

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	6300 Dakota Ridge Drive, El Paso, TEXAS 79912	Order ID	8611583	Property ID	33901450
Inspection Date	02/09/2023	Date of Report	02/10/2023		
Loan Number	52487	APN	F60999900502500		
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	MARIA G NAVA	Condition Comments THE SUBJECT IS TYPICAL FOR THE AREA, THE STUCCO IS WORN AND NEEDS TO BE PATCHED AND TREATED/PAINTED.
R. E. Taxes	\$6,540	
Assessed Value	\$179,727	
Zoning Classification	Residential R3	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$10,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$10,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Urban	Neighborhood Comments ESTABLISHED AREA WIHT ALL GOODS AND SERVICES TO INCLUDE SCHOOLS AND SHOPPING.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$300000 High: \$611100	
Market for this type of property	Decreased 2 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6300 Dakota Ridge Drive	6352 Franklin Gate Dr	6320 Franklin Gate Dr	6325 Cougar Rdg
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.	--	0.18 ¹	0.12 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$270,848	\$315,000	\$340,000
List Price \$	--	\$300,000	\$315,000	\$340,000
Original List Date		01/16/2023	10/16/2022	02/02/2023
DOM · Cumulative DOM	-- · --	24 · 25	116 · 117	7 · 8
Age (# of years)	21	18	17	20
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	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story RANCH	1 Story RANCH	1 Story RANCH	2 Stories MODERN
# Units	1	1	1	1
Living Sq. Feet	1,566	1,918	2,179	2,600
Bdrm · Bths · ½ Bths	3 · 3	3 · 3 · 1	3 · 2	4 · 3 · 1
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 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	0.14 acres	0.14 acres	0.12 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** Traditional stucco home , located in one of El Paso's most desired neighborhoods . Outstanding home designed for a growing family! Artistic entrance opens To an exquisite Live-in-room that offers infinite adaptability to any décor or color scheme, and introduces your guests to warm hospitality. This home features large ample spaces great for entertaining. This house has a lot of space for you to enjoy. The kitchen is so complete with well-planned-inspiration to any cook. with plenty of cabinets to have everything organized as well as a breakfast area. Luxurious Master suite accommodates the most lavish furnishings complete with jacuzzi tub
- Listing 2** Bring your family home to this single story top of the Mountain home. Close to the walking trails, school, and parks. Roof was recently replaced in December 2022. All bedroom carpets have been replaced. Front room can be a formal living or dining room area. Open concept at the back of the home; oversee the kitchen, dining area & family room. Great space for family gatherings. Primary bedroom with en-suite bath and walk in closet. The primary bath includes a double vanity, soaking tub & separate standing shower. A shared bath with tub/shower combo in the hallways for the remaining 2 bedrooms. Good sized backyard with covered patio has a nice view of the Franklin Mountains.
- Listing 3** This great home offers vast amounts of space to spread out in. There are two large living areas, an office and a very inviting back yard. The downstairs flooring is light colored wood laminate. The kitchen has in inspired granite counter and comes with the refrigerator. All bedrooms are upstairs and the master has a separate sitting area as big as a bedroom.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6300 Dakota Ridge Drive	6329 Franklin Ridge Dr	1524 Cherokee Ridge Dr	6520 Casper Rdg
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	0.34 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$250,000	\$255,000	\$240,000
List Price \$	--	\$250,000	\$255,000	\$240,000
Sale Price \$	--	\$257,500	\$250,000	\$255,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/08/2022	12/14/2022	08/16/2022
DOM · Cumulative DOM	-- · --	93 · 93	43 · 43	33 · 33
Age (# of years)	21	20	20	20
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	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story RANCH	2 Stories MODERN	2 Stories MODERN	2 Stories MODERN
# Units	1	1	1	1
Living Sq. Feet	1,566	1,610	1,681	1,681
Bdrm · Bths · ½ Bths	3 · 3	3 · 3 · 1	3 · 3 · 1	3 · 3 · 1
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	0.13 acres	0.16 acres	0.13 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$257,500	\$250,000	\$255,000

* 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** Beautiful home with 3 bedrooms, 2.5 baths hardwood floors thru-out, living room with fireplace, kitchen has gas range, dishwasher and dining area. All bedrooms upstairs, master bedroom has walk-in closet, master bath with double vanity. Backyard with grass and covered patio. Sprinkler system front and back. REFRIGERATED AIR!
- Sold 2** This is a great 3 bedroom 3.5 bath..... stucco home , located in one of El Paso's most desired neighborhoods . Just Minutes To Schools And Shopping!
- Sold 3** Situated On A Quiet Street, Just Minutes To Schools And Shopping! Inviting Entry Opens To Large Family Room, Also There Is A Roomy Den With Cozy Fireplace That Adjoins The Spacious Kitchen. Kitchen Features Luxurious Granite Countertops & Quality Fixtures & Cabinets! Large Dining Room Between Family Room & Kitchen. Master Bedroom Suite Has Deep Closet, Custom Tile Shower. Secondary Bedrooms Upstairs Are Spacious & Share A Hall Bath! Relax On Your Private Shaded Patio, Overlooking A Large Yard That Features Raised Beds, Soaring Mature Palm Trees, Lawn Grass & Beautiful Mountain views. Great Upkeep & Upgrades Make This "The One" To Own On The Westside!

