3400 CANTERBURY COURT

PLANO, TX 75075 Loan Number

46375

by ClearCapital

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	3400 Canterbury Court, Plano, TX 75075 09/22/2021 46375 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7602543 09/24/2021 115654 Collin	Property ID	31195839
Tracking IDs					
Order Tracking ID	0921BPO	Tracking ID 1	0921BPO		
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	Ou Jerry	Condition Comments
R. E. Taxes	\$4,458	At the time of inspection, the subject appeared to be in average
Assessed Value	\$220,094	condition with no adverse amenities or conditions.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
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	Stable	Subjects in this area are conforming. Market trend is currer	
Sales Prices in this Neighborhood	Low: \$311,000 High: \$450,000	active but stable overall in price, supply, and demand. Will attract typical buyers. Market trend is currently active but stable overall	
Market for this type of property	Remained Stable for the past 6 months.	in price, supply, and demand.	
Normal Marketing Days	<90		

by ClearCapital

3400 CANTERBURY COURT

PLANO, TX 75075

\$325,000

46375

Loan Number

As-Is Value

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3400 Canterbury Court	2116 Newcastle Cir	3543 Interlaken Dr	3604 Wandering Trl
City, State	Plano, TX	Plano, TX	Plano, TX	Plano, TX
Zip Code	75075	75075	75075	75075
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.20 1	0.22 ¹	0.26 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$450,000	\$474,900	\$399,900
List Price \$		\$440,000	\$474,900	\$400,000
Original List Date		08/04/2021	08/05/2021	07/02/2021
$DOM \cdot Cumulative DOM$	•	51 · 51	50 · 50	84 · 84
Age (# of years)	46	45	41	41
Condition	Average	Average	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	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,852	2,273	2,380	2,005
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	4 · 3	3 · 2
Total Room #	7	6	11	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		Pool - Yes		Pool - Yes Spa - Yes
Lot Size	0.22 acres	0.21 acres	0.20 acres	0.22 acres
Other	None	None	None	None

* 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 This listing was used because it was similar in square footage to the subject. Most similar listing to the subject in location.

Listing 2 This listing was used because it was similar in square footage to the subject.

Listing 3 This listing was used because it was similar in square footage to the subject. Most similar listing to the subject in GLA.

by ClearCapital

3400 CANTERBURY COURT

PLANO, TX 75075

\$325,000

46375

Loan Number

As-Is Value

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3400 Canterbury Court	3404 Canterbury Court	3213 Dover Dr	3204 Dover Dr
City, State	Plano, TX	Plano, TX	Plano, TX	Plano, TX
Zip Code	75075	75075	75075	75075
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.02 1	0.09 1	0.12 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$399,000	\$415,000	\$434,900
List Price \$		\$399,000	\$415,000	\$409,900
Sale Price \$		\$355,000	\$415,000	\$425,000
Type of Financing		Cash	Conventional	Conventional
Date of Sale		08/06/2021	09/02/2021	07/26/2021
DOM \cdot Cumulative DOM	·	32 · 32	35 · 35	39 · 39
Age (# of years)	46	45	46	46
Condition	Average	Average	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	1 Story Traditional	2 Stories Traditional	1 Story Traditional	1 Story Ranch/Ramble
# Units	1	1	1	1
Living Sq. Feet	1,852	2,438	2,091	2,144
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	4 · 2 · 1	4 · 3
Total Room #	7	8	9	10
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	0.22 acres	0.23 acres	0.21 acres	0.21 acres
Other	None	None	None	None
Net Adjustment		-\$61,800	-\$26,900	-\$34,900
Adjusted Price		\$293,200	\$388,100	\$390,100

* 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.

3400 CANTERBURY COURT

PLANO, TX 75075

Recent Sales - Cont.

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

- **Sold 1** This sale was used because it was similar in square footage to the subject. Most similar sale to the subject in location and condition. Adjustments were made for the differences in age, bath count, GLA, and pool.
- **Sold 2** This sale was used because it was similar in square footage to the subject. Most recent sale in the subject's neighborhood.
- **Sold 3** This sale was used because it was similar in square footage to the subject. Adjustments were made for the differences in bath count, GLA, and updates.

