

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.

<b>Address</b>	519 Colgate Drive, Allen, TX 75013	<b>Order ID</b>	8768453	<b>Property ID</b>	34234413
<b>Inspection Date</b>	06/06/2023	<b>Date of Report</b>	06/06/2023		
<b>Loan Number</b>	51862	<b>APN</b>	R352900C00601		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Collin		

### Tracking IDs

<b>Order Tracking ID</b>	06.02.23 Citi-CS BPO Request	<b>Tracking ID 1</b>	06.02.23 Citi-CS BPO Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC,	<b>Condition Comments</b> Subject is a 2-story house with average exterior condition and maintenance. no visible issues. There is no display of the subject house number.
<b>R. E. Taxes</b>	\$6,494	
<b>Assessed Value</b>	\$437,107	
<b>Zoning Classification</b>	Residential SFR	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	Suncreek Homeowners Association, Inc 972-978-8268	
<b>Association Fees</b>	\$375 / Year (Pool,Landscaping,Greenbelt,Other: Playground)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Neighborhood of multiple subdivisions, adjacent to a greenbelt. Low inventory with constant buyer demand. Increased marketing time and availability of listings in the recent months. There is no recent REO activity.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$405000 High: \$1335000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	519 Colgate Drive	310 Sonoma Drive	105 Ventura Court	304 Belvedere Drive
<b>City, State</b>	Allen, TX	Allen, TX	Allen, TX	Allen, TX
<b>Zip Code</b>	75013	75013	75013	75013
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.69 <sup>1</sup>	1.15 <sup>1</sup>	0.96 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$535,000	\$492,000	\$529,000
<b>List Price \$</b>	--	\$535,000	\$505,000	\$529,000
<b>Original List Date</b>		05/04/2023	08/29/2022	05/05/2023
<b>DOM · Cumulative DOM</b>	-- · --	33 · 33	173 · 281	2 · 32
<b>Age (# of years)</b>	26	28	29	29
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	2 Stories Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,265	2,488	2,353	2,182
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	4 · 2	4 · 2 · 1
<b>Total Room #</b>	8	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	Pool - Yes Spa - Yes
<b>Lot Size</b>	0.13 acres	0.18 acres	0.17 acres	0.21 acres
<b>Other</b>	Fence, FP	Fence, FP	Fence, FP	Fence, FP

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** A fabulous find in one of Allens greatest communities boasting mature trees park nearby elementary school and wonderful neighbors. This 4 bedrooms 2.5 bath home greets you with an open floor plan and lots of light. The formal dining room welcomes you on the left. Walk on in to the large living room with gas log fireplace. The kitchen and breakfast area open to the living room making it great for gatherings and entertaining. The kitchen is large and boasts a breakfast bar and island. You have an abundance of counter space. The breakfast area looks out over the backyard for a peaceful morning meal. The spacious primary bedroom is downstairs and has a wonderful bath with large closet jetted tub separate shower and dual vanities. Upstairs has its own living space and 3 good sized bedrooms. A jewel of a city a great community a wonderful house at a fantastic price Come and see Come and offer Come and stay
- Listing 2** Fantastic home in sought after location Returning to the market after interior renovation work Discover a bright and open interior with plenty of natural light and a neutral color palate complimented by a fireplace. This kitchen has everything you need A center island walk in pantry and stylish backsplash accent will have you looking forward to cooking. Relax in your primary suite with a walk in closet included. Extra bedrooms add nice flex space for your everyday needs. The primary bathroom is fully equipped with a separate tub and shower double sinks and plenty of under sink storage. Take it easy in the fenced in back yard. The sitting area makes it great for BBQs A must see
- Listing 3** Gorgeous one-story home in sought after Watters Crossing. Four spacious bedrooms two and one half baths. Main bedroom and en suite separated from secondary bedrooms. Open concept with two living areas formal dining and eat-in kitchen. Lovely kitchen with large island. Full separate laundry room. Did you see the sun room It is fully enclosed with air conditioning and has dual doors that open to the hot tub-spa and large pool. The yard is a gardeners delight. Fully landscaped with flowering plants that should bloom throughout the season. Enjoy separate seating areas around the pool with family and friends. Newly stained 8 cedar fence. Full house soft water system. Refrigerator and washer and dryer to convey with home. You dont want to miss this lovely home. All offers due by Wednesday May 10 at 1000 a.m.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	519 Colgate Drive	309 Belvedere Drive	411 Suncreek Drive	1406 Lighthouse Lane
<b>City, State</b>	Allen, TX	Allen, TX	Allen, TX	Allen, TX
<b>Zip Code</b>	75013	75013	75013	75013
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.97 <sup>1</sup>	0.28 <sup>1</sup>	0.93 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$489,000	\$539,900	\$579,000
<b>List Price \$</b>	--	\$489,000	\$534,900	\$520,000
<b>Sale Price \$</b>	--	\$524,500	\$530,000	\$520,000
<b>Type of Financing</b>	--	Conventional Federal Land Bank	Conventional	Conventional
<b>Date of Sale</b>	--	05/08/2023	03/17/2023	01/10/2023
<b>DOM · Cumulative DOM</b>	-- · --	5 · 25	39 · 91	122 · 122
<b>Age (# of years)</b>	26	29	24	27
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	1 Story Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,265	1,927	2,498	2,643
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	3 · 2	3 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	8	6	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.13 acres	0.19 acres	0.15 acres	0.16 acres
<b>Other</b>	Fence, FP	Fence, FP	Fence, FP	Fence, FP
<b>Net Adjustment</b>	--	+\$9,000	-\$11,300	-\$38,100
<b>Adjusted Price</b>	--	\$533,500	\$518,700	\$481,900

