

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>         | 5417 Lubbock Avenue, Fort Worth, TEXAS 76133 | <b>Order ID</b>       | 7477077    | <b>Property ID</b> | 30756842 |
| <b>Inspection Date</b> | 08/02/2021                                   | <b>Date of Report</b> | 08/02/2021 |                    |          |
| <b>Loan Number</b>     | 45707  | <b>APN</b>            | 02839261   |                    |          |
| <b>Borrower Name</b>   | Catamount Properties 2018 LLC                | <b>County</b>         | Tarrant    |                    |          |

### Tracking IDs

|                          |              |                      |              |
|--------------------------|--------------|----------------------|--------------|
| <b>Order Tracking ID</b> | 0802BPO_citi | <b>Tracking ID 1</b> | 0802BPO_citi |
| <b>Tracking ID 2</b>     | --           | <b>Tracking ID 3</b> | --           |

### General Conditions

|                                       |                    |  |
|---------------------------------------|--------------------|--|
| <b>Owner</b>                          | WILLIAM R HENRY JR | <b>Condition Comments</b><br>Subject is located in a suburban single family neighborhood. There are no adverse site conditions or external factors such as easements, encroachments, environmental conditions or land uses. Proximity and convenience to employment, schools, parks, shopping and transportation are good. |
| <b>R. E. Taxes</b>                    | \$2,667            |  |
| <b>Assessed Value</b>                 | \$97,205           |  |
| <b>Zoning Classification</b>          | Residential        |  |
| <b>Property Type</b>                  | SFR                |  |
| <b>Occupancy</b>                      | Occupied           |  |
| <b>Ownership Type</b>                 | Fee Simple         |  |
| <b>Property Condition</b>             | Average            |  |
| <b>Estimated Exterior Repair Cost</b> | \$0                |  |
| <b>Estimated Interior Repair Cost</b> |                    |  |
| <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><br>Subject is located in a suburban single family neighborhood. There are no adverse site conditions or external factors such as easements, encroachments, environmental conditions or land uses. Proximity and convenience to employment, schools, parks, shopping and transportation are good. |
| <b>Local Economy</b>                     | Stable                              |   |
| <b>Sales Prices in this Neighborhood</b> | Low: \$185800<br>High: \$320300     |   |
| <b>Market for this type of property</b>  | Decreased 4 % in the past 6 months. |   |
| <b>Normal Marketing Days</b>             | <30                                 |   |

### Current Listings

|                               | Subject               | Listing 1 *           | Listing 2             | Listing 3             |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <b>Street Address</b>         | 5417 Lubbock Avenue   | 3533 Wedgway Dr       | 3617 Wedghill Way     | 5508 Waits Ave        |
| <b>City, State</b>            | Fort Worth, TEXAS     | Fort Worth, TX        | Fort Worth, TX        | Fort Worth, TX        |
| <b>Zip Code</b>               | 76133                 | 76133                 | 76133                 | 76133                 |
| <b>Datasource</b>             | Tax Records           | MLS                   | MLS                   | MLS                   |
| <b>Miles to Subj.</b>         | --                    | 0.67 <sup>1</sup>     | 0.89 <sup>1</sup>     | 0.16 <sup>1</sup>     |
| <b>Property Type</b>          | SFR                   | SFR                   | SFR                   | SFR                   |
| <b>Original List Price \$</b> | \$                    | \$180,000             | \$229,000             | \$249,000             |
| <b>List Price \$</b>          | --                    | \$180,000             | \$259,000             | \$249,000             |
| <b>Original List Date</b>     |                       | 06/30/2021            | 07/06/2021            | 07/21/2021            |
| <b>DOM · Cumulative DOM</b>   | -- · --               | 11 · 33               | 3 · 27                | 12 · 12               |
| <b>Age (# of years)</b>       | 58                    | 63                    | 64                    | 65                    |
| <b>Condition</b>              | Average               | Average               | Average               | Average               |
| <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/Rambler | 1 Story Bungalow      | 1 Story Ranch/Rambler | 1 Story Ranch/Rambler |
| <b># Units</b>                | 1                     | 1                     | 1                     | 1                     |
| <b>Living Sq. Feet</b>        | 1,842                 | 1,964                 | 1,882                 | 1,670                 |
| <b>Bdrm · Bths · ½ Bths</b>   | 3 · 2                 | 3 · 2                 | 3 · 2                 | 3 · 2                 |
| <b>Total Room #</b>           | 9                     | 10                    | 9                     | 12                    |
| <b>Garage (Style/Stalls)</b>  | None                  | 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>               | --                    | --                    | --                    | --                    |
| <b>Lot Size</b>               | .19 acres             | 0.24 acres            | 0.29 acres            | 0.16 acres            |
| <b>Other</b>                  | --                    | --                    | --                    | --                    |

