

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	543 County Road 4929, Newark, TX 76071	Order ID	8519198	Property ID	33552917
Inspection Date	11/19/2022	Date of Report	11/21/2022		
Loan Number	49674	APN	R2735190100		
Borrower Name	na	County	Wise		

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 subject property is in average condition with no signs of deferred maintenance or repair issues noted at the time of inspection
R. E. Taxes	\$6,642	
Assessed Value	\$479,814	
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	Rural	The average price per square foot of living space is \$189.18. The average home sells at 102.32% of the current asking price and 103.39% of the original asking price. The average time on the market is 49 days and the average year built is 2395. Numbers were obtained using MLS data only.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$153650 High: \$492800	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	543 County Road 4929	1114 Mount Ln	371 County Road 4874	507 Post Oak Dr
City, State	Newark, TX	Rhome, TX	Newark, TX	Newark, TX
Zip Code	76071	76078	76071	76071
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.80 ¹	1.78 ¹	0.69 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$599,999	\$1,150,000	\$485,000
List Price \$	--	\$560,000	\$1,150,000	\$473,000
Original List Date		09/16/2022	08/16/2022	09/02/2022
DOM · Cumulative DOM	-- · --	66 · 66	97 · 97	80 · 80
Age (# of years)	21	14	37	24
Condition	Average	Average	Good	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 ; Water	Neutral ; Residential
Style/Design	2 Stories Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,652	2,839	2,611	2,341
Bdrm · Bths · ½ Bths	3 · 3	4 · 2 · 1	4 · 3	4 · 3
Total Room #	10	11	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	--
Lot Size	1.40 acres	1.15 acres	1.04 acres	1.00 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** **Seller is giving \$5,000 credit to Buyer for backyard landscaping** If you are looking for space this home is for you! This custom build 1+ ACRE, SINGLE STORY, 4 bedroom, 3 bathroom, office and library flex space, 3 car garage + workshop, storage shed, large kitchen, walk-in pantry, walk-in laundry room, walk-in closet's and much more. The split bedrooms are perfect for kids or extended family visits, without feeling crowded. The living room features a wood burning fireplace and overlooks the large backyard. Plenty of SPACE for a pool, playscape or whatever your family needs! Covered front and back large patio. New Solar Panels were installed that will save on electricity and new Class IV roofing system. This Class IV roofing system can typically save you off your premium for the year. Solar Panels will be paid off by seller at time of closing. Conveniently located within 15 minutes of Tangler Outlets. THIS IS A MUST SEE! For inquiries and contract information J. Amber Mayfield
- Listing 2** WOW! Green grass, shade, and water will set you free. Most kept-up EML property is seen by this fulltime EML realtor. Lake water levels will be back soon, as it always has. Over 2600', 4 bedrooms, 3 full baths, exercise pool, lake views thru the shade, and an air-conditioned office or child's playhouse up in the air overlooking the lake not seen on EML before. One of the bedrooms and baths is set apart for complete privacy. The property has new septic tanks, a new garage door, and a boat ramp. Enjoy the evenings on the porch as the trees block the hot sun. Over 1 acre with 160' of lake frontage on a lake with 110' average. Less than 10 minutes to Hwy 287. Better plan on working from home as will be hard to leave for work. Relax and enjoy a 'Peaceful Easy Feeling'. Come explore and Look For Additional Benefits Hidden In Plain Site.
- Listing 3** PRICE JUST REDUCED! This is Texas and you are invited to escape the hustle and bustle of city life for a little country charm. Enjoy country living while close to the DFW metroplex. This beautiful 4 bedroom, 3 bath, 3 car garage home sits on 1 acre in Northwest ISD. Natural light beams through the home. The air conditioner is one year old with a double filtration system. RV parking with a 50 amp RV hookup. There is a large attic over the three car garage and space for a shop in the backyard. The home is ready and waiting for your personal touches. Water well on the property is used for the sprinkler system and other outdoor uses. There is an aerobic septic system. The foundation was reinforced with concrete piers and has a lifetime warranty! The property backs up to a farm. Deer frequent the backyard to eat. Only 5 miles from retail shops; 14 miles to I-35W via highways 287 or 114. Call for your personal showing today!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	543 County Road 4929	220 County Rd 4856	464 County Road 4856	1109 Mount Ln
City, State	Newark, TX	Newark, TX	Newark, TX	Rhame, TX
Zip Code	76071	76071	76071	76078
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.78 ¹	1.10 ¹	1.85 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,900	\$450,000	\$540,000
List Price \$	--	\$399,900	\$420,000	\$540,000
Sale Price \$	--	\$400,000	\$415,000	\$605,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	11/29/2021	02/28/2022	06/02/2022
DOM · Cumulative DOM	-- · --	5 · 45	4 · 45	34 · 34
Age (# of years)	21	1	2	6
Condition	Average	Good	Good	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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,652	2,236	2,161	2,785
Bdrm · Bths · ½ Bths	3 · 3	3 · 2	3 · 2	4 · 2 · 1
Total Room #	10	8	8	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.40 acres	0.44 acres	0.93 acres	1.26 acres
Other	--	--	--	--
Net Adjustment	--	+\$15,400	+\$13,250	-\$8,850
Adjusted Price	--	\$415,400	\$428,250	\$596,150