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	\$265,000	\$275,000
Sales Price	\$250,000	\$260,000
30 Day Price	\$240,000	--
Comments Regarding Pricing Strategy		
THE COMPARABLE PROPERTIES USED REPRESENT THE CURRENT MARKET VALUES IN THE SUBJECT'S AREA. RECOMMEND LISTING AS RAISED AND GETTING 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 6352 Franklin Gate Dr
El Paso, TX 79912



Front

L2 6320 Franklin Gate Dr
El Paso, TX 79912



Front

L3 6325 Cougar Rdg
El Paso, TX 79912



Front

Sales Photos

S1 6329 Franklin Ridge Dr
El Paso, TX 79912



Front

S2 1524 Cherokee Ridge Dr
El Paso, TX 79912



Front

S3 6520 Casper Rdg
El Paso, TX 79912



Front

ClearMaps Addendum

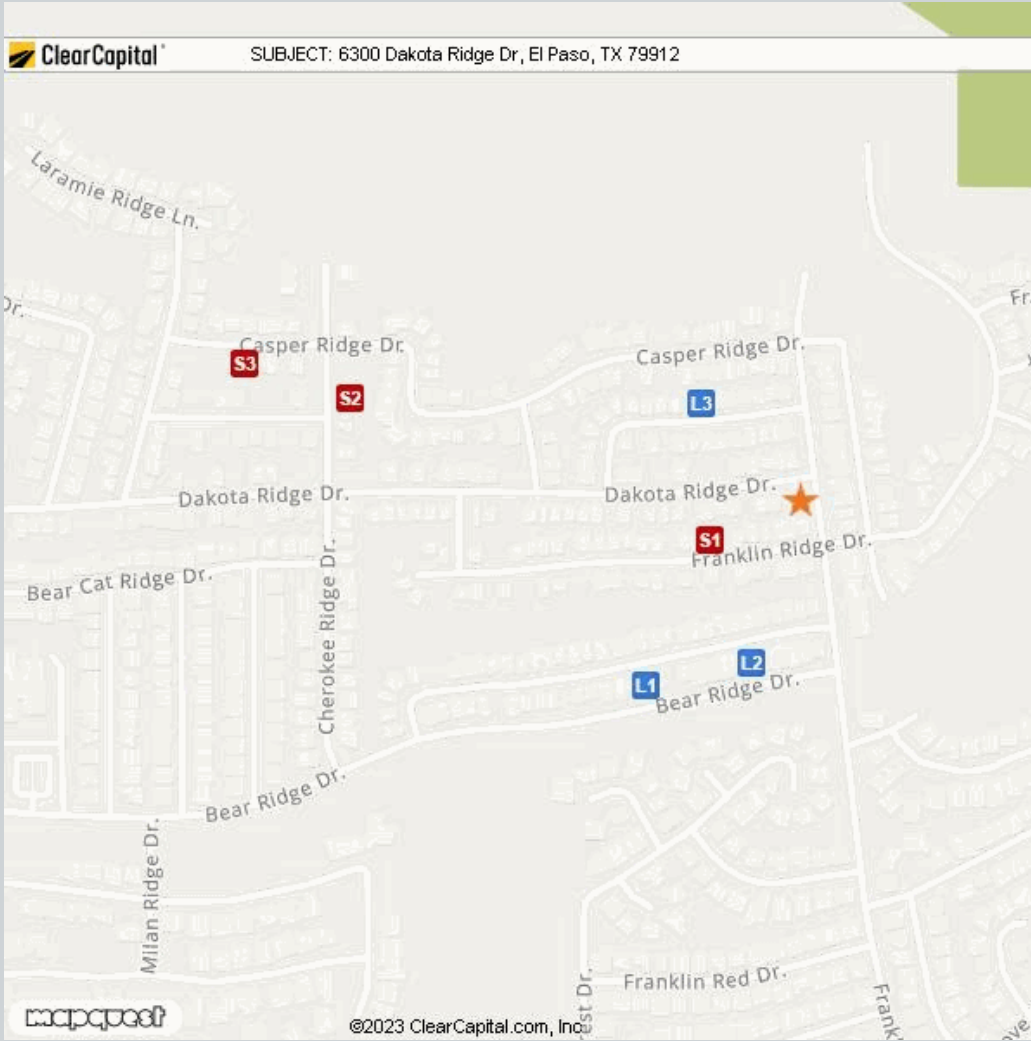
Address ★ 6300 Dakota Ridge Drive, El Paso, TEXAS 79912

Loan Number 52487

Suggested List \$265,000

Suggested Repaired \$275,000

Sale \$250,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6300 Dakota Ridge Drive, El Paso, Texas 79912	--	Parcel Match
L1 Listing 1	6352 Franklin Gate Dr, El Paso, TX 79912	0.18 Miles ¹	Parcel Match
L2 Listing 2	6320 Franklin Gate Dr, El Paso, TX 79912	0.12 Miles ¹	Parcel Match
L3 Listing 3	6325 Cougar Rdg, El Paso, TX 79912	0.10 Miles ¹	Parcel Match
S1 Sold 1	6329 Franklin Ridge Dr, El Paso, TX 79912	0.07 Miles ¹	Parcel Match
S2 Sold 2	1524 Cherokee Ridge Dr, El Paso, TX 79912	0.34 Miles ¹	Parcel Match
S3 Sold 3	6520 Casper Rdg, El Paso, TX 79912	0.42 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	4.75 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.