

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	1047 Hollow Creek Drive, Cedar Hill, TX 75104	Order ID	8543017	Property ID	33714267
Inspection Date	12/08/2022	Date of Report	12/10/2022		
Loan Number	51874	APN	160498000A0240000		
Borrower Name	Catamount Properties 2018 LLC	County	Dallas		

Tracking IDs					
Order Tracking ID	12.07.22 BPO	Tracking ID 1	12.07.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	TERRY AUTRY	Condition Comments The subject is located in an established neighborhood with homes in average to good condition.
R. E. Taxes	\$4,298	
Assessed Value	\$373,680	
Zoning Classification	Residential Z268	
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	Wooded Creek Estates 214.870.9868	
Association Fees	\$360 / Year (Landscaping,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments The subject is located in an established neighborhood, with good schools, parks, medical facilities, shopping, with recreational facilities nearby. Very Little or no REO activity in this neighborhood. No high cap power lines, sewage ponds, or railroad tracks in the area, or board ups.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$274650 High: \$490,000	
Market for this type of property	Increased 13 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1047 Hollow Creek Drive	1030 Countryside Dr	1070 Suffolk Lane	1028 Magnolia Ln
City, State	Cedar Hill, TX	Cedar Hill, TX	Cedar Hill, TX	Cedar Hill, TX
Zip Code	75104	75104	75104	75104
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.24 ¹	0.77 ¹	0.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$385,000	\$410,000	\$360,000
List Price \$	--	\$385,000	\$410,000	\$330,000
Original List Date		11/28/2022	12/07/2022	10/31/2022
DOM · Cumulative DOM	-- · --	12 · 12	3 · 3	40 · 40
Age (# of years)	18	18	23	22
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 ; City Street	Neutral ; City Street	Neutral ; City Street	Neutral ; City Street
Style/Design	1 Story Traditional	1 Story Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,614	2,616	3,073	2,150
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2 · 1	4 · 2
Total Room #	8	9	9	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	0.25 acres	0.27 acres	0.24 acres	0.19 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace

* 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** This listing features engineered wood flooring, ceramic tile, and carpet. Entry offers a formal living dining room combo, a skylight over the island, and breakfast bar, lots of counter space, and cabinets for storage with a walk-in pantry. The breakfast area is roomy and oversees a large family room, including a wood-burning fireplace.
- Listing 2** This listing has 2 living areas and two dining areas. The master bedroom is downstairs with other secondary bedrooms upstairs. The home has a beautiful staircase overlooking the foyer and living room with a walkway between bedrooms and the upstairs media or living room. The home features many windows, a gas fireplace, and ceiling fans.
- Listing 3** This listing has recent updates such as a new laminate floor in the entryway, dining room, living room, and granite countertop the kitchen tiles in the bathrooms, a gas cooktop, a new fence, colossal backyard, along with similar square footage to the subject

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1047 Hollow Creek Drive	654 Pondview Drive	1110 Fieldstone Dr	612 Woodland Manor Dr
City, State	Cedar Hill, TX	Cedar Hill, TX	Cedar Hill, TX	Cedar Hill, TX
Zip Code	75104	75104	75104	75104
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.77 ¹	0.35 ¹	0.63 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$369,000	\$423,000	\$399,500
List Price \$	--	\$369,000	\$416,000	\$399,500
Sale Price \$	--	\$385,000	\$403,000	\$399,500
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	08/17/2022	11/17/2022	08/08/2022
DOM · Cumulative DOM	-- · --	6 · 35	112 · 112	33 · 33
Age (# of years)	18	18	15	21
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 ; City Street	Neutral ; City Street	Neutral ; City Street	Neutral ; City Street
Style/Design	1 Story Traditional	2 Stories Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,614	2,770	2,813	2,556
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	9	9	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	0.25 acres	0.23 acres	0.19 acres	0.20 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace
Net Adjustment	--	-\$7,112	-\$49,389	-\$2,750
Adjusted Price	--	\$377,888	\$353,611	\$396,750

* 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.

