

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>	13633 Samlesbury Avenue, El Paso, TX 79928	<b>Order ID</b>	8647625	<b>Property ID</b>	33980113
<b>Inspection Date</b>	03/08/2023	<b>Date of Report</b>	03/09/2023		
<b>Loan Number</b>	52832	<b>APN</b>	688107		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	El Paso		

Tracking IDs					
<b>Order Tracking ID</b>	03.08.23 BPO Request	<b>Tracking ID 1</b>	03.08.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	CORTEZLOPEZ EDGAR & BRENDA	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$6,561	The property is in average condition. Subject is located close to schools and shopping and medical services are with in 3miles from subject	
<b>Assessed Value</b>	\$228,461		
<b>Zoning Classification</b>	residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Slow	The area is an establish area in El Paso county, Most homes are stucco or brick veneer. Homes in the neighborhood vary between different style homes. The area is close to schools, parks and shopping centers	
<b>Sales Prices in this Neighborhood</b>	Low: \$220,000 High: \$220,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	13633 Samlesbury Avenue	1104 Stoke	13620 Ness	13757 Blackburn
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79928	79928	79928	79928
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.41 <sup>1</sup>	0.25 <sup>1</sup>	0.41 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$265,000	\$258,000	\$257,999
List Price \$	--	\$259,000	\$258,000	\$257,999
Original List Date		02/22/2023	02/25/2023	02/28/2023
DOM · Cumulative DOM	-- · --	14 · 15	9 · 12	8 · 9
Age (# of years)	3	3	4	4
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	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,750	1,643	1,779	1,573
Bdrm · Bths · ½ Bths	4 · 2	4 · 3	4 · 2	3 · 2
Total Room #	7	7	7	6
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	0.11 acres	0.12 acres	0.12 acres
Other	--	--	--	--

\* Listing 2 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** This beautiful, well-maintained 4 bedroom, 2.75 bathroom home is located in El Paso's Morningside at Mission Ridge neighborhood. It features a spacious open layout with granite countertops, stainless steel appliances, new carpet in bedrooms, two car garage, laundry room, and low maintenance landscaping in the front and back yards. The backyard is perfect for entertaining your guests with its concrete patio, pergola, artificial grass, and fence extensions for added privacy.
- Listing 2** Great home in a great location! This 4 bedroom, 2 bathroom home is located in the quickly growing 79928 zip code just off of Eastlake and Darrington in the Mission Ridge community of Morningside. Built in 2019 by Desert View Homes this single level home features a full concrete tile roof, spray foam insulation on all exterior walls, landscaped front and backyard plus an open concept kitchen, dining, and living area perfect for entertaining
- Listing 3** Beautifully custom built Hakes Brothers home in the growing neighborhood of Morningside at Mission Ridge! Featuring three spacious bedrooms & two pristine full bathrooms, this home is next to none with sleek & modern finishes all throughout. Front of home has a uniform gravel landscaping to look polished all year-round. There is a bright breakfast area right next to entrance, overlooking glossy kitchen w. light cabinetry design, eggshell white quartz countertops, and top of the line stainless steel Maytag appliances. Master bedroom has cozy light carpet, a lit up walk in closet w. built-in shelving, and a gleaming master bath with a light & glossed double sink vanity, an edged bubbly tub, and a tiled walk in shower. Backyard has an extended fence and a covered patio, all private and ready to be enjoyed by its next owner. Home is 100% move in ready and sits minutes away from growing Horizon

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	13633 Samlesbury Avenue	13593 Samlesbury	916 Muffleson	13605 Samlesbury
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79928	79928	79928	79928
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 <sup>1</sup>	0.70 <sup>1</sup>	0.07 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$240,000	\$244,000	\$236,950
List Price \$	--	\$240,000	\$244,000	\$236,950
Sale Price \$	--	\$240,000	\$224,400	\$236,950
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	09/23/2022	12/30/2022	09/27/2022
DOM · Cumulative DOM	-- · --	35 · 61	57 · 128	1 · 15
Age (# of years)	3	4	5	4
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	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,750	1,537	1,703	1,537
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	4 · 2
Total Room #	7	7	6	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	0.13 acres	0.12 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,325	+\$3,675	+\$5,325
Adjusted Price	--	\$245,325	\$228,075	\$242,275

\* Sold 2 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** Home has been previously inspected. Schedule your private showing today !! This beautiful home features an open concept living area and kitchen to entertain your family and guests. Your home has shutters all through out to keep your home cooler during this summer days!. It is time to relax and enjoy those awesome cookouts in the comfort of your own home. All kitchen appliance swill convey including washer and dryer!!

