### by ClearCapital

### **12312 BEDROCK TRAIL**

AUSTIN, TX 78727

**\$480,000** • As-Is Value

45586

Loan Number

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 Inspection Date Loan Number Borrower Name	12312 Bedrock Trail, Austin, TX 78727 07/19/2021 45586 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7442444 07/19/2021 461934 Travis	Property ID	30674299
Tracking IDs					
Order Tracking ID	0719BPO_Citi	Tracking ID 1	0719BPO_Citi		
Tracking ID 2		Tracking ID 3			

### **General Conditions**

Owner	GREGORY WIESE	Condition Comments
R. E. Taxes	\$6,809	Subject property appears to be in average condition with no
Assessed Value	\$305,800	repairs necessary. It has average curb appeal and conforms to
Zoning Classification	Residential	the neighborhood and has typical residential views. Near all major amenities.
Property Type	SFR	hajor amenico.
Occupancy	Vacant	
Secure?	Yes	
(All doors and windows appear closed and locked.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	Subject property is located in an average suburban	
Sales Prices in this Neighborhood	Low: \$375,000 High: \$735000	neighborhood. It's on a two-way street in a primarily residential area comprised of some multi-family dwellings and condos but	
Market for this type of propertyIncreased 17 % in the past 6months.		mostly of single-family homes of similar style, age and size of subject. There is little to no REO activity in this area. There are	
Normal Marketing Days	<30	no board-ups or empty homes in the immediate area. Near all major amenities.	

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### **Current Listings**

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	12312 Bedrock Trail	12305 Black Angus Dr	12606 Andromeda Cv	5005 Dull Knife Dr
City, State	Austin, TX	Austin, TX	Austin, TX	Austin, TX
Zip Code	78727	78727	78727	78759
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.12 <sup>1</sup>	0.40 <sup>1</sup>	0.83 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$493,000	\$520,000	\$520,000
List Price \$		\$493,000	\$520,000	\$520,000
Original List Date		07/14/2021	07/08/2021	06/10/2021
DOM $\cdot$ Cumulative DOM	•	5 · 5	11 · 11	39 · 39
Age (# of years)	38	44	37	48
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	1,380	1,669	1,408	1,405
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	7	6	6
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		Pool - Yes Spa - Yes		
Lot Size	0.16 acres	0.41 acres	0.18 acres	0.21 acres
Other	fireplace	fireplace	fireplace	fireplace

\* Listing 2 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.

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

Listing 1 Slightly larger than subject. On a larger lot size and has an in-ground pool.

Listing 2 Very similar to subject in location, size, style, year built and condition.

Listing 3 Very similar to subject in location, size, style, year built and condition.

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### **Recent Sales**

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	12312 Bedrock Trail	4913 Transit Cir	3840 Cologne	4709 Beaver Creek
City, State	Austin, TX	Austin, TX	Austin, TX	Austin, TX
Zip Code	78727	78727	78727	78759
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.40 1	0.67 1	1.00 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$499,000	\$425,000	\$529,000
List Price \$		\$499,000	\$425,000	\$529,000
Sale Price \$		\$470,100	\$500,000	\$529,000
Type of Financing		Cash	Conv	Conv
Date of Sale		05/28/2021	07/13/2021	05/05/2021
DOM $\cdot$ Cumulative DOM	•	13 · 13	3 · 29	5 · 40
Age (# of years)	38	37	40	48
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	1,380	1,510	1,380	1,470
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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				Pool - Yes
Lot Size	0.16 acres	0.15 acres	.170 acres	.168 acres
Other	fireplace	fireplace	fireplace	fireplace
Net Adjustment		-\$5,000	\$0	-\$35,000
Adjusted Price		\$465,100	\$500,000	\$494,000

\* Sold 1 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Very similar to subject but is slightly larger. Adjust -\$5000 GLA.

**Sold 2** Very similar to subject in location, size, style, year built and condition. No adjustments necessary.

Sold 3 Very similar to subject but is slightly larger. Has an in-ground pool. Adjust -\$5000 GLA, -\$30000 pool.

