

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>	10721 Levelland Place, El Paso, TEXAS 79924	<b>Order ID</b>	8611583	<b>Property ID</b>	33901448
<b>Inspection Date</b>	02/09/2023	<b>Date of Report</b>	02/09/2023		
<b>Loan Number</b>	52479	<b>APN</b>	S16299902402900		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	El Paso		

Tracking IDs					
<b>Order Tracking ID</b>	02.08.23 BPO Request	<b>Tracking ID 1</b>	02.08.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	CLIFFORD H EIDSON	<b>Condition Comments</b> THE SUBJECT APPEARS TO BE IN AVERAGE CONDITION VERY TYPICAL OF NEIGHBORING HOMES. THE INTERIOR ID ASSUBED TO BE THE SAME.
<b>R. E. Taxes</b>	\$5,028	
<b>Assessed Value</b>	\$123,278	
<b>Zoning Classification</b>	Residential R3	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(WINDOWS IN GOOD CONDITION AND DOORS LOCKED KEY BOX ON FRONT DOOR.)		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>		
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>		
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Urban	<b>Neighborhood Comments</b> ESTABLISHED AREA OFFERING SCHOOLS AND SHOPPING. EASY ACCESS TO US-54 AND LOOP 375
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$139000 High: \$204800	
<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>	10721 Levelland Place	108/21 Georgetown St.	10348 Newcaltle Dr.	10308 Windsor Dr.
<b>City, State</b>	El Paso, TEXAS	El Paso, TX	El Paso, TX	El Paso, TX
<b>Zip Code</b>	79924	79924	79924	79924
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.31 <sup>1</sup>	0.90 <sup>1</sup>	0.99 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$199,998	\$188,000	\$205,000
<b>List Price \$</b>	--	\$199,998	\$186,500	\$194,900
<b>Original List Date</b>		02/08/2023	12/04/2022	09/18/2022
<b>DOM · Cumulative DOM</b>	-- · --	1 · 1	46 · 67	139 · 144
<b>Age (# of years)</b>	45	38	63	63
<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>	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,482	1,450	1,446	1,491
<b>Bdrm · Bths · ½ Bths</b>	3 · 1	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Carport 2 Car(s)	None
<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>	0.14 acres	0.14 acres	0.14 acres	0.14 acres
<b>Other</b>	--	--	--	--

\* 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** Welcome to this COZY home located in the Northeast area only minutes away from the US 54 highway. This home features 2 living areas, 3 beds and 1.75 baths. New tile throughout the entire house
- Listing 2** New Refrigerated air/ HVAC system, four bedrooms with new carpet, one of them can be used as a dedicated office. Two lovely remodeled bathrooms, separate dining room and living room, new modern light fixtures and ceiling fans throughout the house plus new mini blinds on most windows. The kitchen was also remodeled with beautiful countertops, backsplash, floating shelves, new free standing gas stove and range hood. Large laundry room with plenty of space for additional storage
- Listing 3** New kitchen with granite counter tops, New refrigerated air (will be installed before closing), New lighting, New restrooms, and fresh paint inside and out. Less than a 5 minute walk to Andress High. Storage unit in backyard

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	10721 Levelland Place	5533 Longview Cir	10560 Warren St	10932 Whitehalldr.
<b>City, State</b>	El Paso, TEXAS	El Paso, TX	El Paso, TX	El Paso, TX
<b>Zip Code</b>	79924	79924	79924	79934
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.10 <sup>1</sup>	0.36 <sup>1</sup>	0.68 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$179,950	\$170,000	\$167,500
<b>List Price \$</b>	--	\$179,950	\$170,000	\$167,500
<b>Sale Price \$</b>	--	\$180,000	\$170,000	\$182,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	10/26/2022	12/26/2022	10/17/2022
<b>DOM · Cumulative DOM</b>	-- · --	40 · 40	56 · 56	11 · 76
<b>Age (# of years)</b>	45	44	51	28
<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>	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,482	1,435	1,424	1,452
<b>Bdrm · Bths · ½ Bths</b>	3 · 1	3 · 2	4 · 2	3 · 2
<b>Total Room #</b>	6	6	7	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	None	None	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>	0.14 acres	0.14 acres	0.14 acres	0.14 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	\$0	\$0	\$0
<b>Adjusted Price</b>	--	\$180,000	\$170,000	\$182,000

\* Sold 3 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** You'll love this move-in ready home featuring an open concept living space, granite countertops in the kitchen with new stainless steel appliances, renovated bathrooms and gorgeous tile flooring throughout. Great floor plan with modern light fixtures & decorative touches. Situated in a family-friendly neighborhood near shopping centers, great schools, and within walking distance of Veterans Park
- Sold 2** This remodeled home is gorgeous with 4 bedrooms, 1 3/4 bathrooms. Large living room. Dining area off kitchen. Kitchen features pantry, gas stove, plenty of cabinets (no dishwasher). REFRIGERATED AIR!! Nice backyard with storage shed. Nice curb appeal.
- Sold 3** just off Sean Haggerty and McCombs, it's located near to shopping, dining, and even Fort Bliss. It's such a convenient location! The ample 1,452 square foot of living space will have you feeling comfortable in your new uncrowded home. You can even enjoy the well maintained and trimmed backyard lawn for those, under the sun, El Paso summer cookouts!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				NONE AVAILABLE AT THE TIME OF INSPECTION.			
<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>	\$180,000	\$180,000
<b>Sales Price</b>	\$170,000	\$170,000
<b>30 Day Price</b>	\$155,000	--
<b>Comments Regarding Pricing Strategy</b>		
THE COMPARABLE PROPERTIES USED REPRESENT THE CURRENT MARKET VALUES. RECOMMEND LISTING AS IT IS AND EXPECT QUICK OFFERS.		

