

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	1601 Parkside Trail, Lewisville, TX 75077	Order ID	8519198	Property ID	33553044
Inspection Date	11/18/2022	Date of Report	11/23/2022		
Loan Number	49915	APN	R91269		
Borrower Name	na	County	Denton		

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		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments The subject property was in average condition at the time of the inspection.
R. E. Taxes	\$6,459	
Assessed Value	\$342,472	
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		
Location Type	Suburban	Neighborhood Comments Located in a named subdivision with good access to shopping, schools and employment. There were no REO sales in the neighborhood at the time of inspection. The sellers are generally not making concessions in the current market
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$318000 High: \$458500	
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	1601 Parkside Trail	1846 Tucson Drive	1432 College Parkway	1021 College Parkway
City, State	Lewisville, TX	Lewisville, TX	Lewisville, TX	Lewisville, TX
Zip Code	75077	75077	75077	75077
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.34 ¹	0.93 ¹	1.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$340,000	\$434,500	\$429,000
List Price \$	--	\$330,000	\$360,000	\$384,900
Original List Date		09/22/2022	07/21/2022	09/16/2022
DOM · Cumulative DOM	-- · --	58 · 62	121 · 125	55 · 68
Age (# of years)	39	48	51	47
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	1 Story Traditional	2 Stories Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,400	2,255	2,141	2,068
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 2 · 2	4 · 2	4 · 2
Total Room #	8	8	7	7
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	0.25 acres	0.17 acres	0.19 acres	0.21 acres
Other	--	MLS#20170442	MLS#20110467	MLS#20165490

* Listing 2 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** Tons of potential in this 5 bedroom house. Walk into an open living, dining and kitchen area with views of the large back yard. Master bedroom located on the first floor with the remaining four bedrooms upstairs separated by a bonus living space or game room. Outside has plenty of room to entertain under the covered patio and pool sized yard. New roof and newer AC unit. Bring your offers and ideas to make this your new home!
- Listing 2** MOTIVATED SELLER! NEW PRICE! - LAST CHANCE TO GET THIS BELOW MARKET DEAL THIS YEAR - MOVE IN READY. Beautiful home and neighborhood. Well landscaped, mature shade trees, and a private backyard with a pergola and covered patio. The home received a makeover of new paint and all new flooring. The kitchen was updated in 2013 with new cabinets, granite counters, backsplash and a new insulated window. A new sliding glass door to the patio and all south side windows were upgraded in 2014. The HVAC system was rebuilt in 2015, the roof replaced in 2017, and insulation added to the attic in 2022. A beautiful brick gas fireplace anchors the Family Room, and the extra cement pad next to the driveway offers trailer or additional parking. Foundation work was done recently - Lifetime Warranty. Gently used these past 25 years, this quality home has raised a family with love, but it is now ready for a new family love story!
- Listing 3** Must See!! Location Location in the heart of Lewisville, just 15 minutes away from DFW airport Remodeled open Floor Plan, Fresh Paint, New Flooring, updated Kitchen with Quartz Counters, updated Beautiful Master bath, New Decorative lighting, and Ceiling Fans throughout the home. The backyard was lushly landscaped, perfect for entertaining. **OPEN HOUSE SATURDAY, NOVEMBER 19, 2022, 12:00-3:00 PM **

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1601 Parkside Trail	1338 Laramie Place	1111 College Parkway	1326 Juniper Lane
City, State	Lewisville, TX	Lewisville, TX	Lewisville, TX	Lewisville, TX
Zip Code	75077	75077	75077	75077
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.89 ¹	1.20 ¹	0.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$449,900	\$445,000	\$475,000
List Price \$	--	\$439,900	\$444,000	\$500,000
Sale Price \$	--	\$439,900	\$444,000	\$506,000
Type of Financing	--	Va	Cash	Conventional
Date of Sale	--	09/01/2022	07/15/2022	08/02/2022
DOM · Cumulative DOM	-- · --	19 · 43	57 · 77	5 · 39
Age (# of years)	39	47	47	49
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	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,400	2,201	2,391	2,563
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3	4 · 2 · 1	4 · 2 · 1
Total Room #	8	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	0.22 acres	0.21 acres	0.23 acres
Other	--	MLS#20093990	MLS#20044787	MLS#20095759
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$439,900	\$444,000	\$506,000

