

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	513 Anasazi Court, El Paso, TEXAS 79912	Order ID	8611583	Property ID	33901291
Inspection Date	02/09/2023	Date of Report	02/09/2023		
Loan Number	52484	APN	W14599904101100		
Borrower Name	Catamount Properties 2018 LLC	County	El Paso		

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	DONNA A TRENT	Condition Comments THE SUBJECT IS IN AVERAGE CONDITION, HOWEVER THERE ARE SOME MAINTAINANCE ISSUES. TRIM AND SIDING NEED REPAIRS AND PAINTING.
R. E. Taxes	\$4,568	
Assessed Value	\$164,824	
Zoning Classification	Residential R3	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$7,500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$7,500	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments WELL ESTABLISHED AREA OFFERING ALL GOODS AND SERVICES TO INCLUDE SCHOOLS AND SHOPPING.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$219000 High: \$510000	
Market for this type of property	Decreased 9 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	513 Anasazi Court	1023 Oneida Dr	7214 Oval Rock Dr	7129 Night Hawk Dr
City, State	El Paso, TEXAS	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79912	79912	79912	79912
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.84 ¹	0.93 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$230,000	\$250,000	\$259,000
List Price \$	--	\$230,000	\$250,000	\$259,000
Original List Date		01/24/2023	12/23/2022	12/12/2022
DOM · Cumulative DOM	-- · --	16 · 16	48 · 48	59 · 59
Age (# of years)	30	45	28	29
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	1 Story RANCH	2 Stories MODERN	2 Stories Other	Split TRI-LEVEL
# Units	1	1	1	1
Living Sq. Feet	1,603	1,644	1,696	1,681
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 3 · 1	3 · 2
Total Room #	7	7	7	7
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	0.14 acres	0.15 acres	0.13 acres	0.13 acres
Other	--	--	--	--

* 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 adorable El Paso gem can be found in the 79912 zip code. Don't let the vintage of this home fool you-new roof, new carpets, new paint, open floor plan! These amenities can be enjoyed within the 3 bedrooms and 2 bathrooms in your spacious 1600 sq ft. All this for a price that will make this adorable house fly off the market.
- Listing 2** Interest rates went down today and today new listing for a awesome Westside home. Run do not delay to see this incredible reasonably priced home. Check this out. 3 bedroom 2.5 baths...loft enclosed and can become a 4th bedroom. Refrigerated air, vaulted ceilings, all tile floors. Entire neighborhood and this home has excellent curb appeal. Conveniently located to everything, off Resler, walking distance to Franklin High School, parks, bike trails, latest shopping and restaurants.
- Listing 3** 3 bedroom house located in the heart of the west side. This house is perfect for entertaining with full view of the living area and upstairs loft. Great school district in this neighborhood. Enjoy backyard living with privacy and no neighbor behind you. An upstairs loft with built in cabinets for extra storage space, granite counter tops in the kitchen plus a breakfast area. Master bedroom is upstairs with a balcony accessible from the loft and master. Fully landscaped, front and back!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	513 Anasazi Court	905 Chiricahua Dr	7617 Luz De Lumbre Ave	1452 Desierto Rico Ave
City, State	El Paso, TEXAS	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79912	79912	79912	79912
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.51 ¹	0.65 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$229,000	\$248,950	\$215,000
List Price \$	--	\$229,000	\$248,950	\$215,000
Sale Price \$	--	\$210,000	\$265,000	\$215,000
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	02/02/2023	11/08/2022	09/06/2022
DOM · Cumulative DOM	-- · --	35 · 35	33 · 33	56 · 56
Age (# of years)	30	30	25	26
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	1 Story RANCH	1 Story RANCH	2 Stories MODERN	2 Stories MODERN
# Units	1	1	1	1
Living Sq. Feet	1,603	1,620	1,498	1,623
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 3 · 1	3 · 3 · 1
Total Room #	7	8	7	7
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	0.14 acres	0.13 acres	0.27 acres	0.14 acres
Other	--	--	--	--
Net Adjustment	--	-\$4,000	-\$2,500	-\$6,500
Adjusted Price	--	\$206,000	\$262,500	\$208,500