* 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** -15000 condition 9,600 Lot 20,800 sf Serene country living on almost half acre lot presents this marvelous new Modern Farmhouse with many modern features such as vaulted ceilings, ship lap fireplace surround, farmhouse sink, wood floors, granite countertops, spacious bedrooms with custom walk in closets, mud room, walk in pantry, large fenced back yard, oversized garage and upgraded pired slab foundation. Bring the boat, RV, ATV, Golf Cart and Chickens. Conveniently located 5 min to public boat launch on Eagle Mountain Lake. Easy access to Hwy 287, I 35, Hwy 114. Short 15 min commute to Alliance Town Center, 25 min to Southlake, 20 min to Decatur. Fence to be complete prior to close. Sod in front and side yard to be complete prior to close.
- Sold 2** -1,000 concessions -15000 condition 24,550 sf 4,700 Lot Come fall in love with this delightful custom built home on a generous sized lot in this quiet neighborhood nestled within 10 min walking distance to neighborhood boat ramp and fishing on Eagle Mountain Lake. Spacious open concept home featuring large kitchen island with granite, additional seating, a farmhouse sink and stainless steel appliances. This beautiful home features hardwood floors, custom cabinets, spacious closets and separate office space. You will enjoy stary country nights and a refreshing breeze under the large covered back patio. This oversize lot offers plenty of space for you to build a shop to store your RV, boat and ATV. Enjoy the pond, horses and wild deer just beyond the treeline,
- Sold 3** -2,200 Lot -6,650 sf MULTIPLE OFFERS RECIEVED. BEST AND FINAL DUE MAY 2nd at 3PM. This property provides the best of both worlds! Quiet country living while being minutes away from HWY 114 and 287 with direct hwy access to Dallas or Fort Worth. Located in the highly sought after Northwest ISD! A four bedroom, two half bath dream! This open floor plan is perfect for hosting or having plenty of room for you to relax with your family. An oversized master bedroom has high vaulted ceilings and connected to a master bathroom with separate bathtub and shower. The master closet has direct access to the laundry room! A flex room off the kitchen that can be converted to an office, den, or formal dining room. Jack and jill style bathroom with access to two bedrooms and separate enclosed toilet, shower. Over sized driveway with 3 car garage, extended patio with TV connections, natural gas connection, and a large backyard with endless possibilities! This 1.25acre gem will not last long!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			10/14/2022				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
10/14/2022	\$499,900	10/29/2022	\$474,900	Withdrawn	11/10/2022	\$474,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$440,000	\$440,000
Sales Price	\$435,000	\$435,000
30 Day Price	\$430,000	--
Comments Regarding Pricing Strategy		
The comp search criteria are as follows: 2 miles proximity, 365 days to the date of sale, 500 square feet of living space. The search was performed using only MLS data.		