Recent Sales - Cont.

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

- Sold 1** Seller-paid -\$2000 in concessions. This sale has non wasted space where every bedroom feels like a spacious owner's retreat. The main bedroom on the 1st floor and 3 bedrooms upstairs for the perfect split. Entry greets you with solid wood flooring, custom light fixtures, natural light, enormous walk-in pantry. Upstairs game room. Adjusted square footage -\$2652 1/2 bath -\$4500 lot size +\$40
- Sold 2** Seller-paid -\$9976 in concessions. This sale is a total remodel - designer grade has replaced builder grade. Visually new everything - kitchen, baths, LED lighting, windows, paint, most flooring. Plenty of room for your family to spread out with three living areas, and two dining spaces New cabinets & appliances, dramatic absolute black granite counters, and glass tile backsplash. Adjusted square footage -\$3383 1/2 bath -\$4500 age -\$1650 condition -\$30,000 lot size +\$120
- Sold 3** This sale has a stylish kitchen with stainless appliances and a center island, a patio in the backyard. The main bedroom boasts a private ensuite with a walk-in closet. Other bedrooms offer ceiling fans and sizable closets. Relax with your favorite drink in the fenced-in backyard with a patio, and lush grass. Adjusted 1/2 bath -\$4500 age +\$1650 lot size +\$100

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Listed on 06/14/2018 for \$259,999 cancelled on 07/11/2018			
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	\$380,900	\$380,900
Sales Price	\$380,500	\$380,500
30 Day Price	\$376,500	--
Comments Regarding Pricing Strategy		
I Search MLS going back 6 months using age group 2000-2007 and square footage between 2150 and 2813 square footage and these sales and listings are the best available in the area.		

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



Street

Listing Photos

L1 1030 Countryside Dr
Cedar Hill, TX 75104



Front

L2 1070 Suffolk Lane
Cedar Hill, TX 75104



Front

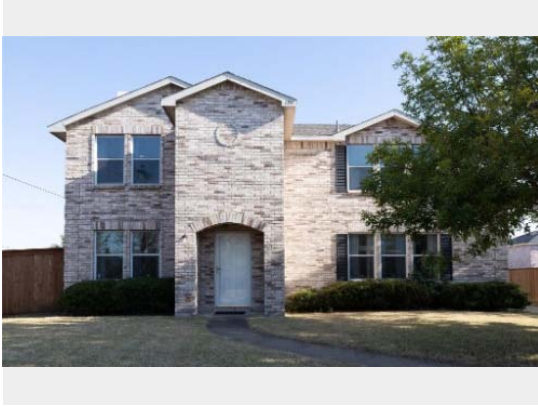
L3 1028 Magnolia Ln
Cedar Hill, TX 75104



