

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	4314 Deerfield Village Drive, Houston, TX 77084	Order ID	7963468	Property ID	32111877
Inspection Date	02/11/2022	Date of Report	02/16/2022		
Loan Number	45766	APN	1152610830051		
Borrower Name	Catamount Properties 2018 LLC	County	Harris		

Tracking IDs					
Order Tracking ID	02.10.22_BPO_Update	Tracking ID 1	02.10.22_BPO_Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments The subject is in good condition and maintained. It has been remodeled. No required repairs were detected. The landscape and lawn are in good condition and maintained. The subject conforms with the neighborhood in age, style, size, and quality.
R. E. Taxes	\$3,847	
Assessed Value	\$280,988	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Deerfield Village HOA 281-463-2624	
Association Fees	\$715 / Year (Pool,Landscaping,Tennis,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments The subject is in the Deerfield Village subdivision, about 20 miles northwest of downtown Houston. 67 homes sold in the neighborhood over the last year. The average time on market was 15 days. The average sales price was \$311,000. The average GLA was 2,670 ft2 and the average age was 39 years old.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$210,000 High: \$475,000	
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	4314 Deerfield Village Drive	18107 Partridge Green Ct	5010 Foxdale Dr	18110 Partridge Green Ct
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77084	77084	77084	77084
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.70 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$365,000	\$369,900
List Price \$	--	\$315,000	\$365,000	\$369,900
Original List Date		10/27/2021	01/14/2022	01/19/2022
DOM · Cumulative DOM	-- · --	108 · 112	29 · 33	24 · 28
Age (# of years)	33	46	43	46
Condition	Good	Good	Good	Good
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,837	2,558	2,974	3,065
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	5 · 3 · 1	3 · 2 · 1
Total Room #	9	9	10	8
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 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	0.21 acres	0.25 acres	0.21 acres	0.24 acres
Other	patio	patio	patio	patio

* 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.

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

Listing 1 Same neighborhood. Same number of bedrooms and full bathrooms. One less half bathroom (+\$5,000). 279 ft2 less GLA (+\$14,000). Older (+\$10,000). Similar lot size. Similar two car garage. The adjusted list price is \$344,000.

Listing 2 Same neighborhood. One extra bedroom (-\$10,000). One extra full bathroom (-\$10,000). Same number of half bathrooms. 137 ft2 more GLA (-\$6,900). Older (+\$10,000). Similar lot size. Similar two car garage. The adjusted list price is \$348,100.

Listing 3 Same neighborhood. One less bedroom (+\$10,000). Same number of bathrooms. 228 ft2 more3 GLA (-\$11,400). Older (+\$10,000). Similar lot size. Similar two car garage. Pool (-\$20,000). The adjusted list price is \$358,500.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4314 Deerfield Village Drive	4414 Amber Lake Dr	18311 Heaton Drive	18315 Mountfield Drive
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77084	77084	77084	77084
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.50 ¹	0.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$371,500	\$365,000	\$334,900
List Price \$	--	\$365,000	\$350,000	\$334,900
Sale Price \$	--	\$350,000	\$340,000	\$345,000
Type of Financing	--	Unknown	Unknown	Unknown
Date of Sale	--	10/29/2021	11/01/2021	11/08/2021
DOM · Cumulative DOM	-- · --	49 · 49	47 · 47	40 · 39
Age (# of years)	33	33	36	39
Condition	Good	Good	Good	Good
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,837	2,932	2,900	2,689
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	9	9	9
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 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	0.21 acres	0.22 acres	0.22 acres	0.21 acres
Other	patio	patio	Seller paid \$500 in closing costs.	patio
Net Adjustment	--	-\$4,800	-\$18,700	+\$7,400
Adjusted Price	--	\$345,200	\$321,300	\$352,400

* Sold 1 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** Same neighborhood. Same number of bedrooms and bathrooms. 95 ft2 more GLA (-\$4,800). Similar age and lot size. Similar two car garage. The adjusted sales price is \$345,200.
- Sold 2** Same neighborhood. Same number of bedrooms and bathrooms. 63 ft2 more GLA (-\$3,200). Similar age and lot size. Similar two car garage. Small pool (-\$15,000). Seller paid \$500 in closing costs (-\$500). The adjusted sales price is \$321,300.
- Sold 3** Same neighborhood. Same number of bedrooms and bathrooms. 148 ft2 less GLA (+\$7,400). Similar age and lot size. Similar two car garage. The adjusted sales price is \$352,400.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				The subject was listed on 6/4/2021 for \$275,000. The price was reduced to \$265,000 on 6/29/2021. The listing was withdrawn on 7/1/2021 and was cancelled on 8/23/2021. MLS does not report a sale, but Zillow has the subject selling on 9/2/2021. It has just relisted for \$349,000 on 2/4/2022. The listing was withdrawn on 2/5/2022. MLS photos reveal that the subject has been remodeled from when it sold in September and when it relisted in February.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	2						
# 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
06/04/2021	\$275,000	02/04/2022	\$349,900	Withdrawn	07/01/2021	\$265,000	MLS
02/04/2022	\$349,000	--	--	Withdrawn	02/05/2022	\$349,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$349,000	\$349,000
Sales Price	\$345,000	\$345,000
30 Day Price	\$339,000	--
Comments Regarding Pricing Strategy		
The "as-is" value conclusion for the subject is \$345,000. This is supported by three sales comps and three listing comps. All the comps were adjusted for any differences they had with the subject.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to the subject being upgraded to good condition in the prior being in average condition.
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Subject Photos