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



Side



Side



Street



Street

Listing Photos

L1 1114 Mount Ln
Rhome, TX 76078



Front

L2 371 County Road 4874
Newark, TX 76071



Front

L3 507 Post Oak Dr
Newark, TX 76071



Front

Sales Photos

S1 220 County Rd 4856
Newark, TX 76071



Front

S2 464 County Road 4856
Newark, TX 76071



Front

S3 1109 Mount Ln
Rhome, TX 76078



Front

ClearMaps Addendum

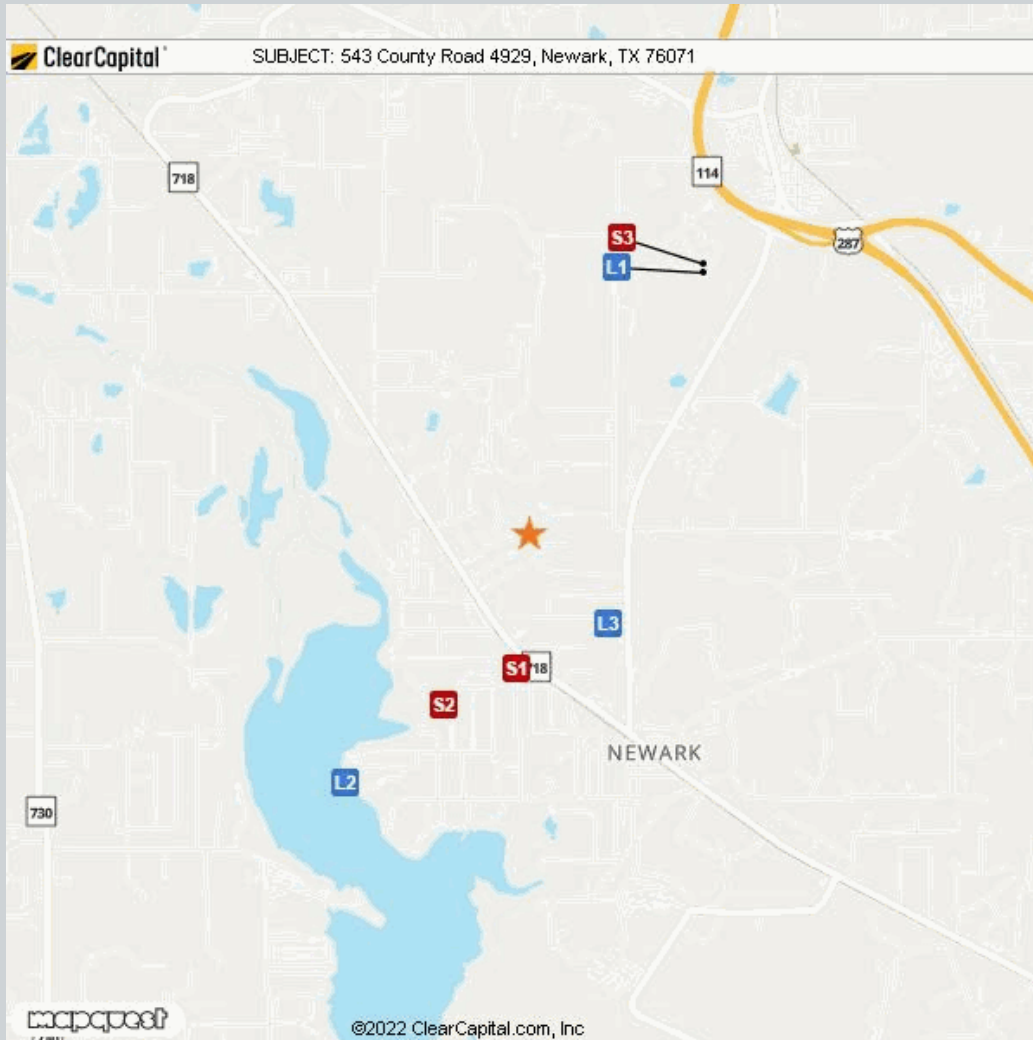
Address ★ 543 County Road 4929, Newark, TX 76071

Loan Number 49674

Suggested List \$440,000

Suggested Repaired \$440,000

Sale \$435,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	543 County Road 4929, Newark, TX 76071	--	Parcel Match
L1 Listing 1	1114 Mount Ln, Rhome, TX 76078	1.80 Miles ¹	Parcel Match
L2 Listing 2	371 County Road 4874, Newark, TX 76071	1.78 Miles ¹	Parcel Match
L3 Listing 3	507 Post Oak Dr, Newark, TX 76071	0.69 Miles ¹	Parcel Match
S1 Sold 1	220 County Rd 4856, Newark, TX 76071	0.78 Miles ¹	Parcel Match
S2 Sold 2	464 County Road 4856, Newark, TX 76071	1.10 Miles ¹	Parcel Match
S3 Sold 3	1109 Mount Ln, Rhome, TX 76078	1.85 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	Alyssa Price	Company/Brokerage	Exp
License No	654677	Address	2100 Blanco Ln Justin TX 76247
License Expiration	04/30/2023	License State	TX
Phone	8175384991	Email	alyssakprice@gmail.com
Broker Distance to Subject	10.63 miles	Date Signed	11/21/2022

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.