**Sold 2** : Single story open floor plan ,3 bedrooms, 2 bath home with a 2 car garage. Kitchen has an oversized island and granite counter tops throughout the home . Primary bedroom has a walk in closet closet and primary bath has dual sinks, garden soaking tub, and a separate stand-up shower. Enjoy the fresh Refrigerated Air and save water with a Tankless Water Heater.

**Sold 3** Home has4 bedroom and 2bathrooms

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			At the time of inspection there was no MLS and sale post				
<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>	\$258,400	\$258,400
<b>Sales Price</b>	\$244,000	\$244,000
<b>30 Day Price</b>	\$237,000	--
<b>Comments Regarding Pricing Strategy</b>		
Based on low values and a semi stable market values are close related and only decrease after a 120 mark		

## 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



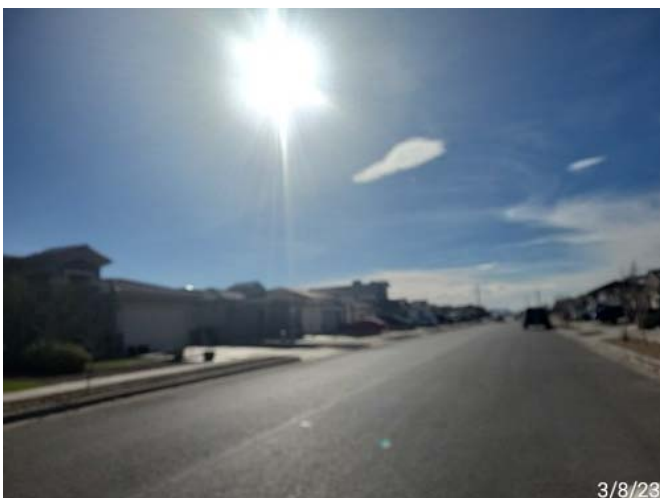
Address Verification



Side



Side



Street



Street

## Listing Photos

**L1** 1104 Stoke  
El Paso, TX 79928



Front

**L2** 13620 NESS  
El Paso, TX 79928



Front

**L3** 13757 Blackburn  
El Paso, TX 79928

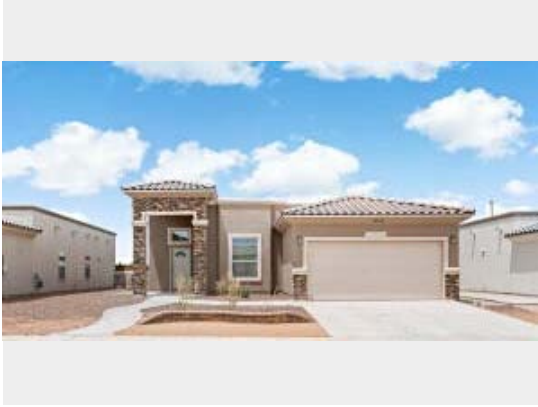


Front



## Sales Photos

**S1** 13593 SAMLESBURY  
El Paso, TX 79928



Front

**S2** 916 MUFFLESON  
El Paso, TX 79928



Front

