

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>	5987 Stephanie Frances Street, El Paso, TX 79924	<b>Order ID</b>	8647625	<b>Property ID</b>	33980283
<b>Inspection Date</b>	03/08/2023	<b>Date of Report</b>	03/08/2023		
<b>Loan Number</b>	52837	<b>APN</b>	P08299900200600		
<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>	DAVID J BOLES	<b>Condition Comments</b> The subject is in average condition, However the maintains of the stucco has been deferred and needs to be done. Stucco repair needed on all sides of the subject's exterior.
<b>R. E. Taxes</b>	\$4,809	
<b>Assessed Value</b>	\$221,259	
<b>Zoning Classification</b>	Residential R4	
<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>	\$7,500	
<b>Estimated Interior Repair Cost</b>	\$2,500	
<b>Total Estimated Repair</b>	\$10,000	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Urban	<b>Neighborhood Comments</b> The neighborhood is located in Northeast El Paso, Schools and shopping are available in the area. Quick access to US-54 and Fort Bliss Army Base.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$135485 High: \$283365	
<b>Market for this type of property</b>	Increased 6 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	5987 Stephanie Frances Street	5768 Michael P Anderson Ln	10837 Walden Pond St	6004 Hidden Clove Ct.
<b>City, State</b>	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
<b>Zip Code</b>	79924	79934	79924	79924
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.82 <sup>1</sup>	0.30 <sup>1</sup>	0.48 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$240,000	\$225,000	\$315,230
<b>List Price \$</b>	--	\$220,000	\$229,900	\$299,400
<b>Original List Date</b>		10/07/2022	01/28/2022	08/18/2022
<b>DOM · Cumulative DOM</b>	-- · --	152 · 152	404 · 404	83 · 202
<b>Age (# of years)</b>	17	18	17	1
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,169	2,153	2,049	2,139
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 3	3 · 3 · 1	4 · 2
<b>Total Room #</b>	7	6	6	7
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.12 acres	0.12 acres	0.11 acres	0.12 acres
<b>Other</b>	--	--	--	--

\* Listing 3 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** Warm and cozy! Property located with beautiful views to the Franklin mountains. Front door gated porch area for privacy and welcomes you to an elegant stairway and large living room. Kitchen fully equipped with appliances, opens to the breakfast nook and second living room with chimney. The home offers high cathedral ceilings which overlay a large loft which opens to a backyard balcony area. Master suite comes with a large bathroom with his and hers sink, walk in shower and jetted tub. Home is very clean, well maintained and ready for its next owners.
- Listing 2** Two story stucco corner lot home located in desirable Painted Dunes Subdivision just off of Sean Haggerty. Close to WBAMC, Ft. Bliss and White Sands. Walking distance to North Star Elementary School. Veterans Park is close by. Combination living/dining room with fireplace. Kitchen with island . Large double door pantry. Breakfast area. Large den. Half bath and laundry room. Two bedrooms upstairs share a full bath. Master bedroom with walk-in closet. Master bath with two vanity sinks, garden tub and separate shower. Double car garage. REFRIGERATED AIR.
- Listing 3** The Blue Agave homeplan offers a space for what you may need! This homeplan features A pocket office nook to avoid distractions; a relax room located away from the rest of the house to help you relax or focus on what you need to get done; A pet room for your furry friends; a large owner's entry; and a walk-in morning kitchen/pantry combo! That was all just in the first floor. The second floor is dedicated to your family bedrooms and a spacious loft. A perfect family home.

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	5987 Stephanie Frances Street	10799 Elise St	10814 Adin St	5994 Joe Manago St
<b>City, State</b>	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
<b>Zip Code</b>	79924	79924	79924	79924
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.08 <sup>1</sup>	0.05 <sup>1</sup>	0.14 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$220,000	\$249,950	\$230,000
<b>List Price \$</b>	--	\$220,000	\$249,950	\$223,500
<b>Sale Price \$</b>	--	\$220,000	\$275,000	\$225,000
<b>Type of Financing</b>	--	Va	Va	Va
<b>Date of Sale</b>	--	07/25/2022	10/26/2022	10/28/2022
<b>DOM · Cumulative DOM</b>	-- · --	79 · 79	41 · 41	52 · 52
<b>Age (# of years)</b>	17	17	17	17
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,169	2,077	2,084	2,037
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2 · 1	3 · 3 · 1	4 · 3 · 1
<b>Total Room #</b>	7	7	6	7
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	Pool - Yes Spa - Yes	--
<b>Lot Size</b>	0.12 acres	0.14 acres	0.12 acres	0.12 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$5,060	+\$4,675	+\$7,260
<b>Adjusted Price</b>	--	\$225,060	\$279,675	\$232,260

