

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	12809 Luis Cortinas, El Paso, TEXAS 79938	Order ID	8611583	Property ID	33901449
Inspection Date	02/09/2023	Date of Report	02/10/2023		
Loan Number	52486	APN	T82399902900200		
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	DAMEN ROHER	Condition Comments THE SUBJECT IS A TYPICAL HOME IN THE AREA, APPEARS TO BE IN AVERAGE CONDITION. NO VISIBLE REPAIRS NEEDED AT THE TIME OF INSPECTION.
R. E. Taxes	\$5,161	
Assessed Value	\$167,699	
Zoning Classification	Residential PR1	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments ESTABLISHED AREA OFFERING ALL GOODS AND SERVICES TO INCLUDE SCHOOLS AND SHOPPING.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$190000 High: \$351350	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	12809 Luis Cortinas	12700 Maria L Fernandez	4532 Joseph Rodriguez Dr	13005 Alfredo Apodoca Dr
City, State	El Paso, TEXAS	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79938	79938	79938	79938
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.20 ¹	0.40 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$190,000	\$199,900	\$185,000
List Price \$	--	\$214,000	\$199,900	\$185,000
Original List Date		01/19/2023	01/19/2023	01/17/2023
DOM · Cumulative DOM	-- · --	21 · 22	21 · 22	23 · 24
Age (# of years)	10	9	15	13
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	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,324	1,421	1,417	1,156
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	3 · 2
Total Room #	7	7	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.14 acres	0.11 acres	0.10 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** Amazing opportunity: This home is priced to Sell Fast! This Corner Home has Everything! Convenient Location, Open Concept, Paid Solar Panels included, no back Neighbors, Front Landscaping, Living Room, Family Room, etc!
- Listing 2** 2-story single-family home located in the desirable East neighborhood of El Paso, TX. This spacious 3-bedroom, 2-bathroom home boasts a functional layout and plenty of natural light. The living room is a great place to relax and entertain guests, while the kitchen offers stainless steel appliances and ample counter and cabinet space for all your cooking needs!! The primary suite is on the main floor offering plenty of privacy and a peaceful retreat! Venture upstairs to find a large loft area for additional living space, 2 additional bedrooms and another stylish bathroom!! Enjoy the convenience of a separate laundry room and a large backyard perfect for outdoor activities
- Listing 3** Beautiful 1-story home features 3 bedrooms and 2 bathrooms. Tile throughout the entire house and refrigerated air. All appliances included! Extra storage in the backyard. Walking distance to parks and easy access to Loop 375, Shopping Centers & Schools.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	12809 Luis Cortinas	4716 Hilario Hernandez	4761 Joseph Rodriguez Dr	12777 Ramon Prieto
City, State	El Paso, TEXAS	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79938	79938	79938	79938
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.05 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$210,000	\$194,000	\$175,000
List Price \$	--	\$199,950	\$194,000	\$179,000
Sale Price \$	--	\$205,500	\$189,200	\$178,000
Type of Financing	--	Conventional	Cash	Va
Date of Sale	--	10/25/2022	10/18/2022	03/05/2022
DOM · Cumulative DOM	-- · --	57 · 57	33 · 33	55 · 55
Age (# of years)	10	10	14	10
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	1 Story RANCH	2 Stories MODERN
# Units	1	1	1	1
Living Sq. Feet	1,324	1,324	1,297	1,414
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	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	0.15 acres	0.10 acres	0.12 acres	0.11 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$205,500	\$189,200	\$178,000