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### Subject Sales & Listing History

Current Listing S	rent Listing Status Not Currently Listed		Listing Histor	ry Comments			
Listing Agency/F	ïrm				perty sold on 07/1	6/2021 for \$450k.	
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	2 0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
07/01/2021	\$425,000			Sold	07/16/2021	\$450,000	MLS

### Marketing Strategy

	As Is Price	Repaired Price		
Suggested List Price	\$494,900	\$494,900		
Sales Price	\$480,000	\$480,000		
30 Day Price	\$465,000			
Comments Regarding Pricing Strategy				
Good demand for residential properties in this neighborhood. Would sell in average marketing time for the area if priced correctly.				

### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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### **Subject Photos**







Address Verification



Street

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### **Listing Photos**

12305 Black Angus Dr Austin, TX 78727 L1



Front



12606 Andromeda Cv Austin, TX 78727



Front

5005 Dull Knife Dr Austin, TX 78759 L3



Front

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### **12312 BEDROCK TRAIL**

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### **Sales Photos**

4913 Transit Cir Austin, TX 78727



Front





Front

4709 Beaver Creek Austin, TX 78759



Front

Effective: 07/19/2021

### **12312 BEDROCK TRAIL**

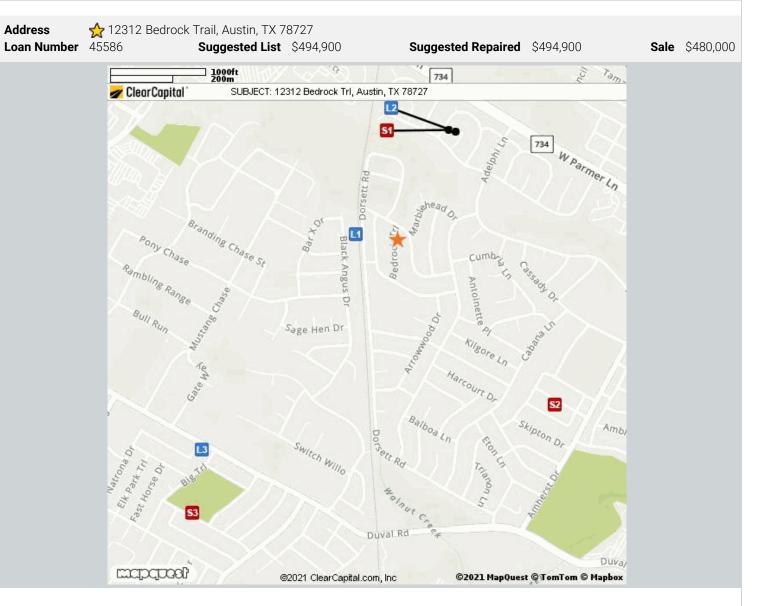
AUSTIN, TX 78727

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### ClearMaps Addendum



Co	mparable	Address	Miles to Subject	Mapping Accuracy
$\star$	Subject	12312 Bedrock Trail, Austin, TX 78727		Parcel Match
L1	Listing 1	12305 Black Angus Dr, Austin, TX 78727	0.12 Miles 1	Parcel Match
L2	Listing 2	12606 Andromeda Cv, Austin, TX 78727	0.40 Miles 1	Parcel Match
L3	Listing 3	5005 Dull Knife Dr, Austin, TX 78759	0.83 Miles 1	Parcel Match
<b>S1</b>	Sold 1	4913 Transit Cir, Austin, TX 78727	0.40 Miles 1	Parcel Match
<b>S</b> 2	Sold 2	3840 Cologne, Austin, TX 78727	0.67 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	4709 Beaver Creek, Austin, TX 78727	1.00 Miles 1	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.

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### 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.)

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.

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### 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.

If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
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

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### 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.

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### Broker Information

Broker Name	Grady Collins	Company/Brokerage	Grady Collins
License No	601760	Address	107 W Johanna St Austin TX 78704
License Expiration	08/31/2022	License State	TX
Phone	5125688407	Email	gcollins20@austin.rr.com
Broker Distance to Subject	12.50 miles	Date Signed	07/19/2021

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.