

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	14725 Tierra Harbor Avenue, El Paso, TX 79938	Order ID	8647625	Property ID	33980288
Inspection Date	03/08/2023	Date of Report	03/09/2023		
Loan Number	52833	APN	692118		
Borrower Name	Catamount Properties 2018 LLC	County	El Paso		

Tracking IDs					
Order Tracking ID	03.08.23 BPO Request	Tracking ID 1	03.08.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	HAYNES LEANN M	Condition Comments The property is in average condition. Subject is located close to schools and shopping and medical services are with in 2miles from subject
R. E. Taxes	\$7,124	
Assessed Value	\$246,009	
Zoning Classification	residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments The area is an establish area in El Paso county, Most homes are stucco or brick veneer. Homes in the neighborhood vary between a one and two car garage. The area is close to schools, parks and shopping centers
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$218,950 High: \$436,950	
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	14725 Tierra Harbor Avenue	14733 Charles Foster	14844 Tierra Tencha	2849 Sammy Cervantes
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79938	79938	79938	79938
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.36 ¹	0.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$309,950	\$269,500	\$325,000
List Price \$	--	\$300,000	\$244,950	\$315,000
Original List Date		12/02/2022	01/09/2023	01/19/2023
DOM · Cumulative DOM	-- · --	96 · 97	58 · 59	48 · 49
Age (# of years)	4	3	4	3
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	1,735	2,025	1,566	2,032
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	3 · 2	4 · 2
Total Room #	7	6	6	7
Garage (Style/Stalls)	None	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	0.15 acres	0.14 acres	0.16 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.

Current Listings - Cont.

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

- Listing 1** Turn-key home in highly coveted community, impeccably maintained and customized, with THEATER ROOM! This Energy Star Certified home combines both high quality construction with custom finishes/features like plantation shutters, recessed lighting, fully insulated garage, stylish fireplace in great room and more! The open concept layout promotes an elegant main entrance, spacious great room open to the kitchen and dining. This stunning kitchen is equipped with a stainless steel appliance package, granite counter tops, custom alder cabinets with under mount cabinet lighting, peninsula island and dual under mount sinks. The gorgeous main bedroom suite is quiet and spacious with en suite bath, jetted tub and large walk in closet. The HUGE theater/flex room could be your 4th BEDROOM, is privately located, with access to a third full bathroom and outdoor patio. Large backyard with privacy, RV access and sliding metal gate.
- Listing 2** This well maintained 3 bedroom, 2 bathroom home features an open floor plan with great room. The kitchen has an island, with granite countertops, flat panel cabinets with a large pantry and stainless appliances. This home has shutters through out and a separate laundry area. Yes, this home also has solar panels to lower your electric bill.
- Listing 3** Beautiful innovative single story home offers 4 bedrooms 2 bath with a large open concept and over 2000 sqft in size. Has a large 2 car garage for your nice vehicles to keep out of the elements and a front yard that requires minimal upkeep. Has a large kitchen with stainless steel appliances where you and your family can enjoy a good home cooked meal. Need to unwind or relay step over to the full size wet bar or just kick up the A/C and enjoy some quality time with the family in the living room watching tv or enjoying the company of one another Come and see all this house has to offer where you and your family can call home and make plenty of memories for years to come.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	14725 Tierra Harbor Avenue	14804 Tierra Escape	14648 Rockbridge	14712 Hunters Grove
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79938	79938	79938	79938
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	0.72 ¹	0.58 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$255,500	\$248,500	\$269,900
List Price \$	--	\$244,500	\$248,500	\$269,900
Sale Price \$	--	\$235,000	\$248,500	\$270,000
Type of Financing	--	Cash	Va	Fha
Date of Sale	--	11/09/2022	09/12/2022	09/10/2022
DOM · Cumulative DOM	-- · --	124 · 176	39 · 87	34 · 72
Age (# of years)	4	4	7	6
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	1,735	1,568	1,754	1,905
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	4 · 2	4 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	None	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	0.12 acres	0.13 acres	0.15 acres
Other	--	--	--	--
Net Adjustment	--	+\$4,800	\$0	+\$3,625
Adjusted Price	--	\$239,800	\$248,500	\$273,625

