

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	4908 Copper Ranch Avenue, El Paso, TX 79934	Order ID	8647625	Property ID	33980282
Inspection Date	03/08/2023	Date of Report	03/08/2023		
Loan Number	52835	APN	S13799903200300		
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

General Conditions		Condition Comments
Owner	JOSEPH SABLE	The subject is typical and in Average condition, well maintained and conforming.
R. E. Taxes	\$6,027	
Assessed Value	\$203,608	
Zoning Classification	Residential R5	
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

Neighborhood & Market Data		Neighborhood Comments
Location Type	Urban	Northeast El Paso neighborhood offering all goods and services to include schools and shopping. Easy access to US-54 and Fort Bliss Army Base.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$195800 High: \$290000	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4908 Copper Ranch Avenue	11204 Northview Dr	11413 Marcos Lucero Pl	11109 Loma Grande Dr
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79934	79934	79934	79934
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.33 ¹	0.42 ¹	0.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$205,000	\$240,000	\$234,500
List Price \$	--	\$205,000	\$240,000	\$234,500
Original List Date		12/03/2022	03/04/2023	10/09/2022
DOM · Cumulative DOM	-- · --	95 · 95	4 · 4	150 · 150
Age (# of years)	9	13	16	31
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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,480	1,486	1,536	1,452
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	6	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	0.10 acres	0.12 acres	0.13 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.

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

Listing 1 Great home, living area comes with fireplace, large eating area and open kitchen that leads to utility room and garage. Bedrooms are spacious with vaulted ceilings. Master has his/hers closets. Bath has garden tub/shower and double sinks. Established in a great neighborhood.

Listing 2 Charming and very well kept home, features 4 bedrooms and 2 full bathrooms. Refrigerated A/C, Upgraded berber carpet installed 2/22. Double car garage with storage closet. Easy access to Loop 375. Located near shopping centers and restaurants. New roof installed 2/22

Listing 3 Great location in the North Hills Subdivision 3 bed two bath single story home, refrigerated air, carpet replaced recently, granite counter tops, stucco repaired and whole outside of house painted. Owner may carry

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4908 Copper Ranch Avenue	5000 Gold Ranch Ave	5037 Lone Cactus Ct	5316 Lucio Moreno Dr
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79934	79934	79934	79934
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.22 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$195,999	\$219,900	\$235,000
List Price \$	--	\$195,999	\$219,900	\$199,000
Sale Price \$	--	\$205,000	\$215,000	\$205,000
Type of Financing	--	Fha	Fha	Conv.
Date of Sale	--	09/21/2022	12/28/2022	08/31/2022
DOM · Cumulative DOM	-- · --	41 · 41	222 · 222	79 · 79
Age (# of years)	9	11	11	14
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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,480	1,412	1,422	1,520
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	6	7	6	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	0.10 acres	0.10 acres	0.14 acres	0.13 acres
Other	--	--	--	--
Net Adjustment	--	+\$4,420	+\$3,770	-\$2,600
Adjusted Price	--	\$209,420	\$218,770	\$202,400

* 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** This lovely 4 bedroom/2 bathroom home in the highly desirable Sandstone Ranch neighborhood is a must see! This lovely open floor plan with kitchen island provides plenty of space for hosting friends on a Friday or family brunch on Sunday. The primary suite boasts a spacious bathroom with double sinks and soaking tub and tile surround. Don't forget to check out the backyard that is just waiting on you to turn it into your own personal oasis! Located just minutes from shopping, dining, entertainment and Fort Bliss
- Sold 2** CareFree's Solana resale in great shape. The entry provides privacy & delivers you to a "gathering". Kitchen wraps around you. Beautiful 1 story home with great flow. Well taken care of and a very good size yard.
- Sold 3** Don't miss out on this lovely three bedroom two bath home, located in the desirable Sandstone Ranch Estates neighborhood. Enjoy the area amenities which include, neighborhood park, restaurants, pet stores, new shopping centers, and access to HWY 54, and Tranmountain. If you are looking to be close to Fort Bliss this is a great home for you

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			None available at 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	\$215,000	\$215,000
Sales Price	\$207,200	\$207,200
30 Day Price	\$195,000	--
Comments Regarding Pricing Strategy		
The comparable properties all support the suggested listing and sales price. Recommend listing as it is. Marketable in current condition.		