3400 CANTERBURY COURT

PLANO, TX 75075

46375

Loan Number

Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm		According to MLS and tax records, the subject has not been o			as not been on		
Listing Agent Name			the market in the last 12 months.				
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$340,000	\$340,000			
Sales Price	\$325,000	\$325,000			
30 Day Price	\$299,000				
Comments Regarding Pricing Strategy					

Comments Regarding Pricing Strategy

The indicated value was derived by comparing subject to active/ sold properties, taking into consideration location and the overall similarities of the subject compared to comparable sales. Adjusting for major differences in size, style, and location. All comparables selected offer good overall similarities to the subject and are representative of both the subject's neighborhood and competing neighborhoods of similar age, size, and style homes, offering similar buyer appeal. Subjects final value represents a value with normal marketing times and is based on the most similar and proximate comps in this report. GLA adjustment was made by taking 40% of the average of the price per square foot of the sold comparables.

3400 CANTERBURY COURT

PLANO, TX 75075 Loan Number

46375

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.

DRIVE-BY BPO by ClearCapital

3400 CANTERBURY COURT

PLANO, TX 75075

Subject Photos



Front



Address Verification





Side



Street



Street

by ClearCapital

3400 CANTERBURY COURT

PLANO, TX 75075

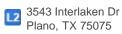
\$325,000 46375 Loan Number As-Is Value

Listing Photos

2116 Newcastle Cir L1 Plano, TX 75075



Front





Front



3604 Wandering Trl Plano, TX 75075



Front

Effective: 09/22/2021

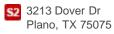
PLANO, TX 75075

Sales Photos

S1 3404 Canterbury Court Plano, TX 75075

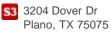


Front





Front





Front

by ClearCapital

3400 CANTERBURY COURT

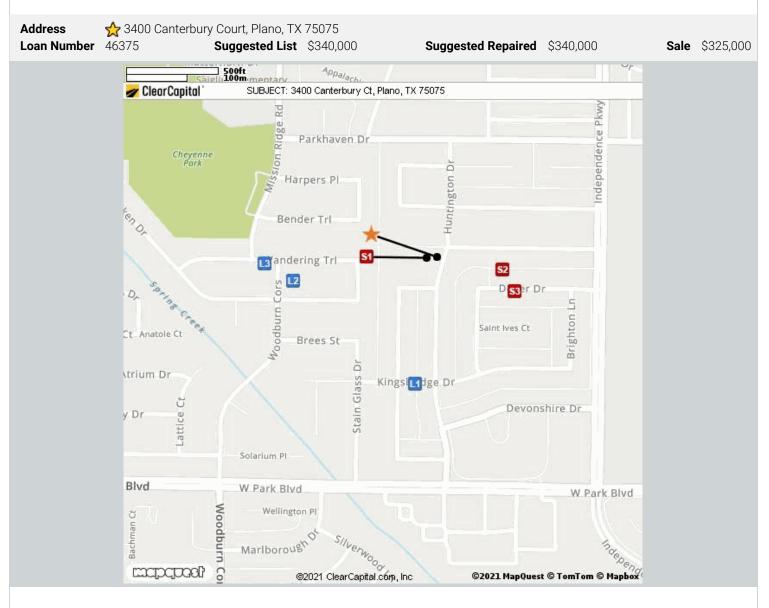
PLANO, TX 75075

\$325,000 • As-Is Value

46375

Loan Number

ClearMaps Addendum



С	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	3400 Canterbury Court, Plano, Tx 75075		Parcel Match
L1	Listing 1	2116 Newcastle Cir, Plano, TX 75075	0.20 Miles 1	Parcel Match
L2	Listing 2	3543 Interlaken Dr, Plano, TX 75075	0.22 Miles 1	Parcel Match
L3	Listing 3	3604 Wandering Trl, Plano, TX 75075	0.26 Miles 1	Parcel Match
S1	Sold 1	3404 Canterbury Court, Plano, TX 75075	0.02 Miles 1	Parcel Match
S2	Sold 2	3213 Dover Dr, Plano, TX 75075	0.09 Miles 1	Parcel Match
S 3	Sold 3	3204 Dover Dr, Plano, TX 75075	0.12 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.

3400 CANTERBURY COURT

PLANO, TX 75075

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.

PLANO, TX 75075

Loan Number

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

3400 CANTERBURY COURT

PLANO, TX 75075

46375

Loan Number

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.

3400 CANTERBURY COURT

PLANO, TX 75075

\$325,000

46375

Loan Number

As-Is Value

Broker Information

Broker Name	Aaron Olsson TX	Company/Brokerage	Aaron Olsson Enteprrises
			7200 W University Dr McKinney TX
License No	764868	Address	75071
License Expiration	07/31/2023	License State	TX
Phone	9188601398	Email	Aaron@aaronolssonenterprises.com
Broker Distance to Subject	13.28 miles	Date Signed	09/24/2021

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 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 or nace, 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 prospective of the state with the properties 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.