious back yard, and established neighborhood.
- Listing 3** Modern meets charm in this 1930's remodeled home with a beautiful new addition added in 2021. This 3 bedroom, 2 bathroom home has been completely revamped from floor to ceiling! The open living room / kitchen has engineered wood flooring, new Stainless steel Frigidaire appliances, quartz countertops and designer fixtures. The large master bedroom has a sitting area and private balcony overlooking the landscaped backyard! The en suite bathroom has a walk in glass shower and double vanity. This home is completely fenced on all sides with an electric gate at the front of the property. Enjoy all that growing Taylor, TX has to offer in this beautiful home.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	307 Velma Drive	2211 Donna Dr	2603 Paula Ln	2004 Donna Dr
<b>City, State</b>	Taylor, TX	Taylor, TX	Taylor, TX	Taylor, TX
<b>Zip Code</b>	76574	76574	76574	76574
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.25 <sup>1</sup>	0.33 <sup>1</sup>	0.12 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$299,900	\$385,000	\$279,900
<b>List Price \$</b>	--	\$299,900	\$365,000	\$279,900
<b>Sale Price \$</b>	--	\$315,000	\$360,750	\$320,000
<b>Type of Financing</b>	--	Va	Fha	Va
<b>Date of Sale</b>	--	10/05/2021	10/19/2021	07/29/2021
<b>DOM · Cumulative DOM</b>	-- · --	3 · 32	21 · 71	5 · 35
<b>Age (# of years)</b>	38	39	38	40
<b>Condition</b>	Good	Good	Average	Good
<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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,470	1,700	1,483	1,344
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<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>	--	--	Pool - Yes	--
<b>Lot Size</b>	0.21 acres	0.21 acres	0.21 acres	0.22 acres
<b>Other</b>	fence, patio, porch	fireplace, fence, patio, porch	fireplace, fence, patio, porch	fireplace, fence, patio, porch
<b>Net Adjustment</b>	--	-\$16,000	\$0	+\$4,000
<b>Adjusted Price</b>	--	\$299,000	\$360,750	\$324,000

\* Sold 2 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** Beautiful single-story home on a quiet street. Spacious living room with vaulted ceiling, a fireplace and built-in bookshelves. Huge open kitchen with an island and plenty of counter space. Large master bedroom and great size secondary bedrooms with ceiling fans. Fresh paint. Gorgeous oak trees at the front. Enormous private backyard with a shed and vegetable garden with many fruiting bushes (figs, peaches, grapes, bananas, mulberries, blackberries). Fridge, Washer/Dryer convey! Very quiet well-established neighborhood close to shopping, dining, parks, and schools.
- Sold 2** Gorgeous, 3 bedroom, 2 bath farmhouse style home, sitting on a quiet street! This inviting home offers an open floorplan and plentiful natural light throughout. Spacious kitchen with newer gas stove with vent hood and stainless appliances. Large family room with fireplace and separate dining area. Primary bedroom with full bath and two additional bedrooms, sharing the second full bathroom. Step outside to the spacious backyard with private pool and outdoor living area! Two car garage. RV electrical hook-up on the side of the house, next to date double gate for RV parking. Minutes walk or drive from schools and Bull Branch Park.
- Sold 3** Pride in ownership! Great location with easy commute to Austin, Round Rock and Georgetown. Beautiful 3 bedroom, 2 bathroom house with granite counters, great curb appeal and tons of upgrades. This outdoor area is an entertainer's dream with the relaxing covered patio, beautiful landscape and above ground pool.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Waterloo Realty,LLC	Home is currently listed.					
<b>Listing Agent Name</b>	Gray Adkins						
<b>Listing Agent Phone</b>	512-762-8187						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<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>
06/22/2021	\$231,250	07/22/2021	\$231,250	Sold	07/22/2021	\$245,000	MLS
12/30/2021	\$374,900	01/07/2022	\$374,900	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$355,000	\$355,000
<b>Sales Price</b>	\$351,000	\$351,000
<b>30 Day Price</b>	\$349,000	--
<b>Comments Regarding Pricing Strategy</b>		
The subject is currently listed at a higher price but there are not any comps to support a value that high. If the subject has a full renovation it may bring a value closer to subject current list price.		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The broker's as-is conclusion is supported by the comparable data. It is noted the current as-is conclusion is higher than the prior report completed on 07/23/21; however, the Clear Capital Home Data Index indicate the market has increased by 58.5% over the past 10 months.



## Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Listing Photos

**L1** 1120 Vance St  
Taylor, TX 76574



Front

**L2** 3001 Woodlawn St  
Taylor, TX 76574



Front

**L3** 502 W Pecan St  
Taylor, TX 76574



Front



## Sales Photos

**S1** 2211 Donna Dr  
Taylor, TX 76574



Front

**S2** 2603 Paula Ln  
Taylor, TX 76574



Front

**S3** 2004 Donna Dr  
Taylor, TX 76574



Front

### ClearMaps Addendum

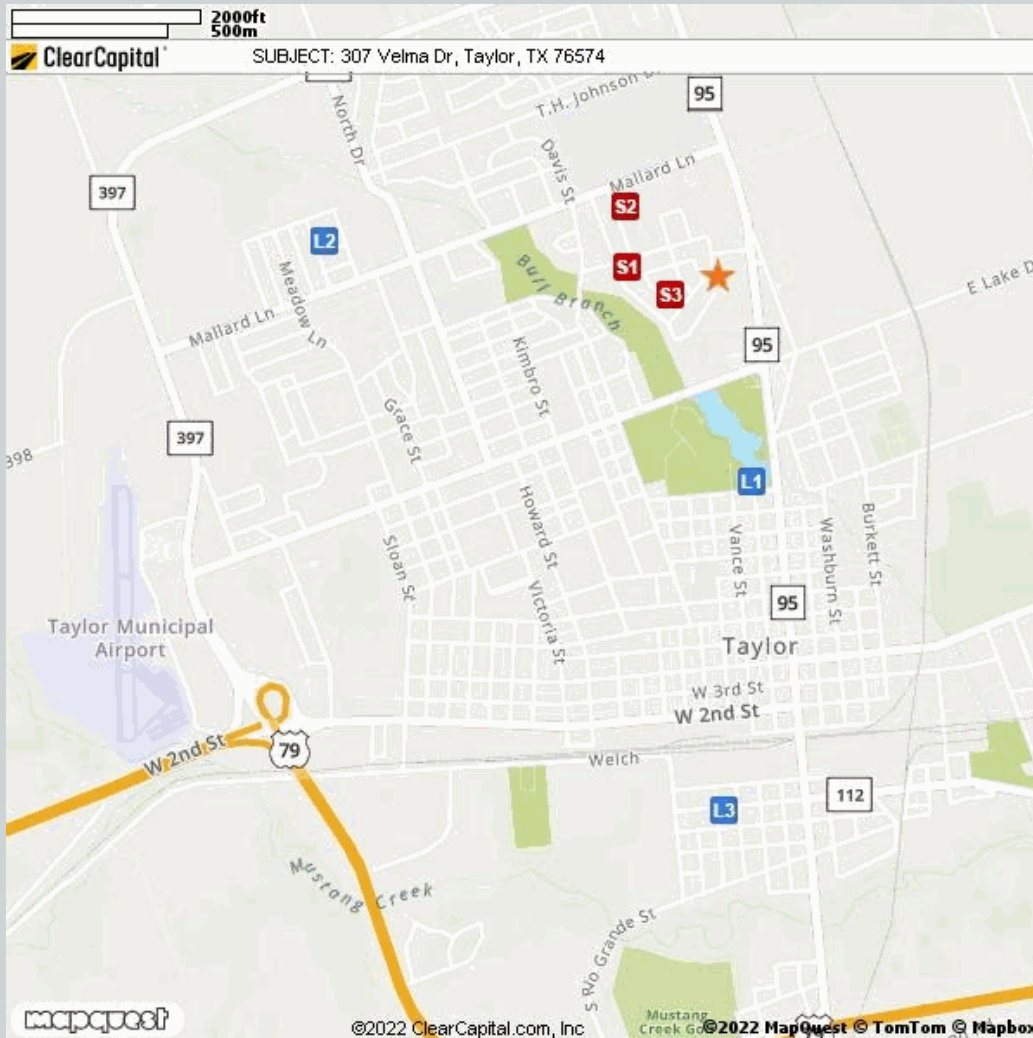
**Address** ★ 307 Velma Drive, Taylor, TX 76574

**Loan Number** 45526

**Suggested List** \$355,000

**Suggested Repaired** \$355,000

**Sale** \$351,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	307 Velma Drive, Taylor, TX 76574	--	Parcel Match
L1 Listing 1	1120 Vance St, Taylor, TX 76574	0.60 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3001 Woodlawn St, Taylor, TX 76574	1.14 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	502 W Pecan St, Taylor, TX 76574	1.56 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2211 Donna Dr, Taylor, TX 76574	0.25 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2603 Paula Ln, Taylor, TX 76574	0.33 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2004 Donna Dr, Taylor, TX 76574	0.12 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>	Don Wilcox	<b>Company/Brokerage</b>	Cornerstone Real Estate
<b>License No</b>	0446295	<b>Address</b>	2211 Four Hills Ct Pflugerville TX 78660
<b>License Expiration</b>	01/31/2023	<b>License State</b>	TX
<b>Phone</b>	5125079689	<b>Email</b>	donwilcox@earthlink.net
<b>Broker Distance to Subject</b>	12.26 miles	<b>Date Signed</b>	01/08/2022

*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.**