\* 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** This awesome 3 bed 2 bath 1,964 sq ft, with wood-burning fireplace, sunroom and a 2 car garage. The home is perfect for a rental or first time homebuyer who doesn't mind some repairs. It is close to I20, and I35 within 15 minutes of downtown Ft. Worth. This home is sold AS IS and will need some updates and may need some repairs to get this home back in great condition. Please bring all final offers. Buyer is responsible for verifying all details, including but not limited to schools and property features.
- Listing 2** Come see this fantastic opportunity to own a very well maintained 3-bedroom 2 bath brick home in the family friendly South Hills addition. This home boasts an open concept with the living room and kitchen, 2 car garage, dining area, additional room, wood burning fireplace, covered front and back porches, and lots of mature trees. Conveniently located less than a mile from I20 and less than 2 miles from I35. Just 6 minutes to Hulen Mall and the abundance of retail, restaurants, and shopping. Less than 15 minutes from downtown Fort Worth.
- Listing 3** Large corner lot in South Hills home has 2 car garage, nice deck & sunroom, hardwood flooring, kitchen updates and appliances, 3 living areas. Den has a wood burning fireplace. Retro style master bath. Large living -dining area with office nook. Built ins and plenty of storage. McLean Middle School.

### Recent Sales

|                               | Subject               | Sold 1                | Sold 2                | Sold 3 *              |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <b>Street Address</b>         | 5417 Lubbock Avenue   | 2808 Wren Ave         | 5466 Lubbock Ave      | 5508 Lubbock Ave      |
| <b>City, State</b>            | Fort Worth, TEXAS     | Fort Worth, TX        | Fort Worth, TX        | Fort Worth, TX        |
| <b>Zip Code</b>               | 76133                 | 76133                 | 76133                 | 76133                 |
| <b>Datasource</b>             | Tax Records           | MLS                   | MLS                   | MLS                   |
| <b>Miles to Subj.</b>         | --                    | 0.15 <sup>1</sup>     | 0.07 <sup>1</sup>     | 0.14 <sup>1</sup>     |
| <b>Property Type</b>          | SFR                   | SFR                   | SFR                   | SFR                   |
| <b>Original List Price \$</b> | --                    | \$245,000             | \$249,900             | \$189,900             |
| <b>List Price \$</b>          | --                    | \$245,000             | \$249,900             | \$195,000             |
| <b>Sale Price \$</b>          | --                    | \$245,000             | \$256,000             | \$255,000             |
| <b>Type of Financing</b>      | --                    | Cash                  | Conventional          | Cash                  |
| <b>Date of Sale</b>           | --                    | 03/02/2021            | 12/18/2020            | 05/10/2021            |
| <b>DOM · Cumulative DOM</b>   | -- · --               | 3 · 33                | 3 · 49                | 25 · 56               |
| <b>Age (# of years)</b>       | 58                    | 56                    | 57                    | 57                    |
| <b>Condition</b>              | Average               | Good                  | Good                  | Average               |
| <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/Rambler | 1 Story Ranch/Rambler | 1 Story Traditional   | 1 Story Ranch/Rambler |
| <b># Units</b>                | 1                     | 1                     | 1                     | 1                     |
| <b>Living Sq. Feet</b>        | 1,842                 | 1,791                 | 2,025                 | 1,604                 |
| <b>Bdrm · Bths · ½ Bths</b>   | 3 · 2                 | 3 · 2                 | 4 · 3                 | 3 · 2                 |
| <b>Total Room #</b>           | 9                     | 10                    | 11                    | 9                     |
| <b>Garage (Style/Stalls)</b>  | None                  | 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>               | --                    | --                    | --                    | --                    |
| <b>Lot Size</b>               | .19 acres             | 0.20 acres            | 0.20 acres            | 0.20 acres            |
| <b>Other</b>                  | --                    | --                    | --                    | --                    |
| <b>Net Adjustment</b>         | --                    | -\$10,000             | -\$24,575             | +\$950                |
| <b>Adjusted Price</b>         | --                    | \$235,000             | \$231,425             | \$255,950             |