* 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** 4 bedroom, 2 bathroom home is 1,324 sqft and features a large family room that will warmly greet you at the front door every time you come home. The kitchen and dining room space will be great for hosting parties too! The backyard has a lovely covered patio as well raised garden beds, that are perfect for growing veggies and flowers. Want a nice park within walking distance? Then you're in luck! There is a park just across the street that has a walking trail, basketball court, sand volleyball court, jungle-gym, and picnic areas!
- Sold 2** 4 bedroom home has tons of goods. Low maintenance front landscape and RV parking on a side. Once you enter, there's a welcoming formal living area. Kitchen is open to the dining area and living space that has a nice fireplace. You will also have so much natural light and lovely ceramic tile throughout which means no allergies and easy cleaning. The refrigerated A/C is so necessary now in days for those hot El Paso summers. The 2 car garage has an electronic opener. The backyard already has a cement slab ready for your backyard furniture
- Sold 3** 4 bedrooms, 2 full baths, double car garage, and refrigerated A/C. Walk in to your beautiful living area with vaulted ceilings. Kitchen features beautiful dark wood cabinetry, granite counter tops, stainless steel appliances, pantry, and attached dining area. Downstairs master suite includes walk-in closet and combination garden tub and shower combo. Upstairs you will find two more bedrooms, loft, and additional bathroom. Carpet in living area and loft, and bedrooms. Tile floors in kitchen, dining area, and bathrooms. Backyard features covered patio. Walk out your front door and enjoy the park across the street. Easy access to Lopp 375, Ft. Bliss, medical facilities, shopping, and restaurants

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				NONE AVAILABLE AT THE TIME OF 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	\$210,000	\$210,000
Sales Price	\$200,000	\$200,000
30 Day Price	\$185,000	--
Comments Regarding Pricing Strategy		
THE COMPARABLE PROPERTIES USED ARE ALL SIMILAR AND REPRESENT THE MARKET VALUES. LIST AS IS AND EXPECT 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