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Welcoming and spacious corner lot home in the popular Watters Crossing neighborhood 3 bedroom 2 bath home has it all Beautiful wood floors throughout most of the home. Updated kitchen has gorgeous dark oak cabinets light marble countertops large island stainless appliances built in wine cooler and plenty of cabinet and counter space. Generous and bright family room overlooks lush backyard with patio and extensive landscaping. Retreat style primary bedroom located in the back of the home has sitting area that overlooks backyard and has a large closet. Ensuite bath is updated with claw foot soaking tub seamless shower double sinks with granite counters. Split secondary bedrooms share a bathroom. Updated windows throughout entire home as well as plantation shutters throughout. Close to Watters Crossing park walking trails Watters Creek entertainment complex and much more Highly rated Allen schools Multiple offers. Seller has requested best offers by 12pm on Monday 4-17 +++++Adjustment for GLA +13500; bathroom +2500; lot size -6000
- Sold 2** Walk into this beautiful 2 story home and immediately feel the open space. Home has formal den that could easily be converted to an office and formal dining room. This home has been freshly painted inside and out. Continue towards the back of the home where the kitchen is open to the eating area and living room with gas fireplace. Kitchen has granite countertops tile backsplash and stainless steel appliances. Kitchen has lots of storage and half bath downstairs. Continue upstairs to find an upper bonus room 2 bedrooms bathroom and master suite with oversized walk in closet. Home has a nice sized backyard and driveway in the rear. The front of the home sits across from a green belt with no houses built on the other side of the street. +++++ Adjustment for GLA -9300; lot size -2000
- Sold 3** A must-see Gorgeous 4 Bed 2.5 Bath Highland Homes in a quiet Beacon Hill Subdivision. Open Concept beautiful floor plan. Complete remodel contemporary style master bathroom & bedroom locates downstairs. 3 Bedrooms and a Spacious Game-room with built-in Book Shelves Upstairs. Upgrades include Hardwood Floors throughout downstairs including the staircases Carpet with upgraded padding upstairs Plantation Shutters on all windows A Beautiful Fireplace with Double Stacked Mantle Heavy Molding and Trim throughout the house. The kitchen features Stainless Steel appliances granite C-Top with a custom backsplash. The bonus room on the first floor can turn into a formal dining room Study or second living room. Spacious Backyard.Walking distance to Elementary community pool & playground. Convenient access to all shopping Restaurants and highways.Top Rating Allen school ISD. +++++Adjusted for GLA -15100; lot size -3000; Remodeling -20000

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No recent update.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$515,000	\$515,000
<b>Sales Price</b>	\$505,000	\$505,000
<b>30 Day Price</b>	\$485,000	--
<b>Comments Regarding Pricing Strategy</b>		
The estimated sale price and pricing is based on the subject GLA in relation with the comps. A market approach has been used to analyze the data, with consideration to the current availability of listings in the immediate neighborhood.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Address Verification