## 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



Front



Address Verification



Address Verification



Side



Side

### Subject Photos



Street



Street



## Listing Photos

**L1** 108/21 GEORGETOWN ST.  
El Paso, TX 79924



Front

**L2** 10348 NEWCASTLE DR.  
El Paso, TX 79924



Front

**L3** 10308 WINDSOR DR.  
El Paso, TX 79924



Front

## Sales Photos

**S1** 5533 Longview Cir  
El Paso, TX 79924



Front

**S2** 10560 Warren St  
El Paso, TX 79924



Front

**S3** 10932 WHITEHALLDR.  
El Paso, TX 79934



Front

### ClearMaps Addendum

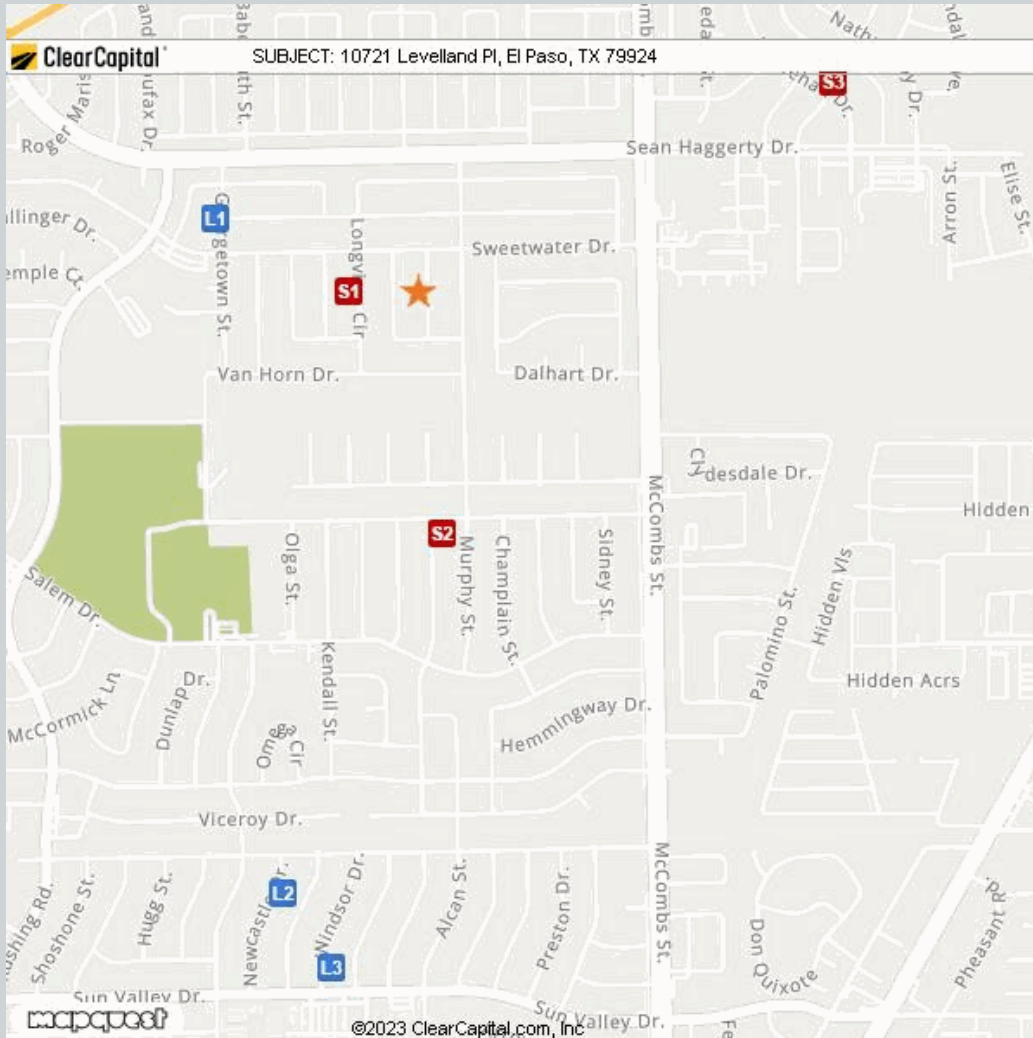
**Address** ★ 10721 Levelland Place, El Paso, TEXAS 79924

**Loan Number** 52479

**Suggested List** \$180,000

**Suggested Repaired** \$180,000

**Sale** \$170,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	10721 Levelland Place, El Paso, Texas 79924	--	Parcel Match
L1 Listing 1	108/21 Georgetown St., El Paso, TX 79924	0.31 Miles <sup>1</sup>	Street Centerline Match
L2 Listing 2	10348 Newcaltle Dr., El Paso, TX 79924	0.90 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	10308 Windsor Dr., El Paso, TX 79924	0.99 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	5533 Longview Cir, El Paso, TX 79924	0.10 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	10560 Warren St, El Paso, TX 79924	0.36 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	10932 Whitehalldr., El Paso, TX 79924	0.68 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.

\*\*\* 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

<b>Broker Name</b>	GEORGE MORELAND	<b>Company/Brokerage</b>	eXp Realty
<b>License No</b>	0569607	<b>Address</b>	8719 Echo St EL PASO TX 79904
<b>License Expiration</b>	03/31/2023	<b>License State</b>	TX
<b>Phone</b>	9153731538	<b>Email</b>	grmdos@gmail.com
<b>Broker Distance to Subject</b>	4.91 miles	<b>Date Signed</b>	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.**