

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	11652 Gordon Cooper Lane, El Paso, TX 79936	Order ID	8519198	Property ID	33553056
Inspection Date	11/16/2022	Date of Report	11/17/2022		
Loan Number	49571	APN	347851		
Borrower Name	na	County	El Paso		

Tracking IDs					
Order Tracking ID	11.15.22 CS_Citi Update	Tracking ID 1	11.15.22 CS_Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC	The property is in average condition. Subject is located close to schools, shopping and medical services.
R. E. Taxes	\$5,775	
Assessed Value	\$199,428	
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	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	The area is an establish area in El Paso county, Most homes are stucco or brick veneer. Homes in the neighborhood vary between a one and two car garage. The area is close to schools, parks and shopping centers
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$119,950 High: \$400,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	11652 Gordon Cooper Lane	2357 Juliette Low	1541 Bessemer	11704 Teachers
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79936	79936	79936	79936
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.14 ¹	1.47 ¹	0.46 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$215,000	\$189,999	\$325,000
List Price \$	--	\$216,500	\$179,999	\$325,000
Original List Date		05/26/2022	08/12/2022	10/27/2022
DOM · Cumulative DOM	-- · --	92 · 175	88 · 97	20 · 21
Age (# of years)	35	31	44	35
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 contemp	2 Stories contemp	1 Story ranch	2 Stories contemp
# Units	1	1	1	1
Living Sq. Feet	1,832	2,125	1,603	2,172
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 3	4 · 2 · 1
Total Room #	7	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	0.17 acres	0.15 acres	0.16 acres
Other	--	--	--	--

* Listing 1 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.

Current Listings - Cont.

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

- Listing 1** Two story brick home ready to be brought back to life. Formal living and dining areas upon walking in leading to kitchen with breakfast nook and directly across from cozy family room. Three bedrooms, two full baths and a nice sized loft on second level. Covered patio and a nice sized backyard.
- Listing 2** Great location and amazing opportunity to own a home with all its charm. The main house has an open living and dining space, 2 bedrooms, 1 bath, head to the kitchen with updated granite countertops with a breakfast area overlooking the private backyard. The master bedroom entrance is through the exterior with a kitchenette and bathroom, the garage has also been converted with entrance through the side (not pictured) with a kitchenette and bathroom. The large backyard is complete with an expansive covered patio that is perfect for hosting BBQs or simply enjoying a morning cup of coffee or an evening glass of wine. There is so much to love with this home and with its quick access to freeways, you will be only minutes away from all the amazing dining and entertainment.
- Listing 3** This immaculate 4-bedroom, 4-bathroom home is located in a great neighborhood and boasts a wonderful location. You'll love the natural light that fills the living area, plus the gorgeous fireplace is perfect for snuggling around during cold nights. The kitchen is a dream come true with stainless steel appliances, a center island, a dining nook and a wet bar. Retreat to the master bedroom suite with a luxurious bathroom, dual sinks and a walk-in shower. To top it all off, the real star of this home is the backyard - it's huge! Perfect for outdoor entertaining, this space offers plenty of room to run, play games, or simply relax under the sun.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	11652 Gordon Cooper Lane	1804 Larry Hinson	11428 Lake Tana	11948 Mcauliffe
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79936	79936	79936	79936
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.14 ¹	0.98 ¹	0.60 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$229,770	\$223,570	\$209,000
List Price \$	--	\$211,770	\$223,570	\$218,000
Sale Price \$	--	\$210,000	\$205,000	\$209,000
Type of Financing	--	Conventional	Va	Fha
Date of Sale	--	09/05/2022	07/05/2022	09/08/2022
DOM · Cumulative DOM	-- · --	25 · 52	15 · 60	37 · 62
Age (# of years)	35	44	35	28
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 contemp	1 Story ranch	2 Stories contemp	2 Stories contemp
# Units	1	1	1	1
Living Sq. Feet	1,832	1,703	1,663	1,899
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	3 · 2	3 · 2 · 1
Total Room #	7	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	0.12 acres	0.21 acres	0.16 acres	0.13 acres
Other	--	--	--	--
Net Adjustment	--	-\$1,000	+\$6,725	+\$1,000
Adjusted Price	--	\$209,000	\$211,725	\$210,000

* Sold 2 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** Super Construction, Super Condition all wrapped up in this distinctive home. Youll love the zoned Mstr. adjoined by a private study or nursery and mammoth walk-in closet. Individual yet open Formal Living & Dining. This home is drenched in sunlight. You wont ever want to leave this Gorgeous home.
- Sold 2** Remarkable pride of ownership through out this beautiful trilevel. This amazing home has everything you want and then some! Cathedral high ceilings welcome you as you come in. Two bedrooms and one bath downstairs with a zoned master bedroom with walking closet takes the whole upper level gives the privacy you deserve. Kitchen with granite counter tops stainless steel appliances with dining area next to it which leads to a outdoor covered deck. This home has cement all around the home and plenty of privacy with raised walls and rod iron gate in the front. Back yard with a permanent grill is perfect for entertaining. Oversized storage shed. Cameras through out the home for added security. A covered car port in one side of the house and a cemented dog run
- Sold 3** This 2-story home is in a great location, close to shopping, schools, and loop 375. It features a Huge Master bedroom downstairs with two walk in closets! The backyard has covered patio with ceiling fan, plenty of space for entertaining, children to play or pets to enjoy

