

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	4522 Knights Court, Baytown, TX 77521	Order ID	8917160	Property ID	34568210
Inspection Date	09/10/2023	Date of Report	09/10/2023		
Loan Number	52816	APN	124-866-000-0025		
Borrower Name	Catamount Properties 2018 LLC	County	Harris		

Tracking IDs

Order Tracking ID	09.07 Citi-CS Update	Tracking ID 1	09.07 Citi-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties	Condition Comments Home is in average condition. Home and yard seemed to be maintained except for garage door is dented and needs to be replaced. There is good curb appeal and on a cul-de-sac lot. Home conforms to the neighborhood with good access to schools, shopping, park and freeway access.
R. E. Taxes	\$5,435	
Assessed Value	\$194,982	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(There is a lockbox on the door)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$1,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$1,000	
HOA	Country Club Manor HOA 281-367-8137	
Association Fees	\$175 / Year (Other: Park)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments This is a nice neighborhood with maintained homes and yards. There is no boarded up homes or non maintained properties. Easy freeway access and there is a park in the neighborhood.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$127,500 High: \$325,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4522 Knights Court	4523 Estate Dr	1915 Country Club Cove Dr	4127 Applerock Dr
City, State	Baytown, TX	Baytown, TX	Baytown, TX	Baytown, TX
Zip Code	77521	77521	77521	77521
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.22 ¹	0.21 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$239,900	\$279,900	\$285,900
List Price \$	--	\$248,000	\$279,900	\$265,000
Original List Date		05/18/2023	08/30/2023	07/20/2023
DOM · Cumulative DOM	-- · --	15 · 115	11 · 11	46 · 52
Age (# of years)	18	20	22	22
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,766	1,735	1,842	1,759
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	4 · 2 · 1	3 · 2
Total Room #	9	7	9	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	0.13 acres	0.13 acres	0.17 acres	0.13 acres
Other	--	--	--	--

* Listing 2 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 LC 1 is inferior due to age and bath count. MLS states multiple offer situation and pending as of 08/09/2023. Adjustments made are +600 age, +2500 1/2 bath for total adj +3100 and adjusted price \$251100.

Listing 2 LC 2 is superior in GLA and lot size. Kitchen has recent ss appliances. Adjustments made -3974 and adjusted price \$275926.

Listing 3 LC 3 is inferior in age and bath count. Home is in option pending. Backyard has a covered patio and hot tub. Appliances are included. Adjustments are +1200 age, +2500 1/2 bath for total adj +3700 and adjusted price \$268700.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4522 Knights Court	4519 Baron Rd	4031 Greylag Ct	1919 Oakwood Court Dr
City, State	Baytown, TX	Baytown, TX	Baytown, TX	Baytown, TX
Zip Code	77521	77521	77521	77521
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	1190.79 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$249,900	\$275,000	\$285,000
List Price \$	--	\$249,900	\$275,000	\$285,000
Sale Price \$	--	\$249,900	\$275,000	\$273,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	08/14/2023	06/07/2023	06/01/2023
DOM · Cumulative DOM	-- · --	4 · 35	9 · 38	7 · 39
Age (# of years)	18	18	7	23
Condition	Average	Average	Average	Good
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,766	1,660	1,766	1,884
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	4 · 2	4 · 2
Total Room #	9	7	9	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	--	--	--	Spa - Yes
Lot Size	0.13 acres	0.13 acres	0.14 acres	0.16 acres
Other	--	--	--	--
Net Adjustment	--	+\$4,820	-\$1,824	-\$14,184
Adjusted Price	--	\$254,720	\$273,176	\$258,816

* 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** SC 1 is inferior due to GLA and bathroom count. Adjustments made are +2320 GLA, +2500 bath for total adj +4820. Although there is differences in GLA and bath count this comp is most similar. New roof and outside ac 2022.
- Sold 2** SC 2 is superior in age. This comp was used with adjustment for age difference due to difficulty finding similar comps. There are other similarities such as GLA and lot size. Adjustments used are -3300 age, +2500 bath, -1024 lot for total adj -1824.
- Sold 3** SC 3 is superior in condition, GLA and lot size. Adjustments made are +1500 age, +2500 bath, -10000 condition, -2360 GLA, -2824 lot, -3000 spa for total adj -14184. Home has hardwood floors, quartz countertops, remodeled cabinets, new spa with cover.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				MLS listing history shows home was last listed 10/26/2005 for 135885 and sold 04/18/2006 for 136250. Deed records show Catamount Properties purchased from foreclosure 03/22/2023.			
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	\$255,000	\$256,000
Sales Price	\$255,000	\$256,000
30 Day Price	\$245,000	--
Comments Regarding Pricing Strategy		
Price concluded from using most similar sold comp 1. Subject needs to have a new garage door installed so as-is will be 255000 and with garage door install repaired price will be 256000. Home would sell at this price range in a quick time frame for 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