\* Sold 3 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** This comp is similar in size & features. This comp has been updated, an adjustment of -\$5,000 was made; this comp has a parking adjustment of -\$5,000. MULTIPLE OFFERS RECEIVED. HIGHEST AND BEST BY Sunday at 4 pm. Wonderfully updated 3 bedroom home with options for any family! The kitchen has brand new appliances, beautiful backsplash and quartz countertops. The two living room layout offers many options for families of all sizes. The front living room has a beautiful window with plenty of natural light. The second living room has a great fireplace and a view of the backyard! The master bedroom has two closets that give plenty of room for everyone.
- Sold 2** This comp is similar in size & features. This comp has been updated, an adjustment of -\$5,000 was made; this comp has a parking adjustment of -\$5,000 was made; this comp has one more bedroom and one more bath, an adjustment of -\$10,000 was made; this comp has a GLA adjustment of -\$4,575, using \$25 per sq.ft. Completely remodeled home in the sought after South Hills Subdivision with a rare mother-in law suite! This home is move-in ready & has been updated from top to bottom...literally. New roof in June 2020, new HVAC, new water heater, new paint (interior & exterior), new landscaping & sod, new appliances, beautiful wood-look laminate flooring, luxurious carpet in the secondary bedrooms, stylish tile, fixtures, hardware, & lighting throughout. Too many updates to list, you must come see for yourself. The home is situated close to shopping, restaurants, TCU, the stockyards, and downtown. Located for an easy to commute to all of the DFW area. At this price point, this home won't last long.
- Sold 3** This comp is similar in size & features. This comp has a GLA adjustment of +\$5,950, using \$25 per sq.ft.; this comp has a parking adjustment of -\$5,000 was made. MULTIPLE OFFERS! Great home in ESTABLISHED NEIGHBORHOOD. CLOSE TO SCHOOLS, SHOPPING AND I20. 3 bedroom and two bath with two car garage. New kitchen gas stove. Great size backyard for family entertainment.

## Subject Sales & Listing History

|  |                            |                        |                                 |               |                    |                     |               |
|--|----------------------------|------------------------|---------------------------------|---------------|--------------------|---------------------|---------------|
| <b>Current Listing Status</b>                      | Not Currently Listed       |                        | <b>Listing History Comments</b> |               |                    |                     |               |
| <b>Listing Agency/Firm</b>                         |                            |                        | No listing history noted        |               |                    |                     |               |
| <b>Listing Agent Name</b>                          |                            |                        |                                 |               |                    |                     |               |
| <b>Listing Agent Phone</b>                         |                            |                        |                                 |               |                    |                     |               |
| <b># of Removed Listings in Previous 12 Months</b> | 0                          |                        |                                 |               |                    |                     |               |
| <b># of Sales in Previous 12 Months</b>            | 0                          |                        |                                 |               |                    |                     |               |
| <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> |

## Marketing Strategy

|  | As Is Price | Repaired Price |
|--|-------------|----------------|
| <b>Suggested List Price</b>  | \$240,000   | \$240,000      |
| <b>Sales Price</b>   | \$235,000   | \$235,000      |
| <b>30 Day Price</b>  | \$235,000   | --             |
| <b>Comments Regarding Pricing Strategy</b>                             |             |                |
| Market is stable. Homes in this price range and area are selling well. |             |                |

