

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	1518 Valerie Drive, Cedar Hill, TEXAS 75104	Order ID	8611583	Property ID	33901446
Inspection Date	02/09/2023	Date of Report	02/09/2023		
Loan Number	52476	APN	16027610530210000		
Borrower Name	Catamount Properties 2018 LLC	County	Dallas		

Tracking IDs

Order Tracking ID	02.08.23 BPO Request	Tracking ID 1	02.08.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	DANIEL J MINOR	Condition Comments The Subject property shows visible signs of any deterioration and the need for repairs from drive-by inspection. (roof, rotten wood, paint) and may be foundation repairs.
R. E. Taxes	\$6,985	
Assessed Value	\$287,780	
Zoning Classification	Residential Z360	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$35,500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$35,500	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Subject is located in a conforming neighborhood with homes of similar style and age. With park, schools, shopping, restaurants, medical facilities are 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: \$116200 High: \$455,000	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1518 Valerie Drive	1112 Madlynne Dr	1209 Nutting St	1453 Atkins St
City, State	Cedar Hill, TEXAS	Cedar Hill, TX	Cedar Hill, TX	Cedar Hill, TX
Zip Code	75104	75104	75104	75104
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	1.13 ¹	1.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$370,000	\$39,990	\$325,000
List Price \$	--	\$325,000	\$325,000	\$365,000
Original List Date		09/28/2022	08/17/2022	01/26/2023
DOM · Cumulative DOM	-- · --	133 · 134	175 · 176	13 · 14
Age (# of years)	30	47	23	21
Condition	Average	Excellent	Excellent	Excellent
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	2 Stories Traditional	1 Story Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,454	2,167	2,370	2,970
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	4 · 2 · 1
Total Room #	8	8	8	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	0.24 acres	0.25 acres	0.14 acres	0.12 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 has a great-sized kitchen has plenty of room this unique home on a quiet street The stone around the fireplace will keep you warm this winter. The home backs up to the park with trails to stroll on or bike or just take in the view. This split bedroom floor plan with an open concept

Listing 2 This listing is move-in ready & features an open concept floor-plan with tons of living space! The formal dining room leads to the main living room with wood burning fireplace & sliding glass doors to the backyard. Eat in kitchen features a breakfast room with a center island, breakfast bar, resurfaced countertops

Listing 3 This listing has a large open kitchen The primary suite has two closets wood a burning fireplace move the guests to the game room upstairs. Appliances include a Dishwasher, Disposal, Electric Range, Electric Water Heater

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1518 Valerie Drive	1908 Wood Dale Cir	1511 Valerie Dr	1526 Valerie Dr
City, State	Cedar Hill, TEXAS	Cedar Hill, TX	Cedar Hill, TX	Cedar Hill, TX
Zip Code	75104	75104	75104	75104
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.78 ¹	0.06 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$414,900	\$369,000	\$365,000
List Price \$	--	\$414,900	\$364,000	\$343,000
Sale Price \$	--	\$435,000	\$352,000	\$353,000
Type of Financing	--	Va	Fha	Conventional
Date of Sale	--	07/28/2022	03/01/2022	02/22/2022
DOM · Cumulative DOM	-- · --	69 · 69	67 · 67	222 · 222
Age (# of years)	30	23	36	30
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	2 Stories Traditional	1 Story Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,454	2,263	2,508	2,592
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1	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	--	--	--	Pool - Yes
Lot Size	0.24 acres	0.26 acres	0.24 acres	0.24 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace
Net Adjustment	--	-\$44,943	-\$42,300	-\$53,250
Adjusted Price	--	\$390,057	\$309,700	\$299,750

* 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 sale boasts 10-foot ceilings, well-proportioned rooms, expansive living areas, and a separate dining area. The beautifully updated kitchen includes upgraded appliances, granite countertops, a tile backsplash, a kitchen island, decorative pendant lighting, an over-the-range microwave, and a gas range. Adjusted square footage +\$3247 age -\$3150 lot size -\$40 condition -\$45,000
- Sold 2** This sale has new appliances and a New Roof in 2021, New Granite in Kitchen, and a new Bathroom. HVAC from 2018. The master bedroom has a private balcony. Adjusted age +\$2700 adjusted condition -\$45,000
- Sold 3** This is an opendoor.com sale appliance including Dishwasher, Gas Oven, Gas Range, Gas Water Heater, Microwave, Plumbed For Gas in Kitchen, Plumbed for Ice Maker, Carpet, Ceramic Tile, Laminate flooring. Adjusted pool -\$8250 condition -\$45,000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Sold on 04/29/2005 for \$157,000				
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	\$300,900	\$354,150
Sales Price	\$300,500	\$353,750
30 Day Price	\$291,500	--
Comments Regarding Pricing Strategy		
I Search MLS going back 6 months using age group 1964-2002 and square footage between 1964 and 2970 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.
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Subject Photos