* 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** Beautiful single story home in highly desired Lewisville neighborhood with middle school within walking distance. Interior lot is perfect with striking curb appeal, landscaped and mature shade trees. This floor plan offers 2 master en suites with a centrally located living space with sky lights, beamed vaulted ceilings, painted brick fireplace and accent wall. Galley kitchen includes updated countertops, soft closed cabinets with plenty of storage and stone backsplash. All bedrooms are spacious with walk in closets and either full baths or jack and jill connection. Backyard provides a covered patio, new privacy fence and easy access to the sparkling pool; perfect for the end of the day relaxation and Texas heat. Pool access from 2 car garage, open living space, and master bedroom. Don't miss the additional parking spaces. Plumbing and sewer have been completely updated and foundation has been repaired with transferrable warranty.
- Sold 2** Just what you have been looking for, 4 Bedroom, 2.5 Bath Single Story homes features wood look laminate floors in living areas and primary bedroom. Large family room with brick fireplace and vaulted ceilings, built-ins and pass-thru wetbar. Large game room off kitchen. Bright kitchen with granite counters, updated back splash and stainless steel appliances. New carpet in the secondary bedrooms which have been freshly painted. The backyard oasis includes a covered patio and swimming pool. Foundation work was just complete in April 2022 and has a lifetime transferable warranty. This one is move in ready.
- Sold 3** Look no further! In the heart of Lewisville, this home is full of ownership pride with an array of character. Vaulted ceilings greet you in the living room featuring beautiful built-ins. Updated kitchen offers quartz countertops, herringbone backsplash, black onyx sink, white cabinets with upper & lower lights, and breakfast bar opening to living. Split floor plan creates ease of flow with gorgeous pool views from various rooms. Seen throughout are vaulted ceilings, sunlights, nickel fixtures, decorative mirrors, ample closet storage, and updated flooring. Spacious primary can hold oversized and lounge furniture. Impressive en-suite updated with white quartz, double sinks, walk-in shower with double shower heads. 4th bedroom can serve as bedroom or office. Come entertain and kick back around the large diving pool. Conveniently located minutes from dining, shopping, entertainment and highways. View transaction desk for full list of updates; there are too many to list.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject has been listed and sold one time in the past 12 months.			
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
03/31/2022	\$450,000	05/24/2022	\$450,000	Sold	05/24/2022	\$400,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$445,000	\$445,000
Sales Price	\$440,000	\$440,000
30 Day Price	\$430,000	--
Comments Regarding Pricing Strategy		
The comparable properties chosen were the best that could be found and verified, they are overall comparable to the subject in size, quality, condition and location. They are all in the same subdivision however because of the size and development pattern of the subdivision sale two and listing three are further than a mile from the subject.		