* 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** Beautiful home in west hills subdivision, sparkling pool, nice living room with fireplace and high ceilings, dining area, 3 bedrooms plus converted garage, easy access to I-10 shopping centers and much more
- Sold 2** This beautiful home is quite a GEM, starting w/ the GIANT Backyard w/ a stretch of arroyo land behind it, plus it sits on a quiet cul-de-sac & has a durable metal roof! Welcome home through the double door entry. The large living room has several windows that brighten up the space, plus double ceiling fans. Enjoy cooking in the kitchen w/ quartz countertops, picture window over the sink & moveable kitchen island. The large dining room has a fireplace & french doors that open up to the backyard. A ½ bath & laundry are also downstairs. Upstairs are all 3 bedrooms. Unwind in the master bedroom w/ 2 separate closets & big balcony overlooking the scenic views! Lovely master bath has his & hers sinks & a tub w/ waterfall faucet. The 2nd bath has a standup shower w/ floor to ceiling ceramic tile & large glass surround. The lot is more than a ¼ acre, which makes for an enormous backyard! It has a large covered patio w/ Spanish Terracotta tile, a spacious storage shed & a beautiful stretch of untouched land behind it.
- Sold 3** : CHARMING 3BR+LOFT, 2.5BA, 2 CAR GARAGE WITH REFRIGERATED AIR IN DESIRABLE WEST HILLS. CURRENTLY OCCUPIED BY GREAT TENANT PAYING ONTIME RENT EVERY MONTH. Impressive Living Area has Handsome Fireplace & Beautiful Window Array. Kitchen & Dining Area Zoned by Stylish Archways. Kitchen has Breakfast Bar. Main Bedroom is Downstairs, is, S-P-A-C-I-O-U-S and has Door to Back Patio plus Beautiful Window Views. Main Bedroom Bath has Dual sink Vanities, Garden Tub and Walk-In Shower and Walk-In Closet. 2 Bedrooms+ Loft are Upstairs all Framed in Beautiful Wood Banisters. 2 Car Garage has Power Opener. Backyard has Extended Stamped Cement Slab and Covered Patio. No Neighbors Behind You Just Three Rolling Hills of our Beautiful Desert Mountain. NEW ROOF INSTALLED FEBRUARY 2019. Close to Desirable Schools and just 15mins to UTEP.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			NONE AVAILABLE AT THE TIME OF THE INSPECTION.				
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	\$225,000	\$235,000
Sales Price	\$210,000	\$225,000
30 Day Price	\$195,000	--
Comments Regarding Pricing Strategy		
COMPARABLE PROPERTIES SUPPORT THE MARKET VALUES OF THE SUBJECT. RECOMMEND LISTING AS IT IS AND EXPECTING QUICK OFFERS		