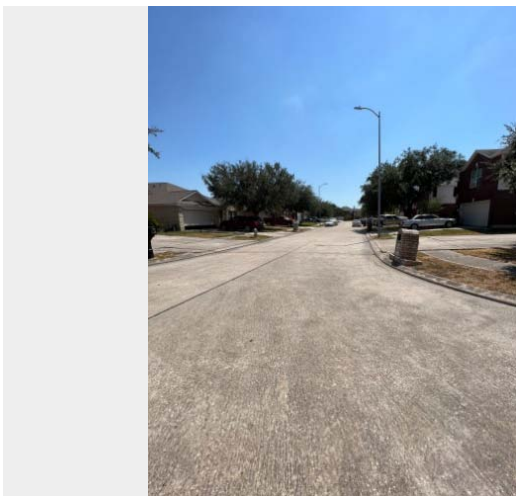
Address Verification



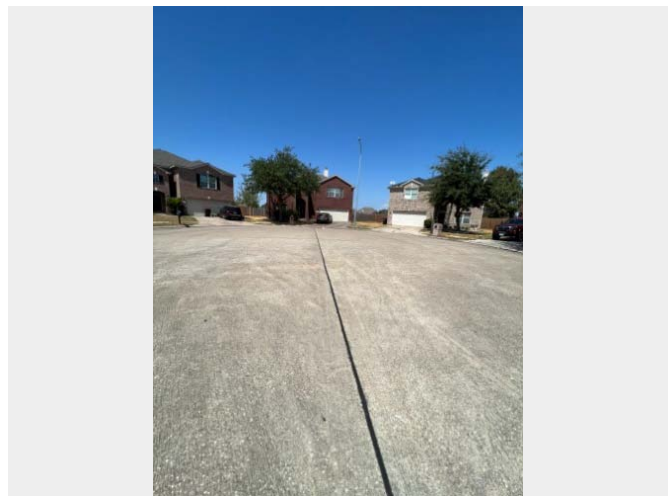
Side



Side



Street



Street

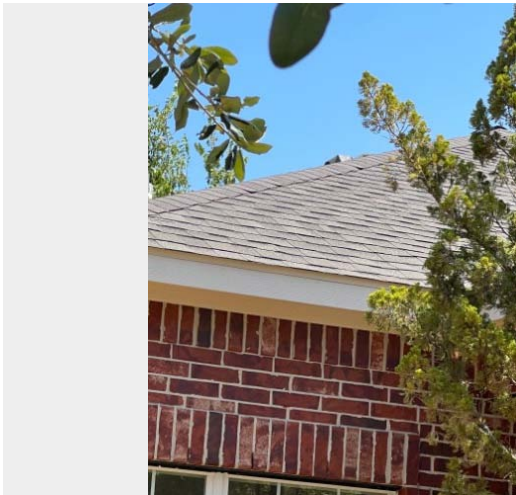
Subject Photos



Other



Other



Other

Listing Photos

L1 4523 Estate Dr
Baytown, TX 77521



Front

L2 1915 Country Club Cove Dr
Baytown, TX 77521



Front

L3 4127 Applerock Dr
Baytown, TX 77521



Front

Sales Photos

S1 4519 Baron Rd
Baytown, TX 77521



Front

S2 4031 Greylag Ct
Baytown, TX 77521



Front

S3 1919 Oakwood Court Dr
Baytown, TX 77521



Front

ClearMaps Addendum

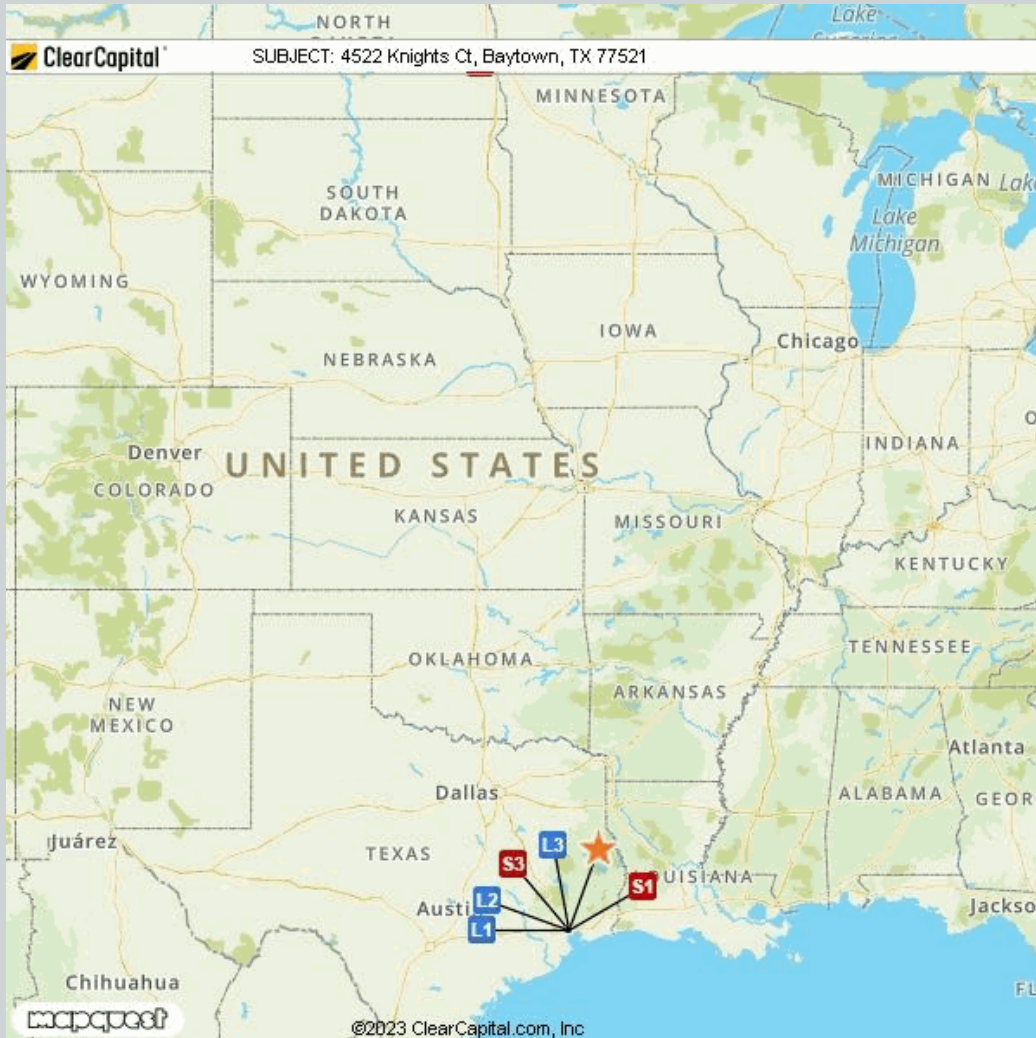
Address ★ 4522 Knights Court, Baytown, TX 77521

Loan Number 52816

Suggested List \$255,000

Suggested Repaired \$256,000

Sale \$255,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4522 Knights Court, Baytown, TX 77521	--	Parcel Match
L1 Listing 1	4523 Estate Dr, Baytown, TX 77521	0.22 Miles ¹	Parcel Match
L2 Listing 2	1915 Country Club Cove Dr, Baytown, TX 77521	0.21 Miles ¹	Parcel Match
L3 Listing 3	4127 Applerock Dr, Baytown, TX 77521	0.49 Miles ¹	Parcel Match
S1 Sold 1	4519 Baron Rd, Baytown, TX 77521	0.07 Miles ¹	Parcel Match
S2 Sold 2	4031 Greylag Ct, Baytown, TX 77521	1190.79 Miles ¹	Parcel Match
S3 Sold 3	1919 Oakwood Court Dr, Baytown, TX 77521	0.26 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.

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 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.

Report Instructions - cont.

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	Donna Mckenney	Company/Brokerage	Realty Associates
License No	470599	Address	9730 RUSTIC GATE RD 77571 La Porte TX 77571
License Expiration	01/31/2024	License State	TX
Phone	2814351644	Email	donna.mckenney@att.net
Broker Distance to Subject	10.08 miles	Date Signed	09/10/2023

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.