

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	210 Cedar Ridge Street, Wylie, TX 75098	Order ID	7963468	Property ID	32125139
Inspection Date	02/11/2022	Date of Report	02/17/2022		
Loan Number	45861	APN	R-1643-003-0150-1		
Borrower Name	Catamount Properties 2018 LLC	County	Collin		

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	
R. E. Taxes	\$6,795	Two story brick/siding home. Interior lot. Covered entry, open patio, fireplace, gutters, and wood fence. Rear entry 2 car attached garage. Peeling paint on chimney	
Assessed Value	\$288,812		
Zoning Classification	SFR		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Other		
Property Condition	Average		
Estimated Exterior Repair Cost	\$350		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$350		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Small town. Suburban location. One- two story homes. Mixed age/style/lot and gla. Average drive to local shopping, schools, medical care. Deferred maintenance noted in immediate proximity to subject: Exterior paint.	
Sales Prices in this Neighborhood	Low: \$295,000 High: \$525,000		
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	210 Cedar Ridge Street	1111 Hughes Court	1513 Harvest Crossing Dr.	7011 Hillwood Dr.
City, State	Wylie, TX	Wylie, TX	Wylie, TX	Sachse, TX
Zip Code	75098	75098	75098	75048
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.15 ¹	2.06 ¹	2.73 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$454,900	\$395,000	\$417,000
List Price \$	--	\$454,900	\$395,000	\$407,000
Original List Date		02/10/2022	01/27/2022	09/10/2021
DOM · Cumulative DOM	-- · --	2 · 7	5 · 21	110 · 160
Age (# of years)	24	30	17	22
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	2 Stories Trad	2 Stories Trad	2 Stories Trad	2 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	2,392	2,782	2,687	2,443
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 3	4 · 3 · 1
Total Room #	8	8	8	8
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	.2 acres	.23 acres	.12 acres	.14 acres
Other	Fp, Wood fence	Fp, Iron fence	Fp, Iron, wood fence	Fp, Wood fence

* Listing 3 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 Similar location. Similar style/lot/gla. Older age built. Interior cul de sac lot. Covered entry, patio, fireplace, iron fence. Adjustments: Age + \$1000, GLA - \$3510. Adjusted value: \$451,490.

Listing 2 Similar location, style. Newer age built. Smaller lot. Interior greenbelt lot. Covered entry, patio, gutters, sprinkler system, fireplace, and iron wood fence. Adjustments: Age - \$1000, GLA -\$2655, bath -\$2000, lot + \$2000. Adjusted value: \$391,345.

Listing 3 Similar age/style/gla. Smaller lot. Covered entry, patio, fireplace, and wood fence. Adjustments: bath- \$2000, lot + \$2000. No adjusted value change.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	210 Cedar Ridge Street	303 Rushcreek Dr.	217 Tanglewood Dr.	1053 Surrey Circle
City, State	Wylie, TX	Wylie, TX	Wylie, TX	Wylie, TX
Zip Code	75098	75098	75098	75098
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.09 ¹	0.51 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$525,000	\$325,000	\$329,900
List Price \$	--	\$525,000	\$325,000	\$324,900
Sale Price \$	--	\$535,000	\$321,000	\$325,000
Type of Financing	--	Cash	Va	Fha
Date of Sale	--	06/17/2021	02/25/2021	04/06/2021
DOM · Cumulative DOM	-- · --	6 · 31	4 · 44	10 · 75
Age (# of years)	24	28	24	25
Condition	Average	Good	Average	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 Trad	2 Stories Trad	2 Stories Trad	2 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	2,392	2,794	2,843	2,392
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3 · 1	4 · 3	4 · 2 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	Pool - Yes	--
Lot Size	.2 acres	.44 acres	.19 acres	.17 acres
Other	Fp, Wood fence	Fp, Wood fence,shop	Fp, Wood fence	Fp, Wood fence
Net Adjustment	--	-\$29,618	-\$8,059	-\$10,000
Adjusted Price	--	\$505,382	\$312,941	\$315,000