* Sold 2 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** : ASSUMABLE VA LOAN AT 2.875 INTEREST RATE FOR QUALIFYING VA BUYERS! Don't miss out on this impeccable home in the desirable Tierra del Este neighborhood. This welcoming 4-bedroom, 2 bath home is immaculate and move-in ready. The beautiful wrought iron front door and vaulted ceilings enhance the open concept of this home from the living area to the kitchen. The kitchen includes espresso-stained cabinets, coordinating granite countertops and an island. The primary suite includes a jetted tub, pebble rock in the shower, and two walk-in closets. The fourth bedroom features ceramic tile with easy access to the large, covered patio. The backyard is perfect for hosting friends and family!
- Sold 2** Gorgeous home located in the Tierra del Este area! This home features an gorgeous floor plan with 4 bedrooms, 2 baths with a spacious living area, large kitchen with large granite countertops along with a kitchen island. Master bedroom offers private bathroom with a large jetted tub and a walk-in closet! The backyard is ready to enjoy summer time barbecues. Stop by and check it out!
- Sold 3** Beautiful home located in the popular subdivision of Tierra Del Este NBHD! Come see this beautiful home in a peaceful, family friendly neighborhood. Located within minutes from from multiple shopping centers, restaurants, theaters, hospitals, and schools. This immaculate home features 4 bedrooms, 2 full baths, 2 car garage, large living area and open concept kitchen. This relaxing home features, refrigerated air, white marble countertops, white kitchen cabinets, large master with amazing master bath with his and hers closet, jetted tub in master bathroom. Large Back yard perfect for entertaining and those get-togethers and more.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				At the time of inspection there was no active MLS and no sale post			
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	\$286,700	\$286,700
Sales Price	\$254,000	\$254,000
30 Day Price	\$241,000	--
Comments Regarding Pricing Strategy		
The properties chosen for comparables are based on the subject gla size, style and location. 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

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.
-------------------------	--

Subject Photos



Front



Address Verification



Side



Street



Street

Listing Photos

L1 14733 CHARLES FOSTER
El Paso, TX 79938



Front

L2 14844 TIERRA TENCHA
El Paso, TX 79938



Front

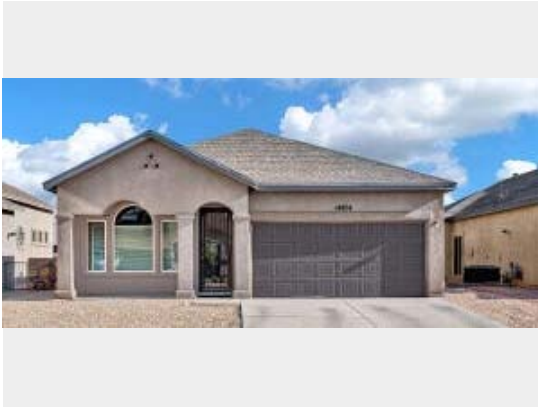
L3 2849 Sammy Cervantes
El Paso, TX 79938