Front

Sales Photos

S1 654 Pondview Drive
Cedar Hill, TX 75104



Front

S2 1110 Fieldstone Dr
Cedar Hill, TX 75104



Front

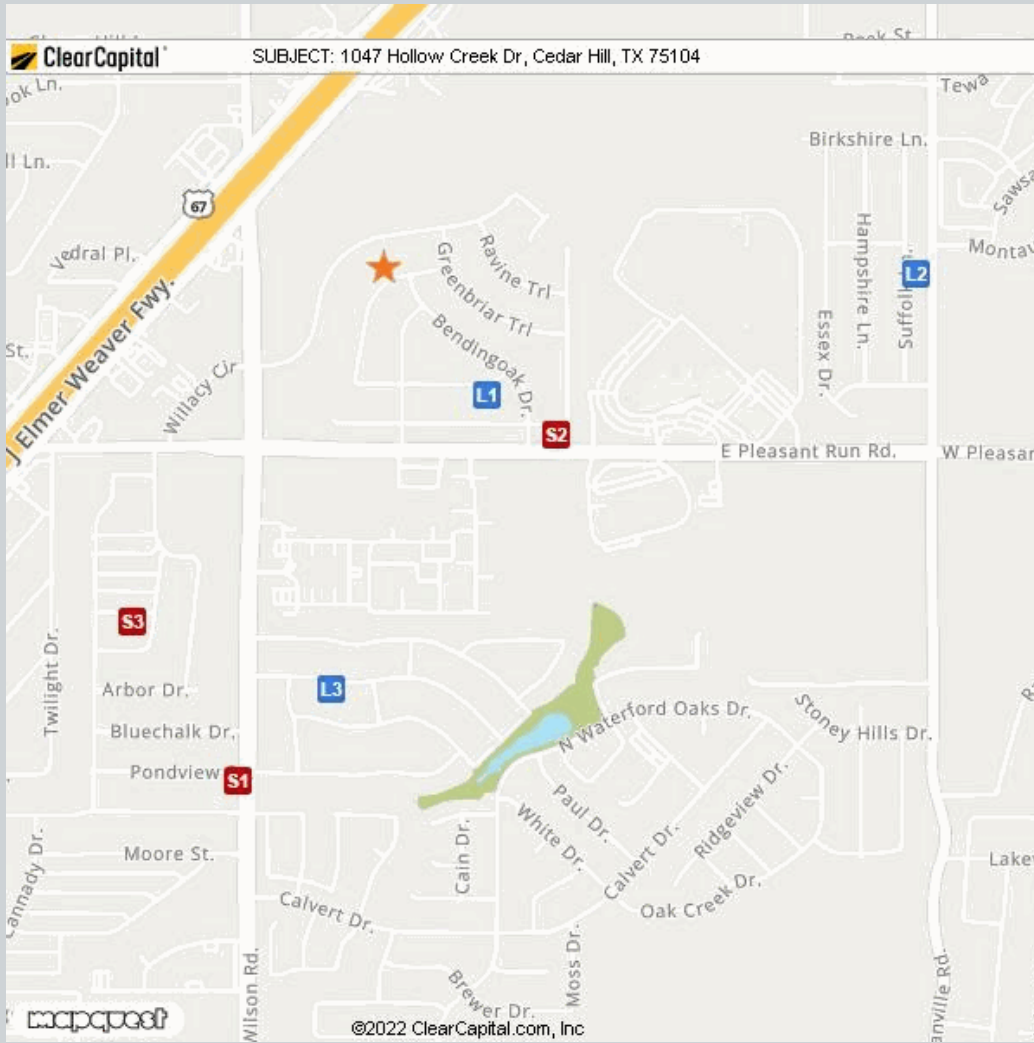
S3 612 Woodland Manor Dr
Cedar Hill, TX 75104



Front

ClearMaps Addendum

Address ★ 1047 Hollow Creek Drive, Cedar Hill, TX 75104
Loan Number 51874 **Suggested List** \$380,900 **Suggested Repaired** \$380,900 **Sale** \$380,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1047 Hollow Creek Drive, Cedar Hill, TX 75104	--	Parcel Match
L1 Listing 1	1030 Countryside Dr, Cedar Hill, TX 75104	0.24 Miles ¹	Parcel Match
L2 Listing 2	1070 Suffolk Lane, Cedar Hill, TX 75104	0.77 Miles ¹	Parcel Match
L3 Listing 3	1028 Magnolia Ln, Cedar Hill, TX 75104	0.61 Miles ¹	Parcel Match
S1 Sold 1	654 Pondview Drive, Cedar Hill, TX 75104	0.77 Miles ¹	Parcel Match
S2 Sold 2	1110 Fieldstone Dr, Cedar Hill, TX 75104	0.35 Miles ¹	Parcel Match
S3 Sold 3	612 Woodland Manor Dr, Cedar Hill, TX 75104	0.63 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	Willie Hickey	Company/Brokerage	Hickey Real Estate
License No	374357	Address	313 Pemberton Pl Cedar Hill TX 75104
License Expiration	10/31/2023	License State	TX
Phone	9722933860	Email	williejhickey@gmail.com
Broker Distance to Subject	2.01 miles	Date Signed	12/10/2022

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.