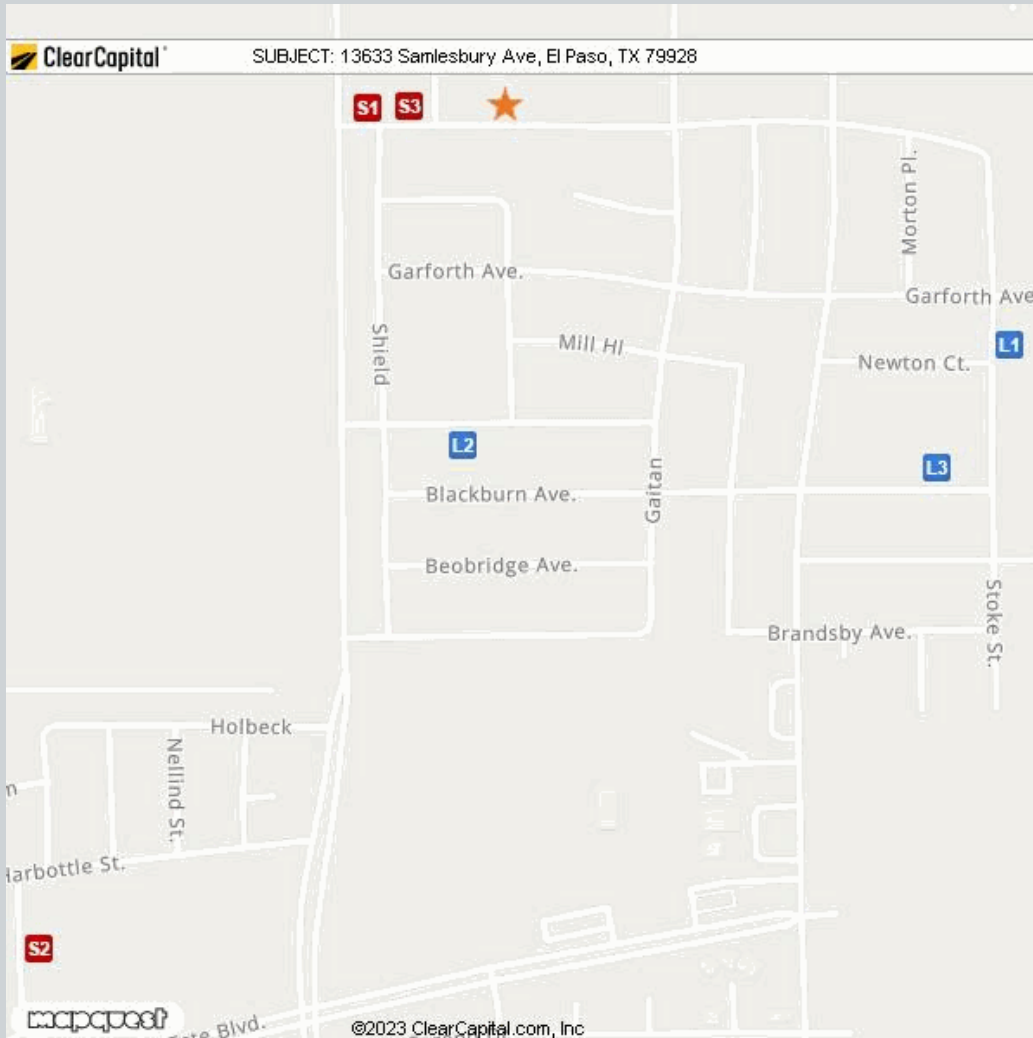
**S3** 13605 SAMLESBURY  
El Paso, TX 79928



Front

## ClearMaps Addendum

**Address** ★ 13633 Samlesbury Avenue, El Paso, TX 79928  
**Loan Number** 52832      **Suggested List** \$258,400      **Suggested Repaired** \$258,400      **Sale** \$244,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	13633 Samlesbury Avenue, El Paso, TX 79928	--	Parcel Match
L1 Listing 1	1104 Stoke, El Paso, TX 79928	0.41 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	13620 Ness, El Paso, TX 79928	0.25 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	13757 Blackburn, El Paso, TX 79928	0.41 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	13593 Samlesbury, El Paso, TX 79928	0.10 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	916 Muffleson, El Paso, TX 79928	0.70 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	13605 Samlesbury, El Paso, TX 79928	0.07 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>	Erika Williams	<b>Company/Brokerage</b>	Romewest Properties LLC
<b>License No</b>	618421	<b>Address</b>	10420 Montwood El Paso TX 79935
<b>License Expiration</b>	02/28/2025	<b>License State</b>	TX
<b>Phone</b>	9153155839	<b>Email</b>	erika19williams@gmail.com
<b>Broker Distance to Subject</b>	8.21 miles	<b>Date Signed</b>	03/09/2023

*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.