Front

Sales Photos

S1 14804 TIERRA ESCAPE
El Paso, TX 79938



Front

S2 14648 Rockbridge
El Paso, TX 79938



Front

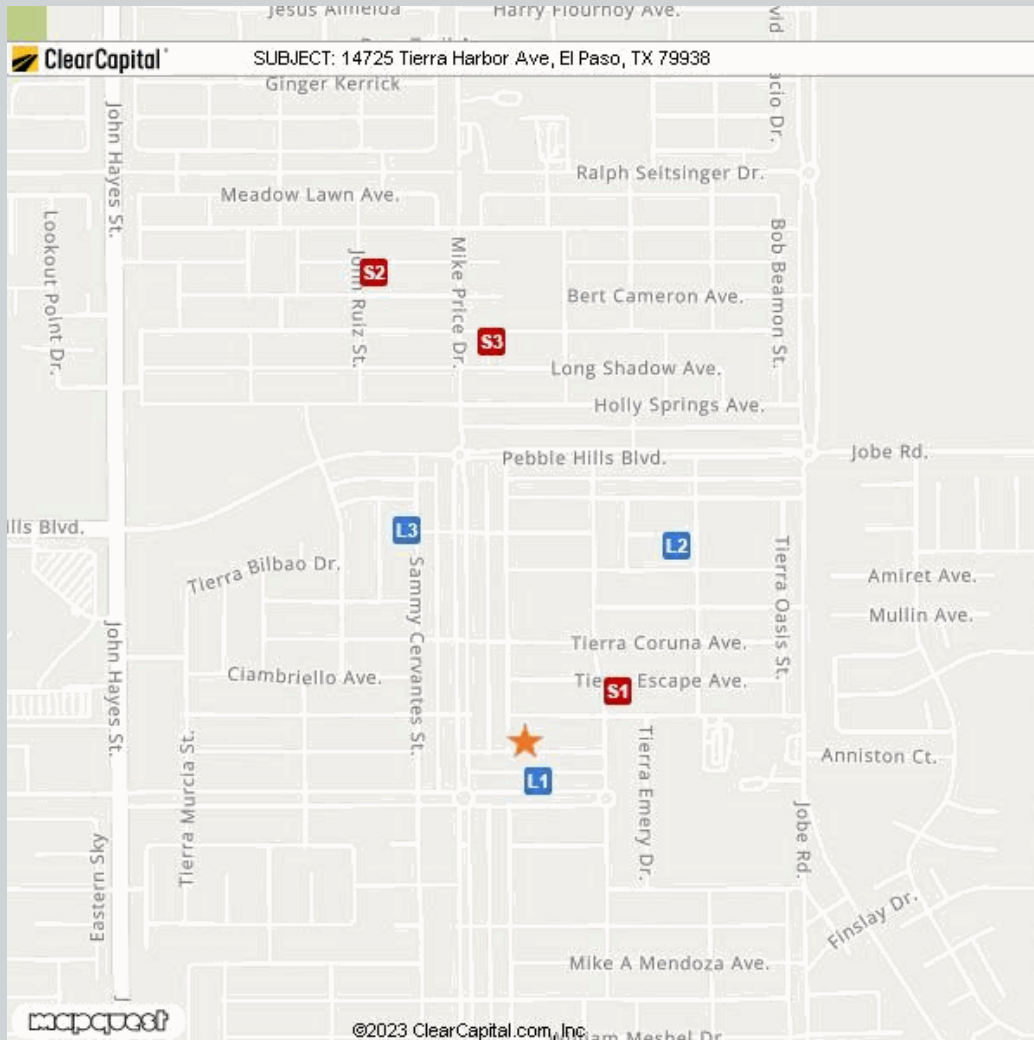
S3 14712 Hunters Grove
El Paso, TX 79938



Front

ClearMaps Addendum

Address ★ 14725 Tierra Harbor Avenue, El Paso, TX 79938
Loan Number 52833 **Suggested List** \$286,700 **Suggested Repaired** \$286,700 **Sale** \$254,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	14725 Tierra Harbor Avenue, El Paso, TX 79938	--	Parcel Match
L1	14733 Charles Foster, El Paso, TX 79938	0.06 Miles ¹	Parcel Match
L2	14844 Tierra Tencha, El Paso, TX 79938	0.36 Miles ¹	Parcel Match
L3	2849 Sammy Cervantes, El Paso, TX 79938	0.35 Miles ¹	Parcel Match
S1	14804 Tierra Escape, El Paso, TX 79938	0.16 Miles ¹	Parcel Match
S2	14648 Rockbridge, El Paso, TX 79938	0.72 Miles ¹	Parcel Match
S3	14712 Hunters Grove, El Paso, TX 79938	0.58 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	Erika Williams	Company/Brokerage	Romewest Properties LLC
License No	618421	Address	10420 Montwood El Paso TX 79935
License Expiration	02/28/2025	License State	TX
Phone	9153155839	Email	erika19williams@gmail.com
Broker Distance to Subject	7.77 miles	Date Signed	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.