

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	1815 Holly Tree Court, Richmond, TX 77469	Order ID	8259135	Property ID	32908441
Inspection Date	06/08/2022	Date of Report	06/08/2022		
Loan Number	50264	APN	8914090010210901		
Borrower Name	Catamount Properties 2018 LLC	County	Fort Bend		

Tracking IDs					
Order Tracking ID	06.08.22 BPO	Tracking ID 1	06.08.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	ATUL GUPTA	Condition Comments	
R. E. Taxes	\$6,331	Subject property appears maintained similar to other properties in the area with similar curb appeal	
Assessed Value	\$230,280		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	Walnut Creek 2813448727		
Association Fees	\$500 / Year (Landscaping)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	Well developed area of one and two story homes, club house, parks, pools, access to major roadway, neighborhood public and private schools, no area board up properties	
Sales Prices in this Neighborhood	Low: \$240000 High: \$650000		
Market for this type of property	Increased 14 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1815 Holly Tree Court	6519 Pointe Hollow Ln	7010 Belle Meadow Ln	7531 Irby Cobb Blvd
City, State	Richmond, TX	Richmond, TX	Richmond, TX	Richmond, TX
Zip Code	77469	77469	77469	77469
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.46 ¹	0.20 ¹	0.78 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$389,900	\$399,990	\$384,900
List Price \$	--	\$389,900	\$399,990	\$384,900
Original List Date		05/23/2022	05/22/2022	05/13/2022
DOM · Cumulative DOM	-- · --	16 · 16	17 · 17	26 · 26
Age (# of years)	8	8	7	5
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 Traditional	1 Story Traditional	1 Story Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,356	2,425	2,472	2,683
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 2	4 · 2 · 1	4 · 3 · 1
Total Room #	8	7	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	--	--	--	--
Lot Size	0.18 acres	0.16 acres	0.20 acres	0.20 acres
Other	--	--	--	--

* 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.

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

Listing 1 Granite counters, tiled back splash, gas range, crown molding, high efficiency HVAC, island kitchen, island kitchen

Listing 2 Attic fans, ceiling fans, granite counters, covered patio, under mount sink, washer, dryer and frig included

Listing 3 Fireplace, granite counters, carpet and tiled flooring, built in dishwasher, disposal, microwave, wla in closet

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1815 Holly Tree Court	2326 Dovetail Park Lane	8723 Jonquil Drive	1934 Indigo Shores Lane
City, State	Richmond, TX	Richmond, TX	Richmond, TX	Richmond, TX
Zip Code	77469	77469	77469	77469
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.71 ¹	0.90 ²	0.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$357,500	\$370,000	\$385,000
List Price \$	--	\$357,500	\$370,000	\$385,000
Sale Price \$	--	\$385,000	\$396,700	\$400,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/17/2022	04/27/2022	05/31/2022
DOM · Cumulative DOM	-- · --	3 · 13	7 · 28	7 · 40
Age (# of years)	8	5	3	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 Traditional	2 Stories Traditional	1 Story Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,356	2,433	2,373	2,438
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 2	4 · 2 · 1
Total Room #	8	8	8	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	--	--	--	--
Lot Size	0.18 acres	.16 acres	.17 acres	.19 acres
Other	--	0	0	0
Net Adjustment	--	\$0	+\$1,000	\$0
Adjusted Price	--	\$385,000	\$397,700	\$400,000

* 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.

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

Sold 1 Gas range, granite counter tops, tiled back splash, built in microwave, dishwasher, disposal, ceiling fans

Sold 2 Carpet, tiled flooring, concrete slab patio, woodburning fireplace, granite counters, sprinkler system, double sinks, adjustment made due to half bath count at \$1000

Sold 3 Granite counters, tiled back splash, covered patio, built in microwave, dishwasher, disposal, island kitchen

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Listed for \$255900 on 5/16/2014, sold for \$222440 on 7/31/2014			
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	\$400,000	\$400,000
Sales Price	\$395,000	\$395,000
30 Day Price	\$390,000	--
Comments Regarding Pricing Strategy		
Utilized currently listed and recently sold similar properties		

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



Street

Listing Photos

L1 6519 Pointe Hollow Ln
Richmond, TX 77469



Front

L2 7010 Belle Meadow Ln
Richmond, TX 77469



Front

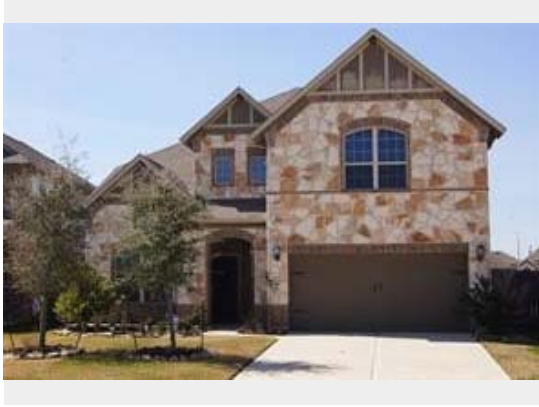
L3 7531 Irby Cobb Blvd
Richmond, TX 77469