Front



Address Verification



Street



Other



Other



Other

Subject Photos



Other



Other



Other



Other



Other

Listing Photos

L1 1112 Madlynne Dr
Cedar Hill, TX 75104



Front

L2 1209 Nutting St
Cedar Hill, TX 75104



Front

L3 1453 Atkins St
Cedar Hill, TX 75104



Front

Sales Photos

S1 1908 Wood Dale Cir
Cedar Hill, TX 75104



Front

S2 1511 Valerie Dr
Cedar Hill, TX 75104



Front

S3 1526 Valerie Dr
Cedar Hill, TX 75104



Front

ClearMaps Addendum

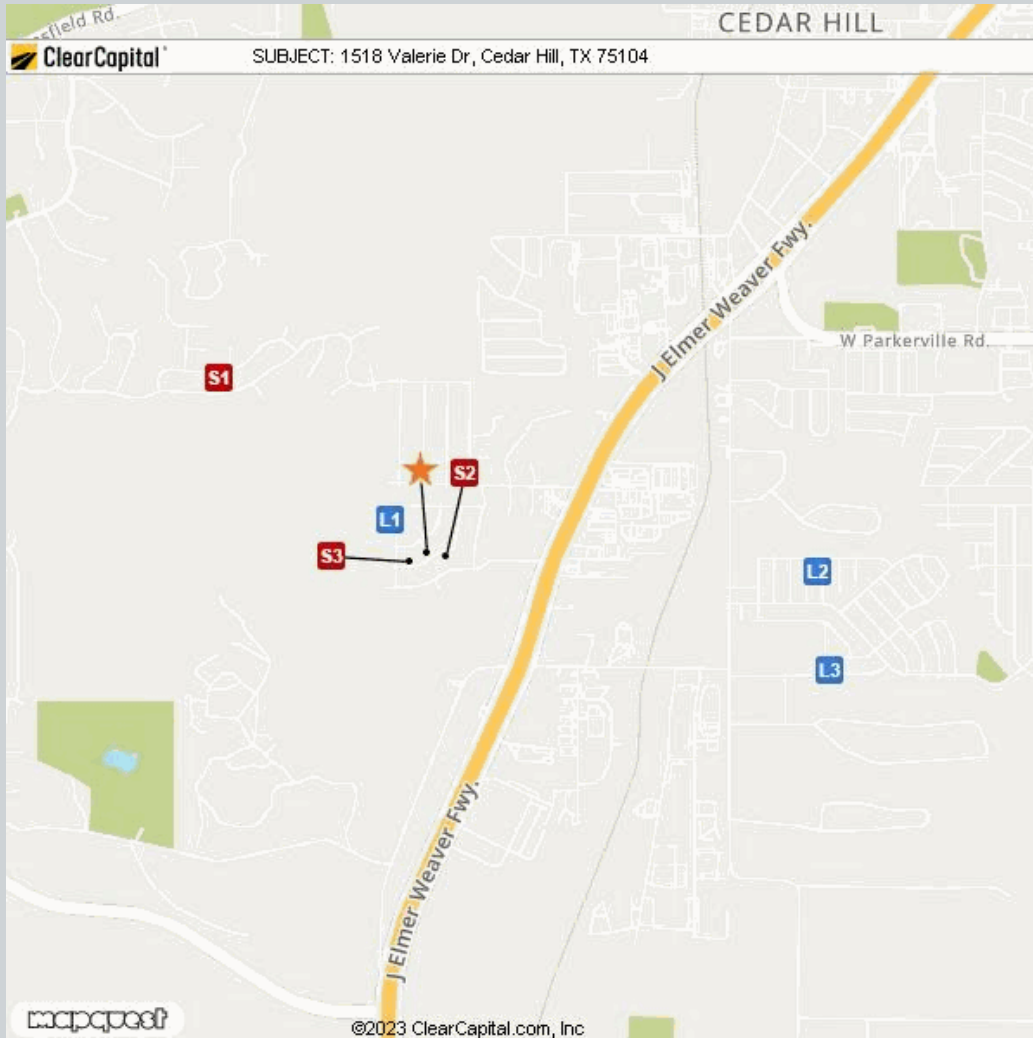
Address ★ 1518 Valerie Drive, Cedar Hill, TEXAS 75104

Loan Number 52476

Suggested List \$300,900

Suggested Repaired \$354,150

Sale \$300,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1518 Valerie Drive, Cedar Hill, Texas 75104	--	Parcel Match
L1 Listing 1	1112 Madlynne Dr, Cedar Hill, TX 75104	0.14 Miles ¹	Parcel Match
L2 Listing 2	1209 Nutting St, Cedar Hill, TX 75104	1.13 Miles ¹	Parcel Match
L3 Listing 3	1453 Atkins St, Cedar Hill, TX 75104	1.21 Miles ¹	Parcel Match
S1 Sold 1	1908 Wood Dale Cir, Cedar Hill, TX 75104	0.78 Miles ¹	Parcel Match
S2 Sold 2	1511 Valerie Dr, Cedar Hill, TX 75104	0.06 Miles ¹	Parcel Match
S3 Sold 3	1526 Valerie Dr, Cedar Hill, TX 75104	0.06 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	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	3.82 miles	Date Signed	02/09/2023

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.