Side



Side



Street



## Listing Photos

**L1** 310 Sonoma Drive  
Allen, TX 75013



Front

**L2** 105 Ventura Court  
Allen, TX 75013



Front

**L3** 304 Belvedere Drive  
Allen, TX 75013



Front



## Sales Photos

**S1** 309 Belvedere Drive  
Allen, TX 75013



Front

**S2** 411 Suncreek Drive  
Allen, TX 75013



Front

**S3** 1406 Lighthouse Lane  
Allen, TX 75013



Front

### ClearMaps Addendum

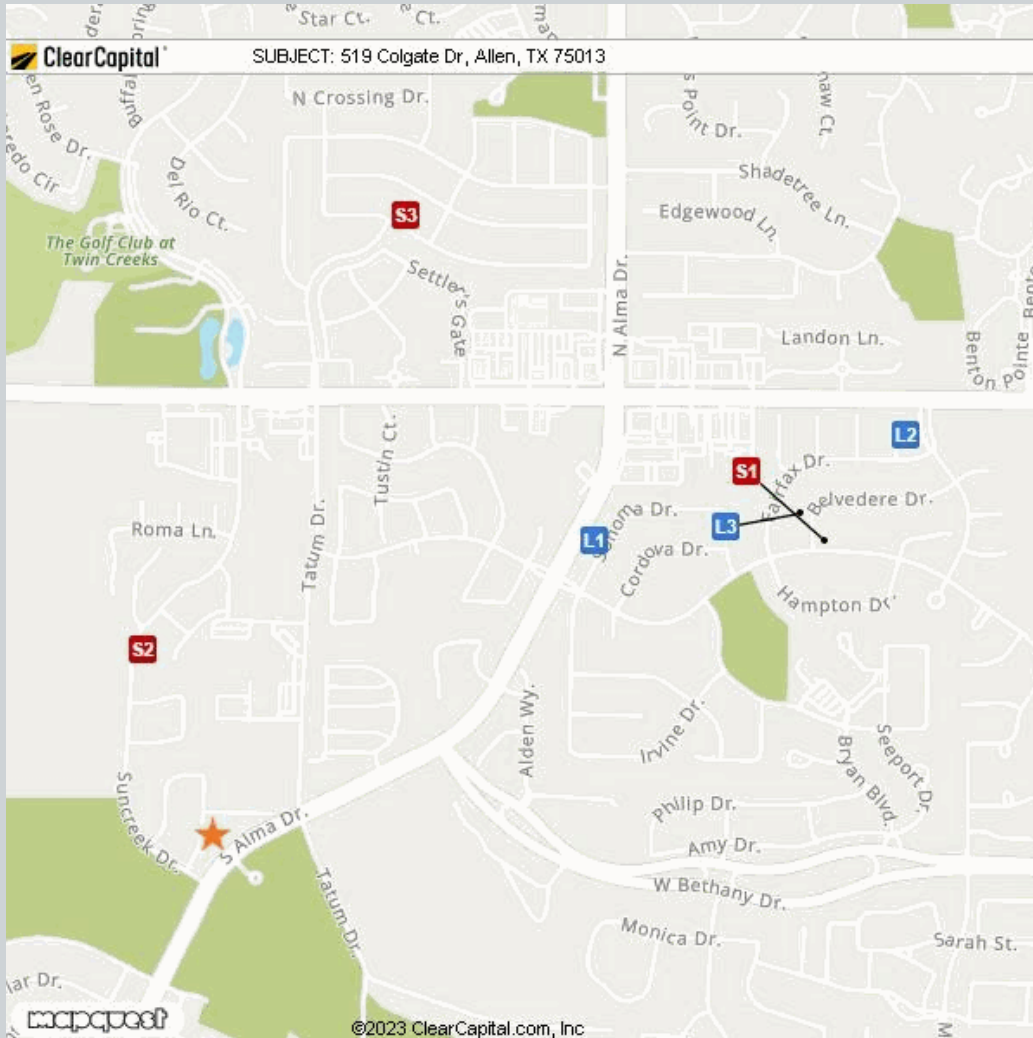
**Address** ★ 519 Colgate Drive, Allen, TX 75013

**Loan Number** 51862

**Suggested List** \$515,000

**Suggested Repaired** \$515,000

**Sale** \$505,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	519 Colgate Drive, Allen, TX 75013	--	Parcel Match
L1 Listing 1	310 Sonoma Drive, Allen, TX 75013	0.69 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	105 Ventura Court, Allen, TX 75013	1.15 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	304 Belvedere Drive, Allen, TX 75013	0.96 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	309 Belvedere Drive, Allen, TX 75013	0.97 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	411 Sun creek Drive, Allen, TX 75013	0.28 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1406 Lighthouse Lane, Allen, TX 75013	0.93 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	George Milos	<b>Company/Brokerage</b>	Nord Realty LLC
<b>License No</b>	605462	<b>Address</b>	101 E. Park Blvd Plano TX 75074
<b>License Expiration</b>	06/30/2025	<b>License State</b>	TX
<b>Phone</b>	2143153997	<b>Email</b>	nordrealty@gmail.com
<b>Broker Distance to Subject</b>	4.28 miles	<b>Date Signed</b>	06/06/2023

*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.**