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 11204 Northview Dr
El Paso, TX 79934



Front

L2 11413 Marcos Lucero Pl
El Paso, TX 79934



Front

L3 11109 Loma Grande Dr
El Paso, TX 79934



Front

Sales Photos

S1 5000 Gold Ranch Ave
El Paso, TX 79934



Front

S2 5037 Lone Cactus Ct
El Paso, TX 79934



Front

S3 5316 Lucio Moreno Dr
El Paso, TX 79934



Front

ClearMaps Addendum

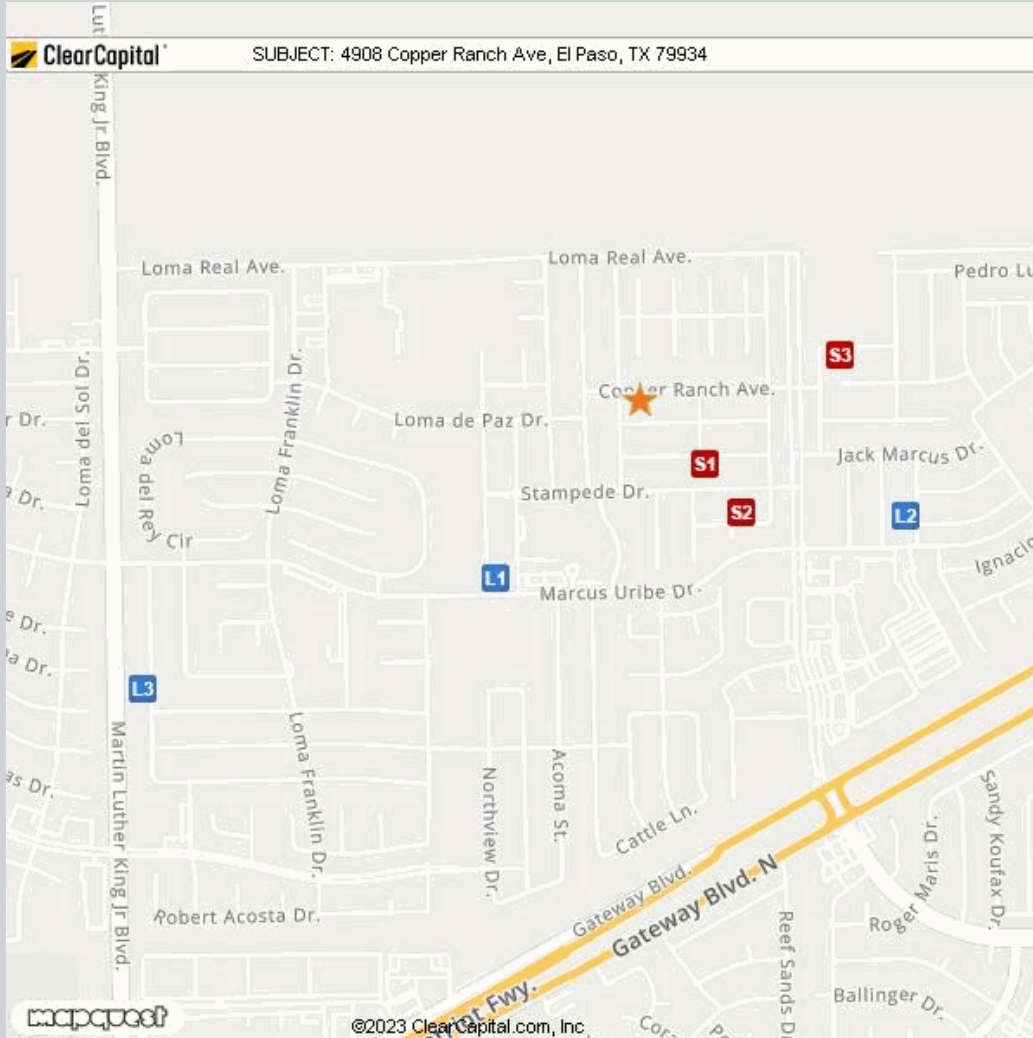
Address ★ 4908 Copper Ranch Avenue, El Paso, TX 79934

Loan Number 52835

Suggested List \$215,000

Suggested Repaired \$215,000

Sale \$207,200



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4908 Copper Ranch Avenue, El Paso, TX 79934	--	Parcel Match
L1 Listing 1	11204 Northview Dr, El Paso, TX 79934	0.33 Miles ¹	Parcel Match
L2 Listing 2	11413 Marcos Lucero PI, El Paso, TX 79934	0.42 Miles ¹	Parcel Match
L3 Listing 3	11109 Loma Grande Dr, El Paso, TX 79934	0.84 Miles ¹	Parcel Match
S1 Sold 1	5000 Gold Ranch Ave, El Paso, TX 79934	0.13 Miles ¹	Parcel Match
S2 Sold 2	5037 Lone Cactus Ct, El Paso, TX 79934	0.22 Miles ¹	Parcel Match
S3 Sold 3	5316 Lucio Moreno Dr, El Paso, TX 79934	0.30 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	5.50 miles	Date Signed	03/08/2023

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.