Front

Sales Photos

S1 2326 Dovetail Park Lane
Richmond, TX 77469



Front

S2 8723 Jonquil Drive
Richmond, TX 77469



Front

S3 1934 Indigo Shores Lane
Richmond, TX 77469



Front

ClearMaps Addendum

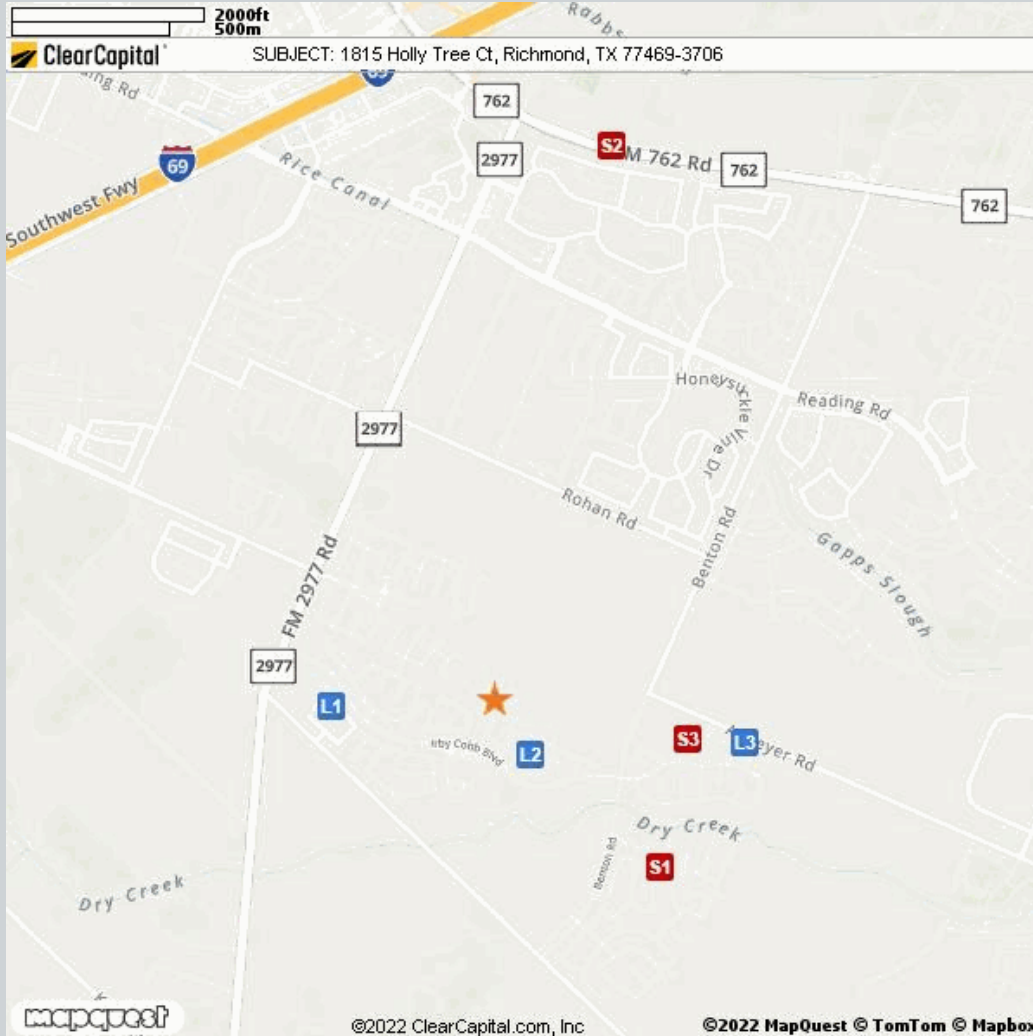
Address ★ 1815 Holly Tree Court, Richmond, TX 77469

Loan Number 50264

Suggested List \$400,000

Suggested Repaired \$400,000

Sale \$395,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	1815 Holly Tree Court, Richmond, TX 77469	--	Parcel Match
L1	Listing 1	6519 Pointe Hollow Ln, Richmond, TX 77469	0.46 Miles ¹	Parcel Match
L2	Listing 2	7010 Belle Meadow Ln, Richmond, TX 77469	0.20 Miles ¹	Parcel Match
L3	Listing 3	7531 Irby Cobb Blvd, Richmond, TX 77469	0.78 Miles ¹	Parcel Match
S1	Sold 1	2326 Dovetail Park Lane, Richmond, TX 77469	0.71 Miles ¹	Parcel Match
S2	Sold 2	8723 Jonquil Drive, Richmond, TX 77469	0.90 Miles ²	Unknown Street Address
S3	Sold 3	1934 Indigo Shores Lane, Richmond, TX 77469	0.61 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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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.

Broker Information

Broker Name	Jo Ann Krejci	Company/Brokerage	Champion Real Estate
License No	212416	Address	7909 Powerline Road Richmond TX 77469
License Expiration	10/31/2023	License State	TX
Phone	2814141990	Email	joannk60@gmail.com
Broker Distance to Subject	2.33 miles	Date Signed	06/08/2022

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.