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



Address Verification



Side



Side



Side

Subject Photos



Street



Street



Other



Other

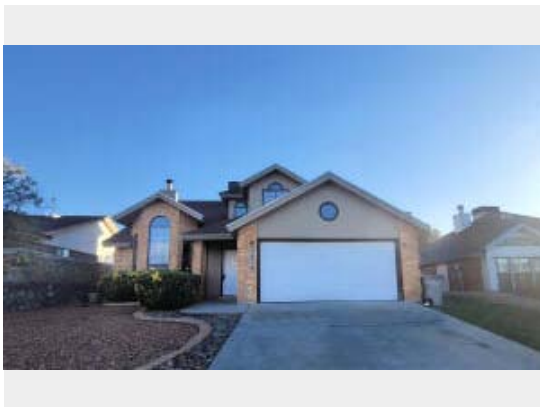
Listing Photos

L1 1023 Oneida Dr
El Paso, TX 79912



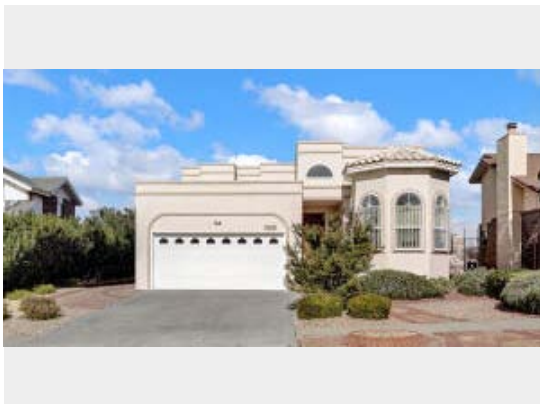
Front

L2 7214 Oval Rock Dr
El Paso, TX 79912



Front

L3 7129 Night Hawk Dr
El Paso, TX 79912



Front

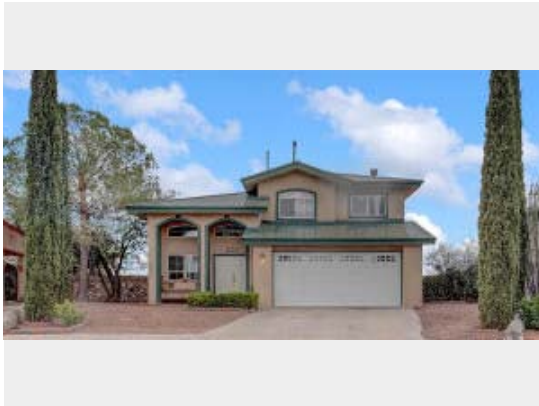
Sales Photos

S1 905 Chiricahua Dr
El Paso, TX 79912



Front

S2 7617 Luz De Lumbre Ave
El Paso, TX 79912



Front

S3 1452 Desierto Rico Ave
El Paso, TX 79912



Front

ClearMaps Addendum

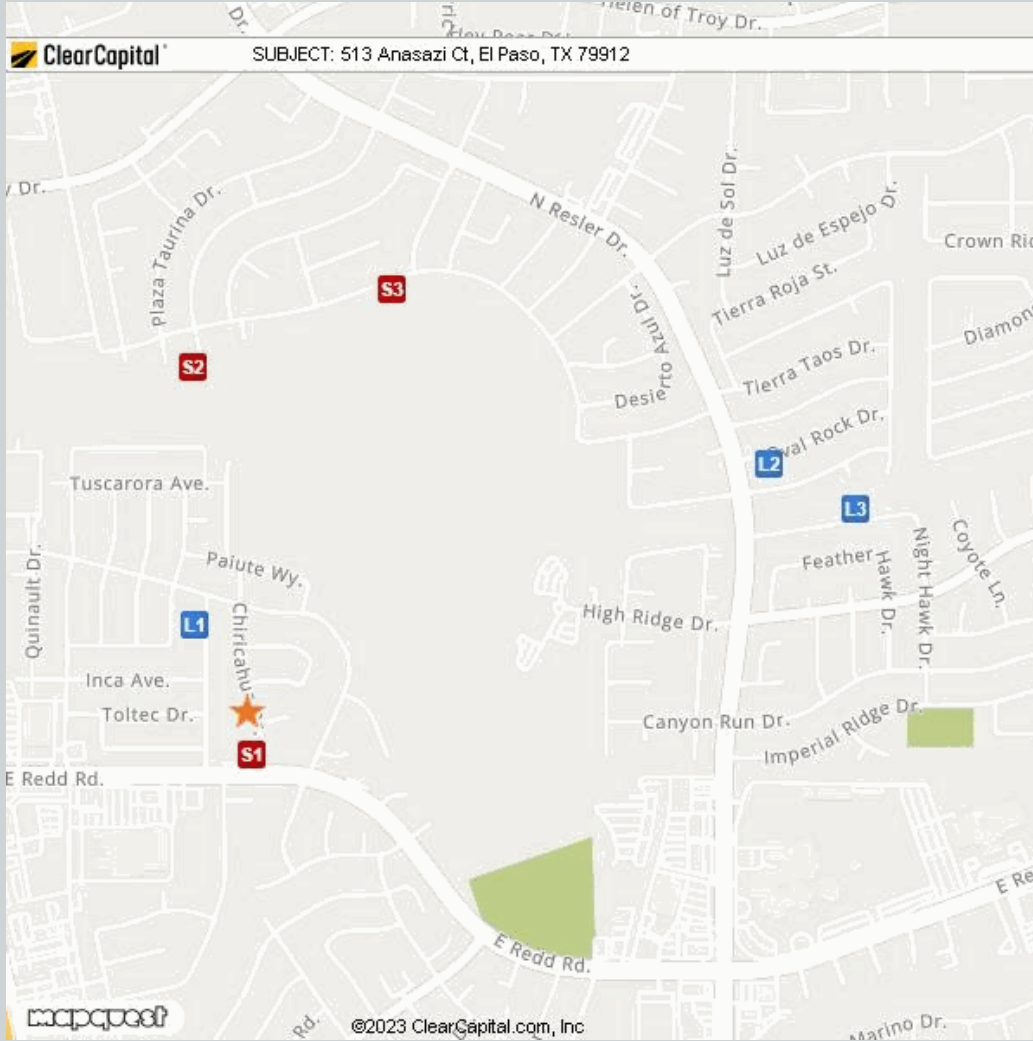
Address ★ 513 Anasazi Court, El Paso, TEXAS 79912

Loan Number 52484

Suggested List \$225,000

Suggested Repaired \$235,000

Sale \$210,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	513 Anasazi Court, El Paso, Texas 79912	--	Parcel Match
L1 Listing 1	1023 Oneida Dr, El Paso, TX 79912	0.15 Miles ¹	Parcel Match
L2 Listing 2	7214 Oval Rock Dr, El Paso, TX 79912	0.84 Miles ¹	Parcel Match
L3 Listing 3	7129 Night Hawk Dr, El Paso, TX 79912	0.93 Miles ¹	Parcel Match
S1 Sold 1	905 Chiricahua Dr, El Paso, TX 79912	0.07 Miles ¹	Parcel Match
S2 Sold 2	7617 Luz De Lumbre Ave, El Paso, TX 79912	0.51 Miles ¹	Parcel Match
S3 Sold 3	1452 Desierto Rico Ave, El Paso, TX 79912	0.65 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	GEORGE MORELAND	Company/Brokerage	eXp Realty
License No	0569607	Address	8719 Echo St EL PASO TX 79904
License Expiration	03/31/2023	License State	TX
Phone	9153731538	Email	grmdos@gmail.com
Broker Distance to Subject	6.92 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.