

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	3718 Rowlock Vine Drive, Houston, TX 77084	Order ID	8174192	Property ID	32671349
Inspection Date	05/04/2022	Date of Report	05/05/2022		
Loan Number	49738	APN	1247800010020		
Borrower Name	Catamount Properties 2018 LLC	County	Harris		

Tracking IDs					
Order Tracking ID	05.04.22 BPO	Tracking ID 1	05.04.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	STACI C OCHOA	Condition Comments	
R. E. Taxes	\$5,990	The home is in average condition. Both side of the home is clear and clean. No damage was found during the time of inspection.	
Assessed Value	\$231,523		
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	INFRAMARK 281-579-4500		
Association Fees	\$475 / Year (Pool,Landscaping)		
Visible From Street	Visible		
Road Type	Private		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	This home is located in a city which is part of Harris county. They have 507 single family homes with 2,628 median square feet. The medium year built is 1998. The home values ranges between \$167K - 256 K.	
Sales Prices in this Neighborhood	Low: \$229900 High: \$380450		
Market for this type of property	Increased 12 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3718 Rowlock Vine Drive	4115 Cascade Oaks Ct	3610 Zephyr Glen Way	3610 Siebinthaler Ln
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77084	77084	77084	77084
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.99 ¹	0.25 ¹	0.20 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$365,000	\$325,000	\$324,900
List Price \$	--	\$365,000	\$325,000	\$324,900
Original List Date		05/03/2022	04/24/2022	04/11/2022
DOM · Cumulative DOM	-- · --	2 · 2	11 · 11	24 · 24
Age (# of years)	17	10	10	18
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 Historical	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,912	2,645	2,700	2,684
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	5 · 2 · 1	4 · 2 · 1
Total Room #	10	8	10	4
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	0.18 acres	0.19 acres	0.12 acres	0.15 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** This Beautiful 4 Bedroom + Office , Brick On All Four Sides, Covered Patio, Privacy In Back, Granite Counters In Kitchen, Cooking, Cooking With Gas!!!master Down **3 Bedroom Up With Game Room. ** Cul De Sac , Great Neighbors Per Seller.**gutters, Sprinkler System All Yard, Plus Flower Beds** This Is A Beautiful Home With Great Access To Clay Rd And Only Minutes To Hwy 99!! Lone Star Campus Is Just Of The Road
- Listing 2** Spacious 5 Bedroom, 2.5 Bath Home Is Tucked Away In The Back Corner Of The Subdivision. The 2, 700 Sq. Ft. Is Well Distributed Among The Formal Dining, Breakfast Nook, Game Room, And Living Room. One Bedroom Is Located On The First Floor While The Primary Bedroom Suite And Other 3 Bedrooms Are Located On The Second Floor. Radiant Barrier Decking, Vinyl Double Pane Low-e Windows, 14.5 Seer A/c Assist In Lowering Energy Consumption And Utility Bills. Home Solar Panels And Refrigerator Will Transfer With Sale Of The Home.
- Listing 3** 4 Bedroom 2.5 Bathroom Home In Barkers Branch! Home Has Been Updated With Fresh Interior Paint And New Carpet. Formal Living Room And Dining Room Off Entry Foyer. Beautiful Light And Bright Kitchen With Granite Countertops And Stainless Steel Appliances Opens Up To The Breakfast Nook And Family Room With Built In Fireplace. Upstairs Features A Bonus Room And 3 Spare Bedrooms. Fenced In Yard With Covered Patio And Storage Shed Available.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3718 Rowlock Vine Drive	3318 Twig Leaf Ln	3407 Siebinthaler Ln	3622 Barkers Run Dr
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77084	77084	77084	77084
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.46 ¹	0.41 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$310,000	\$270,000	\$343,000
List Price \$	--	\$310,000	\$270,000	\$343,000
Sale Price \$	--	\$310,000	\$270,000	\$343,000
Type of Financing	--	Unknown	Unknown	Unknown
Date of Sale	--	03/22/2022	11/19/2021	11/01/2021
DOM · Cumulative DOM	-- · --	71 · 71	29 · 29	32 · 32
Age (# of years)	17	15	16	3
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 Historical	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,912	2,688	2,669	2,935
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	10	4	4	9
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	0.18 acres	0.14 acres	0.12 acres	0.12 acres
Other	--	--	--	--
Net Adjustment	--	+\$25,987	+\$24,097	-\$2,322
Adjusted Price	--	\$335,987	\$294,097	\$340,678