* Sold 3 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 subdivision. Similar age/style/gla. larger lot. Covered entry, fireplace, gutters, workshop with electricity, in ground pool and out door living area. Adjustments: Complete update per MLS- \$15,000, GLA-\$3618, bath -\$2000, parking-\$500, in ground pool and out door living area -\$3000, lot -\$3500, workshop -\$1000.
- Sold 2** Same subdivision. Similar age/style/lot/gla. Interior lot. Covered entry, patio, gutters, fireplace and wood fence. In ground pool. Adjustments: GLA -\$4059, pool-\$2000, bath -\$2000.
- Sold 3** Similar location/style/lot/gla. Interior lot. Covered entry, gutters, patio, fireplace, shed, sprinkler system and wood fence. Updated per MLS. Adjustments: Updated -\$10,000.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Listed 6-2-2021. Sold date 8/2/32021. 36 DOM. Cash sale. No concessions. Sold price \$307,100.				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
06/28/2021	\$305,000	--	--	Sold	08/02/2021	\$307,100	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$340,000	\$340,500
Sales Price	\$328,000	\$328,500
30 Day Price	\$325,000	--
Comments Regarding Pricing Strategy		
<p>Limited suitable comps in 3 mile search past 12 months to bracket gla/age/lot/ values and meet client criteria. Wide lot/age/value range. Extended mileage to 3 miles market search to obtain suitable comps to bracket age/lot and gla when possible. All comps in similar market areas. Unable to bracket lot/gla/age/condition/ value in 3 mile market area past 12 months on all comps with in 20 % and remain in same subdivision when possible, and obtain comps in similar condition when possible Extending criteria past 12 months and 4 miles for comp search yielding 4 Active comps and 5 sold comps that resulted in comps with adjustments required to establish a FMV for subject. Due to limited suitable comps in 3 mile market area. Mileage/ gla/age/style/ location/value range/room count/ DOM/value/condition were extended in considering comps includes bracketing lot/gla/condition and age when possible. Extending these variances was necessary to provide a fair market value with adjustments. Utilized comps similar in gross living area and amenities. Appropriate adjustments were made accordingly. These comps are considered to be the most accurate indicators of value available. All comps received consideration in the final estimation of value in comps available having WIDE value/lot ranges. Unable to bracket list prices to final FMV due to limited comps.</p>		

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.