Street

Subject Photos



Street

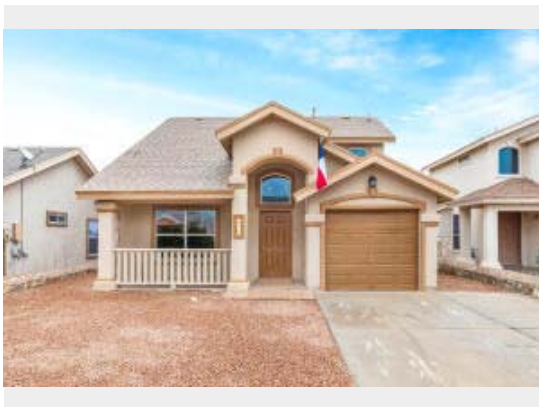
Listing Photos

L1 12700 Maria L Fernandez
El Paso, TX 79938



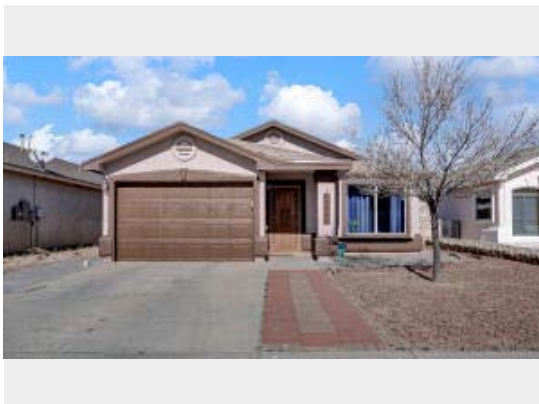
Front

L2 4532 Joseph Rodriguez Dr
El Paso, TX 79938



Front

L3 13005 Alfredo Apodoca Dr
El Paso, TX 79938



Front

Sales Photos

S1 4716 Hilario Hernandez
El Paso, TX 79938



Front

S2 4761 Joseph Rodriguez Dr
El Paso, TX 79938



Front

S3 12777 Ramon Prieto
El Paso, TX 79938



Front

ClearMaps Addendum

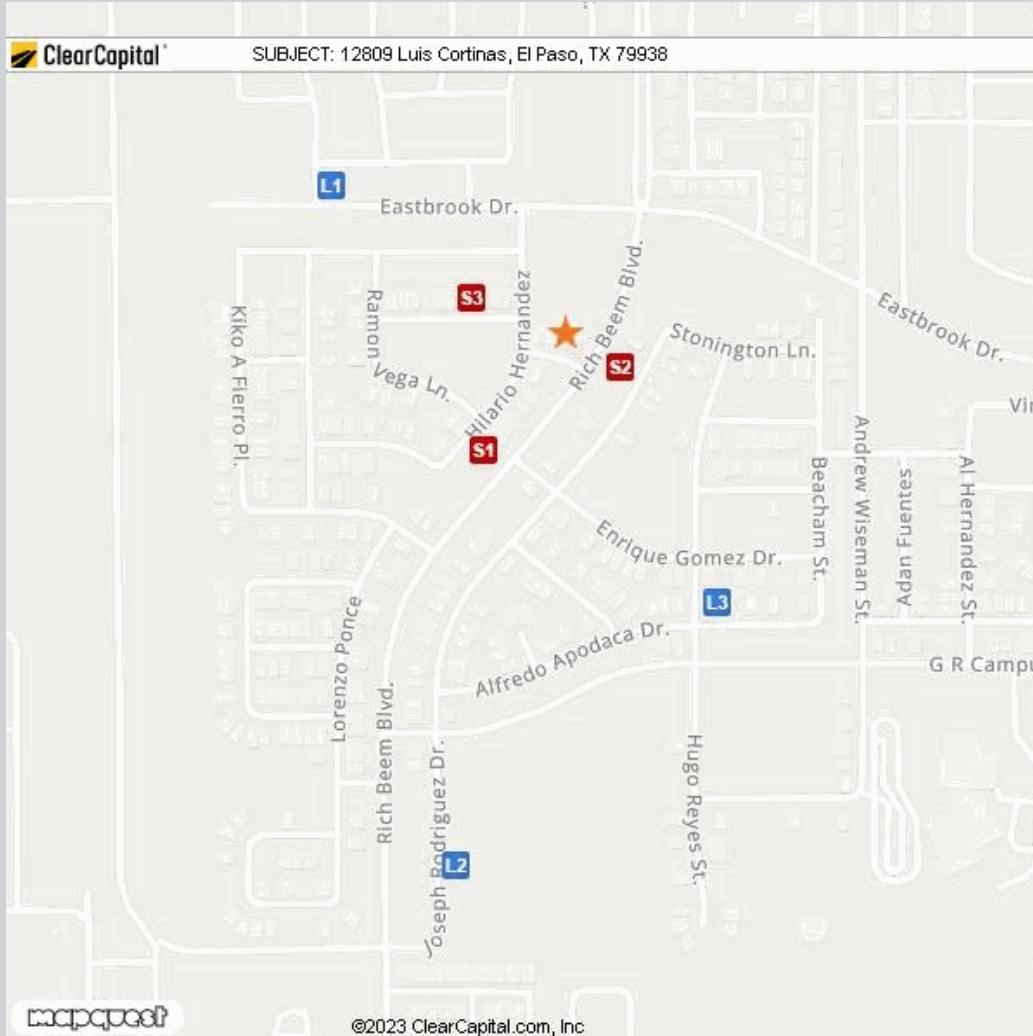
Address ★ 12809 Luis Cortinas, El Paso, TEXAS 79938

Loan Number 52486

Suggested List \$210,000

Suggested Repaired \$210,000

Sale \$200,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	12809 Luis Cortinas, El Paso, Texas 79938	--	Parcel Match
L1 Listing 1	12700 Maria L Fernandez, El Paso, TX 79938	0.20 Miles ¹	Parcel Match
L2 Listing 2	4532 Joseph Rodriguez Dr, El Paso, TX 79938	0.40 Miles ¹	Parcel Match
L3 Listing 3	13005 Alfredo Apodaca Dr, El Paso, TX 79938	0.23 Miles ¹	Parcel Match
S1 Sold 1	4716 Hilario Hernandez, El Paso, TX 79938	0.10 Miles ¹	Parcel Match
S2 Sold 2	4761 Joseph Rodriguez Dr, El Paso, TX 79938	0.05 Miles ¹	Parcel Match
S3 Sold 3	12777 Ramon Prieto, El Paso, TX 79938	0.07 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	12.46 miles	Date Signed	02/10/2023

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.