* 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** This Houston Two-story Home Offers A Two-car Garage. This Home Has Been Virtually Staged To Illustrate Its Potential.
- Sold 2** This Home Will Be Sold As-is. No Repair Negotiations. Gorgeous 4/2.5 With A Spacious Game Room In Beautiful Barkers Branch. Formal Dining Room Upon Entry And The Open Floor Plan Features A Well-maintained Interior, Large Kitchen/dining Room With Granite Counter Tops That Opens Up To The Family Living. Spacious Primary On First Floor With A Walk In Closet. Large Game Room With 3 Bedrooms Upstairs. Retreat Out To The Beautifully Maintained Backyard With No Back Neighbors And Two Fruit Trees. (apple And Peach). Short And Easy Drive To I-10.
- Sold 3** Check Out The Virtual Listing Under The Virtual Tab Link~ Find The Home Of Your Dreams In The Quiet Community Of Barkers Trail. Situated On A Spacious Lot, With No Back Neighbors, This Beautiful Home Features A Fabulous Elevation, Extended Backyard Patio & Space For You To Create The Backyard You Have Always Wanted. The Kitchen Equipped With Granite Countertops. The Home Has Upgraded Wood-like Tile Flooring, Updated Paint Colors & Light Fixtures, Gutters Around House, Fireplace & Attic Storage In Upstairs Closet. Wash Away Your Worries In The Amazing Primary Bathroom, Complete Dual Sinks, A Soaking Tub, & Separate Shower. Just A Short Walk From Deerfield Village Recreation And Mayde Creek North, Which Features 4-mins Of Walking/biking Trails, Picnic Areas, And Sports Fields. This Home Is Located In A Great Location With Easy Access To Great Shopping, Restaurants, And Entertainment. Schools Are Zoned To The Nationally-recognized Katy Independent School District.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No listing history in the last 12 months				
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	\$340,678	\$340,678
Sales Price	\$340,678	\$340,678
30 Day Price	\$340,678	--
Comments Regarding Pricing Strategy		
Compare to L3 and S3, the home can be sold as it at \$340,678		