Subject Photos



Front



Address Verification



Side



Side



Back



Street

Subject Photos



Street



Street

Listing Photos

L1 1111 Hughes Court
Wylie, TX 75098



Other

L2 1513 Harvest Crossing Dr.
Wylie, TX 75098



Other

L3 7011 Hillwood Dr.
Sachse, TX 75048



Other

Sales Photos

S1 303 Rushcreek Dr.
Wylie, TX 75098



Other

S2 217 Tanglewood Dr.
Wylie, TX 75098



Other

S3 1053 Surrey Circle
Wylie, TX 75098



Other

ClearMaps Addendum

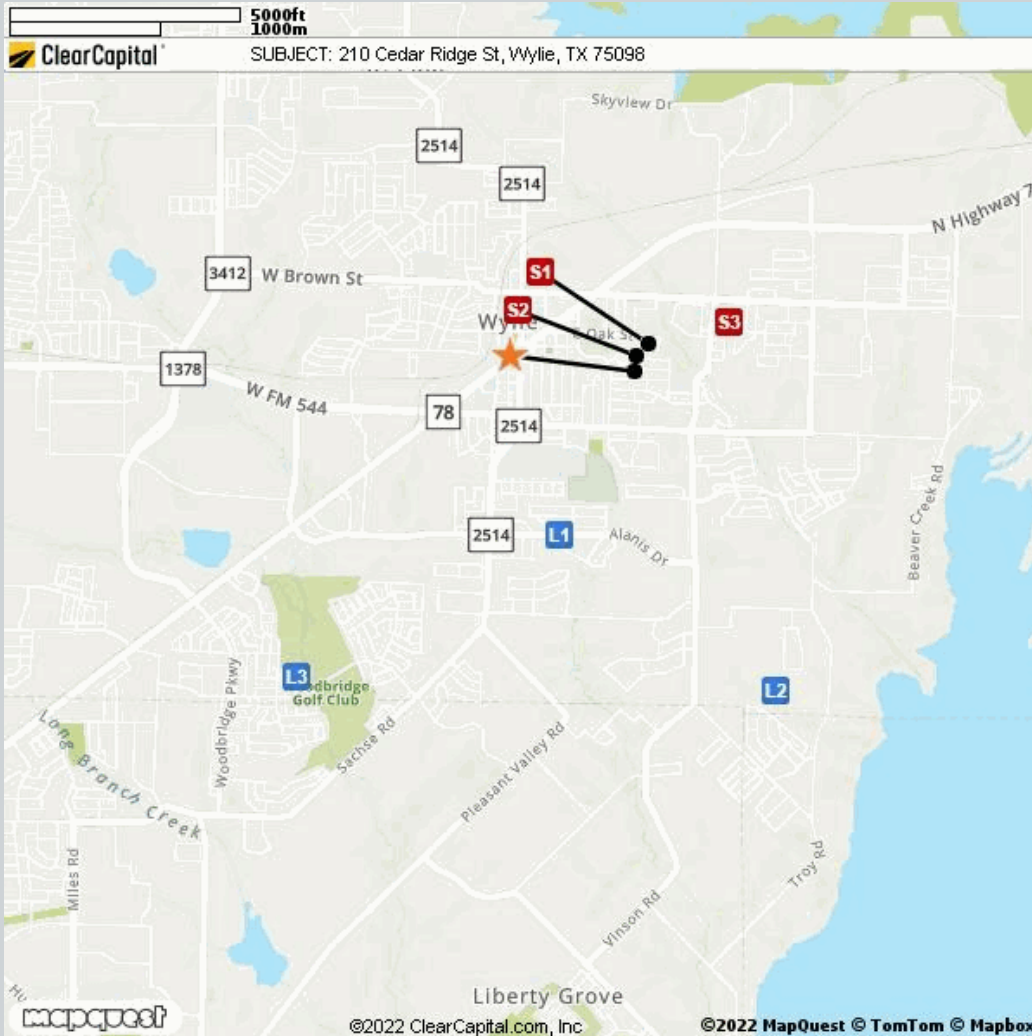
Address ★ 210 Cedar Ridge Street, Wylie, TX 75098

Loan Number 45861

Suggested List \$340,000

Suggested Repaired \$340,500

Sale \$328,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	210 Cedar Ridge Street, Wylie, TX 75098	--	Parcel Match
L1 Listing 1	1111 Hughes Court, Wylie, TX 75098	1.15 Miles ¹	Parcel Match
L2 Listing 2	1513 Harvest Crossing Dr., Wylie, TX 75098	2.06 Miles ¹	Parcel Match
L3 Listing 3	7011 Hillwood Dr., Sachse, TX 75048	2.73 Miles ¹	Parcel Match
S1 Sold 1	303 Rushcreek Dr., Wylie, TX 75098	0.18 Miles ¹	Parcel Match
S2 Sold 2	217 Tanglewood Dr., Wylie, TX 75098	0.09 Miles ¹	Parcel Match
S3 Sold 3	1053 Surrey Circle, Wylie, TX 75098	0.51 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	Bobbie M Stewart	Company/Brokerage	Stewart Realty Group
License No	0507035	Address	2209 Westridge Dr. Plano TX 75075
License Expiration	04/30/2023	License State	TX
Phone	9403905936	Email	srg.re@stewartrealtygroup.com
Broker Distance to Subject	12.08 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.