## 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



Street



Street

## Listing Photos

**L1** 3533 Wedgway Dr  
Fort Worth, TX 76133



Front

**L2** 3617 Wedghill Way  
Fort Worth, TX 76133



Front

**L3** 5508 Waits Ave  
Fort Worth, TX 76133



Front



## Sales Photos

**S1** 2808 Wren Ave  
Fort Worth, TX 76133



Front

**S2** 5466 Lubbock Ave  
Fort Worth, TX 76133



Front

**S3** 5508 Lubbock Ave  
Fort Worth, TX 76133



Front

### ClearMaps Addendum

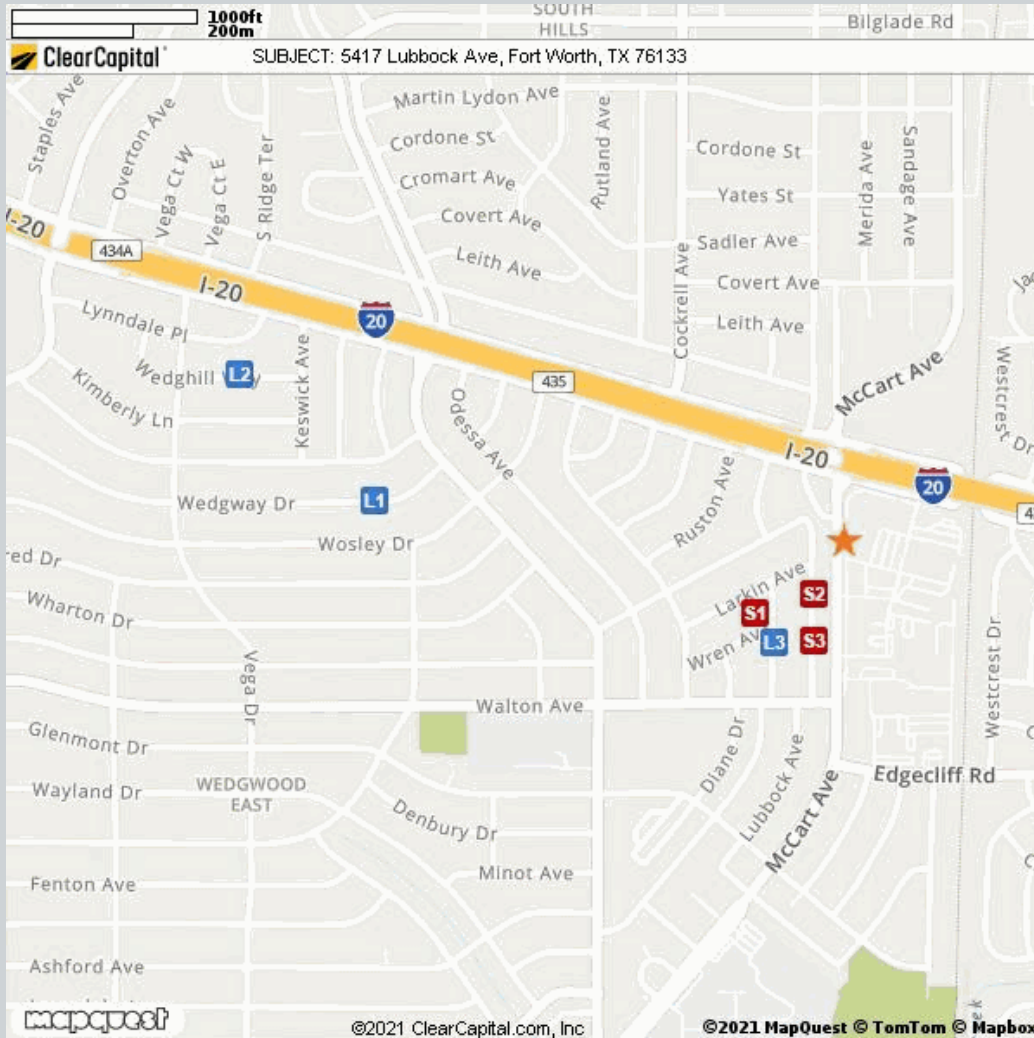
**Address** ★ 5417 Lubbock Avenue, Fort Worth, TEXAS 76133

**Loan Number** 45707

**Suggested List** \$240,000

**Suggested Repaired** \$240,000

**Sale** \$235,000



#### Comparable

| Comparable   | Address                                      | Miles to Subject        | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject    | 5417 Lubbock Avenue, Fort Worth, Texas 76133 | --                      | Parcel Match     |
| L1 Listing 1 | 3533 Wedgway Dr, Fort Worth, TX 76133        | 0.67 Miles <sup>1</sup> | Parcel Match     |
| L2 Listing 2 | 3617 Wedghill Way, Fort Worth, TX 76133      | 0.89 Miles <sup>1</sup> | Parcel Match     |
| L3 Listing 3 | 5508 Waits Ave, Fort Worth, TX 76133         | 0.16 Miles <sup>1</sup> | Parcel Match     |
| S1 Sold 1    | 2808 Wren Ave, Fort Worth, TX 76133          | 0.15 Miles <sup>1</sup> | Parcel Match     |
| S2 Sold 2    | 5466 Lubbock Ave, Fort Worth, TX 76133       | 0.07 Miles <sup>1</sup> | Parcel Match     |
| S3 Sold 3    | 5508 Lubbock Ave, Fort Worth, TX 76133       | 0.14 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.

\*\*\* 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

|                                   |                |                          |  |
|-----------------------------------|----------------|--------------------------|--|
| <b>Broker Name</b>                | Marsha Blevins | <b>Company/Brokerage</b> | Fathom Realty                          |
| <b>License No</b>                 | 0432849        | <b>Address</b>           | 280 Merced Street Burleson TX<br>76028 |
| <b>License Expiration</b>         | 08/31/2022     | <b>License State</b>     | TX                                     |
| <b>Phone</b>                      | 8014730140     | <b>Email</b>             | bpo.marsha@gmail.com                   |
| <b>Broker Distance to Subject</b> | 10.10 miles    | <b>Date Signed</b>       | 08/02/2021                             |

*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.**