Front



Front



Address Verification



Side



Side



Street

Subject Photos



Street



Street



Other

Listing Photos

L1 18107 Partridge Green Ct
Houston, TX 77084



Front

L2 5010 Foxdale Dr
Houston, TX 77084



Front

L3 18110 Partridge Green Ct
Houston, TX 77084



Front

Sales Photos

S2 18311 Heaton Drive
Houston, TX 77084



Front

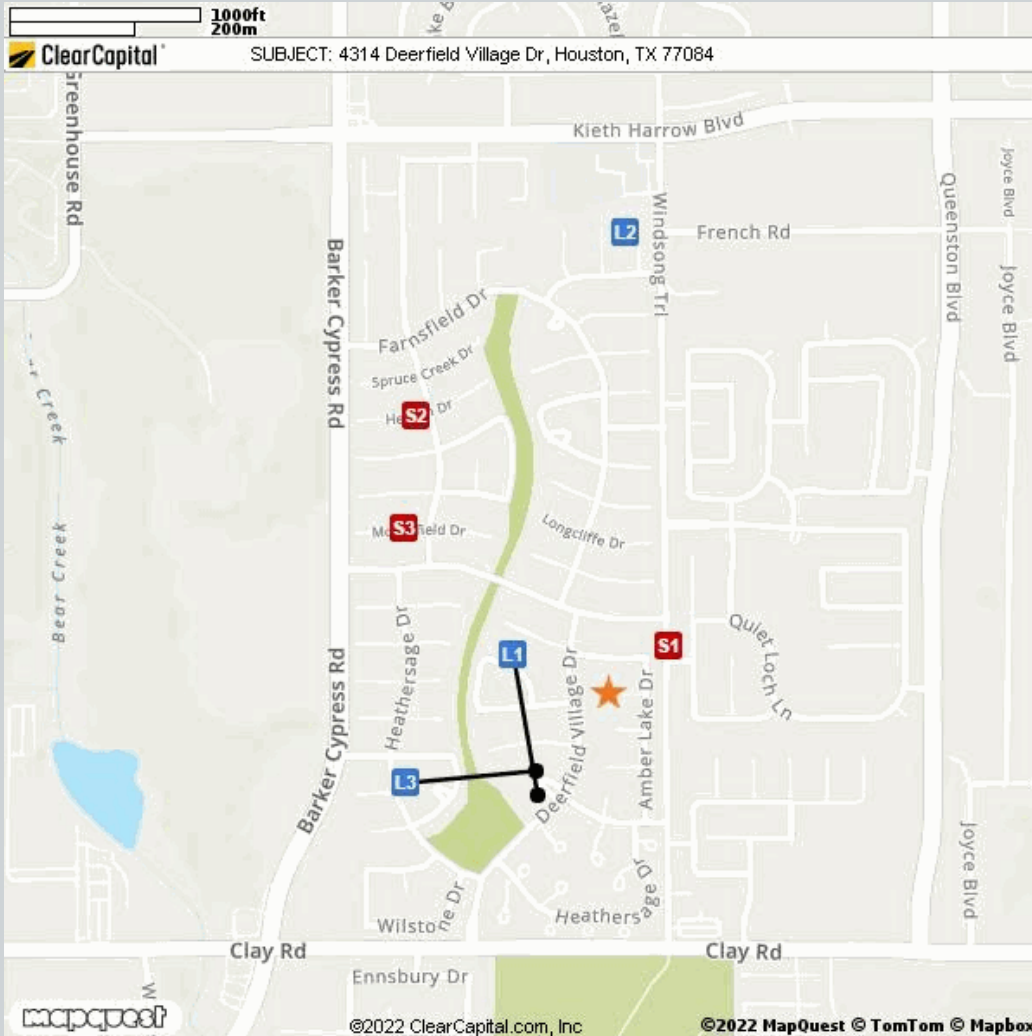
S3 18315 Mountfield Drive
Houston, TX 77084



Front

ClearMaps Addendum

Address ★ 4314 Deerfield Village Drive, Houston, TX 77084
Loan Number 45766 **Suggested List** \$349,000 **Suggested Repaired** \$349,000 **Sale** \$345,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4314 Deerfield Village Drive, Houston, TX 77084	--	Parcel Match
L1 Listing 1	18107 Partridge Green Ct, Houston, TX 77084	0.14 Miles ¹	Parcel Match
L2 Listing 2	5010 Foxdale Dr, Houston, TX 77084	0.70 Miles ¹	Parcel Match
L3 Listing 3	18110 Partridge Green Ct, Houston, TX 77084	0.11 Miles ¹	Parcel Match
S1 Sold 1	4414 Amber Lake Dr, Houston, TX 77084	0.13 Miles ¹	Parcel Match
S2 Sold 2	18311 Heaton Drive, Houston, TX 77084	0.50 Miles ¹	Parcel Match
S3 Sold 3	18315 Mountfield Drive, Houston, TX 77084	0.39 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.

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

Broker Name	David Dudek	Company/Brokerage	Elite REO Services
License No	658212	Address	1625 Treasure Oaks Dr Katy Katy TX 77450
License Expiration	07/31/2023	License State	TX
Phone	7135403103	Email	david.dudek@elitereo.com
Broker Distance to Subject	5.72 miles	Date Signed	02/16/2022

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.