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				At the time of inspection there were no active MLS and no sale post			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$240,500	\$240,500
Sales Price	\$210,000	\$210,000
30 Day Price	\$199,500	--
Comments Regarding Pricing Strategy		
Due to limited comp availability, it was necessary to exceed guidelines for gla subject and comparables are same in style The properties chosen for comparables are based on the subject gla size, style and location. Based on low values and a semi stable market values are close related and only decrease after a 120 mark		

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.
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Subject Photos



Front



Address Verification



Side



Side



Street

Listing Photos

L1 2357 JULIETTE LOW
El Paso, TX 79936



Front

L2 1541 Bessemer
El Paso, TX 79936



Front

L3 11704 Teachers
El Paso, TX 79936



Front

Sales Photos

S1 1804 LARRY HINSON
El Paso, TX 79936



Front

S2 11428 Lake Tana
El Paso, TX 79936



Front

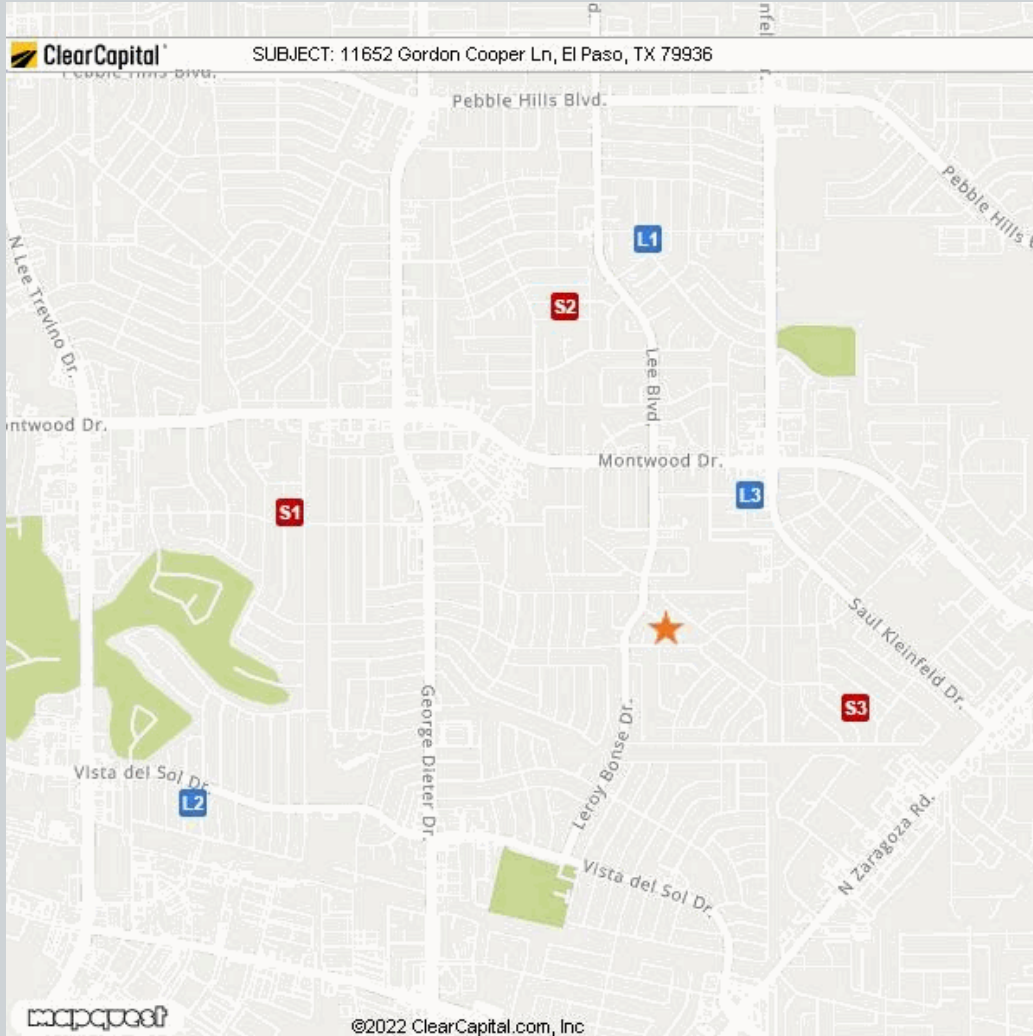
S3 11948 McAuliffe
El Paso, TX 79936



Front

ClearMaps Addendum

Address ★ 11652 Gordon Cooper Lane, El Paso, TX 79936
Loan Number 49571 **Suggested List** \$240,500 **Suggested Repaired** \$240,500 **Sale** \$210,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	11652 Gordon Cooper Lane, El Paso, TX 79936	--	Parcel Match
L1 Listing 1	2357 Juliette Low, El Paso, TX 79936	1.14 Miles ¹	Parcel Match
L2 Listing 2	1541 Bessemer, El Paso, TX 79936	1.47 Miles ¹	Parcel Match
L3 Listing 3	11704 Teachers, El Paso, TX 79936	0.46 Miles ¹	Parcel Match
S1 Sold 1	1804 Larry Hinson, El Paso, TX 79936	1.14 Miles ¹	Parcel Match
S2 Sold 2	11428 Lake Tana, El Paso, TX 79936	0.98 Miles ¹	Parcel Match
S3 Sold 3	11948 Mcauliffe, El Paso, TX 79936	0.60 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	Erika Williams	Company/Brokerage	Romewest Properties LLC
License No	618421	Address	10420 Montwood El Paso TX 79935
License Expiration	02/28/2023	License State	TX
Phone	9153155839	Email	erika19williams@gmail.com
Broker Distance to Subject	2.95 miles	Date Signed	11/16/2022

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.