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



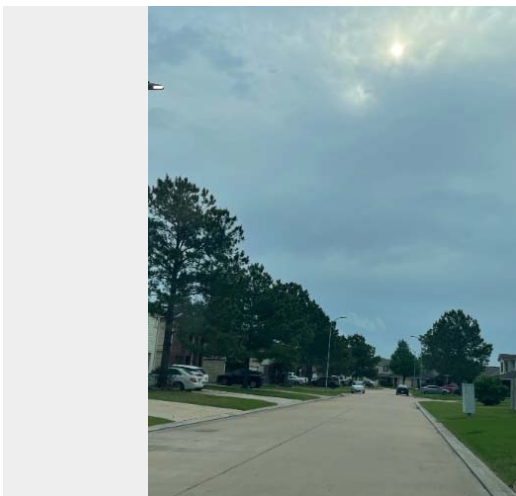
Address Verification



Address Verification



Side



Street

Listing Photos

L1 4115 Cascade Oaks Ct
Houston, TX 77084



Front

L2 3610 Zephyr Glen Way
Houston, TX 77084



Front

L3 3610 Siebinthaler Ln
Houston, TX 77084



Front

Sales Photos

S1 3318 Twig Leaf Ln
Houston, TX 77084



Front

S2 3407 Siebinthaler Ln
Houston, TX 77084



Front

S3 3622 Barkers Run Dr
Houston, TX 77084



Front

ClearMaps Addendum

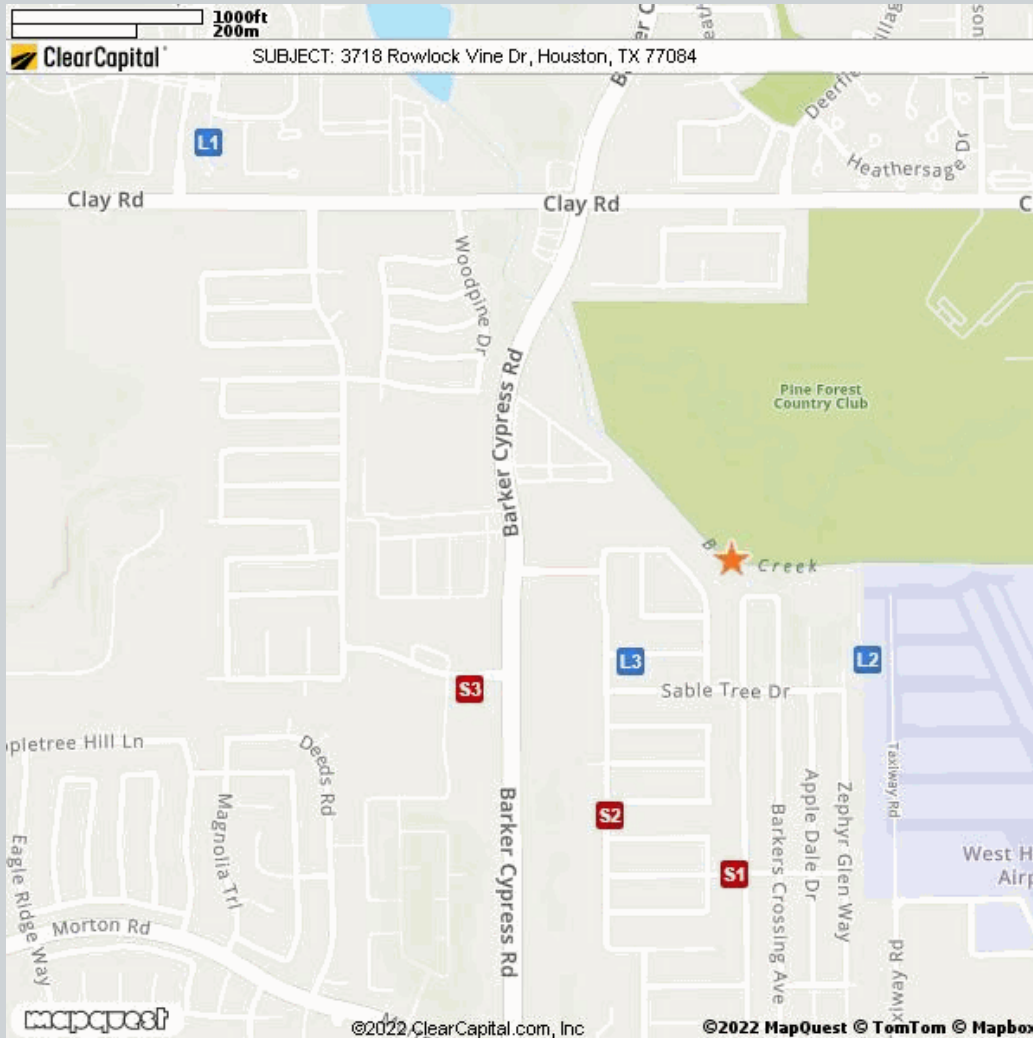
Address ★ 3718 Rowlock Vine Drive, Houston, TX 77084

Loan Number 49738

Suggested List \$340,678

Suggested Repaired \$340,678

Sale \$340,678



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3718 Rowlock Vine Drive, Houston, TX 77084	--	Parcel Match
L1 Listing 1	4115 Cascade Oaks Ct, Houston, TX 77084	0.99 Miles ¹	Parcel Match
L2 Listing 2	3610 Zephyr Glen Way, Houston, TX 77084	0.25 Miles ¹	Parcel Match
L3 Listing 3	3610 Siebinthaler Ln, Houston, TX 77084	0.20 Miles ¹	Parcel Match
S1 Sold 1	3318 Twig Leaf Ln, Houston, TX 77084	0.46 Miles ¹	Parcel Match
S2 Sold 2	3407 Siebinthaler Ln, Houston, TX 77084	0.41 Miles ¹	Parcel Match
S3 Sold 3	3622 Barkers Run Dr, Houston, TX 77084	0.42 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.

*** 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.

Report Instructions - cont.

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.

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	THANH LE	Company/Brokerage	eXp Realty, LLC
License No	647876	Address	12107 Arbor Blue Ln Cypress TX 77433
License Expiration	10/31/2022	License State	TX
Phone	8329681456	Email	thanh.le.realestate@gmail.com
Broker Distance to Subject	9.88 miles	Date Signed	05/05/2022

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.