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



Street

Listing Photos

L1 1846 Tucson Drive
Lewisville, TX 75077



Front

L2 1432 College Parkway
Lewisville, TX 75077



Front

L3 1021 College Parkway
Lewisville, TX 75077



Front

Sales Photos

S1 1338 Laramie Place
Lewisville, TX 75077



Front

S2 1111 College Parkway
Lewisville, TX 75077



Front

S3 1326 Juniper Lane
Lewisville, TX 75077



Front

ClearMaps Addendum

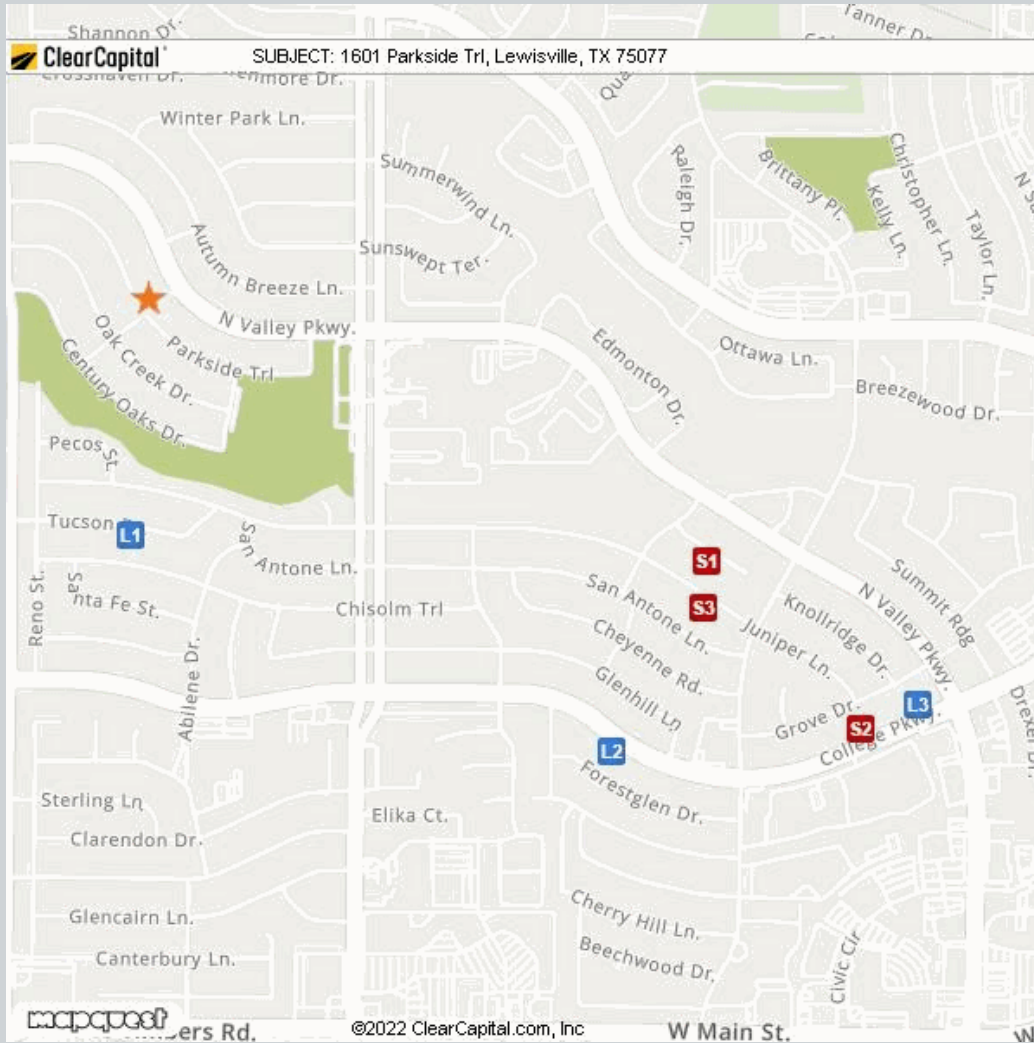
Address ★ 1601 Parkside Trail, Lewisville, TX 75077

Loan Number 49915

Suggested List \$445,000

Suggested Repaired \$445,000

Sale \$440,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1601 Parkside Trail, Lewisville, TX 75077	--	Parcel Match
L1 Listing 1	1846 Tucson Drive, Lewisville, TX 75077	0.34 Miles ¹	Parcel Match
L2 Listing 2	1432 College Parkway, Lewisville, TX 75077	0.93 Miles ¹	Parcel Match
L3 Listing 3	1021 College Parkway, Lewisville, TX 75077	1.25 Miles ¹	Parcel Match
S1 Sold 1	1338 Laramie Place, Lewisville, TX 75077	0.89 Miles ¹	Parcel Match
S2 Sold 2	1111 College Parkway, Lewisville, TX 75077	1.20 Miles ¹	Parcel Match
S3 Sold 3	1326 Juniper Lane, Lewisville, TX 75077	0.91 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	Mike Tobin	Company/Brokerage	Coldwell banker
License No	0530315	Address	3614 Long Prairie Road Flower Mound TX 75022
License Expiration	01/31/2023	License State	TX
Phone	4698350540	Email	michael.tobin@cbrealty.com
Broker Distance to Subject	2.31 miles	Date Signed	11/23/2022

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.