\* Sold 3 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** NICE TWO STORY HOME IN NORTHEAST EL PASO. CLOSE TO FT. BLISS AND NORTH SOUTH FREEWAY. THIS HOME HAS EVERYTHING THAT IS NEEDED IN A HOME. LIVING AND DINING COMBINATION WITH FIREPLACE, LARGE DEN WITH A 1/2 BATH DOWNSTAIRS, LARGE KITCHEN AND BREAKFAST AREA. ALL BEDROOMS ARE UPSTAIRS PLUS LOFT AREA. COVERED PATIO AND GOOD SIZE YARD BIG ENOUGH FOR A POOL! REFRIGERATED A/C.
- Sold 2** You have to come see this beautiful home featuring a heated pool and hot tub with beach entry. This home has high ceilings and lots of windows to allow natural light to shine throughout the home. This home is spacious and has a great floor plan with over 2000 sq. ft of space. Its large enough for all your family gatherings. Nice kitchen with breakfast area, pantry and built in desk. Two fireplaces to keep keep you cozy, one in the family room and one in the master bedroom. Master bath has a jetted tub and a separate shower. Upstairs loft leads to a balcony overlooking the pool and backyard. Easy access to 375 and to Ft Bliss. Walking distance to elementary school. This is the perfect home to enjoy summers in the pool or cozy movie nights with family next to the fire place.
- Sold 3** Welcome Home! Gorgeous Resale offers many amenities at a lower price in this beautiful and growing subdivision in the heart of Northeast El Paso! This wonderfully laid-out home offers 4 Bedrooms Plus a Texas-Sized Loft! Spacious kitchen offers plenty of cabinets, open to the dining room and with a view to the backyard. Great sized Zoned Master Suite situated downstairs includes a large walk-in closet beautiful master bathroom. Backyard offers clean cement slab and luscious lawn for your family and friends to enjoy. Proximity to Loop 375, restaurants, shopping, schools and more! This home a must see! Please come take a look at your future Home Sweet Home

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			None available at the time of the inspection.				
<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>	\$270,000	\$280,000
<b>Sales Price</b>	\$260,000	\$270,000
<b>30 Day Price</b>	\$250,000	--
<b>Comments Regarding Pricing Strategy</b>		
The comparable properties support the suggested listing and sales price. Recommend listing as it is.		

## 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



Address Verification



Side



Side



Street



## Subject Photos



Street



Other



Other



Other



Other



Other



## Subject Photos



Other

## Listing Photos

**L1** 5768 Michael P Anderson Ln  
El Paso, TX 79934



Front

**L2** 10837 Walden Pond St  
El Paso, TX 79924



Front

**L3** 6004 Hidden Clove Ct.  
El Paso, TX 79924



Front

## Sales Photos

**S1** 10799 Elise St  
El Paso, TX 79924



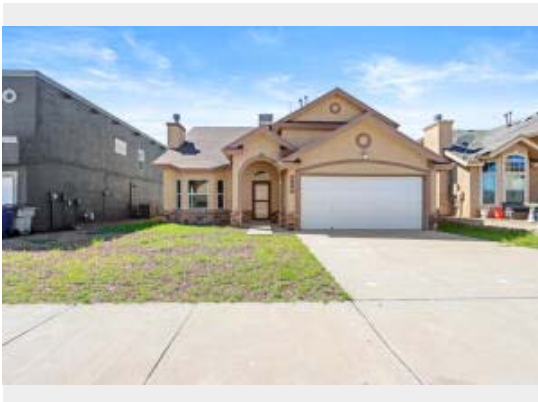
Front

**S2** 10814 Adin St  
El Paso, TX 79924



Front

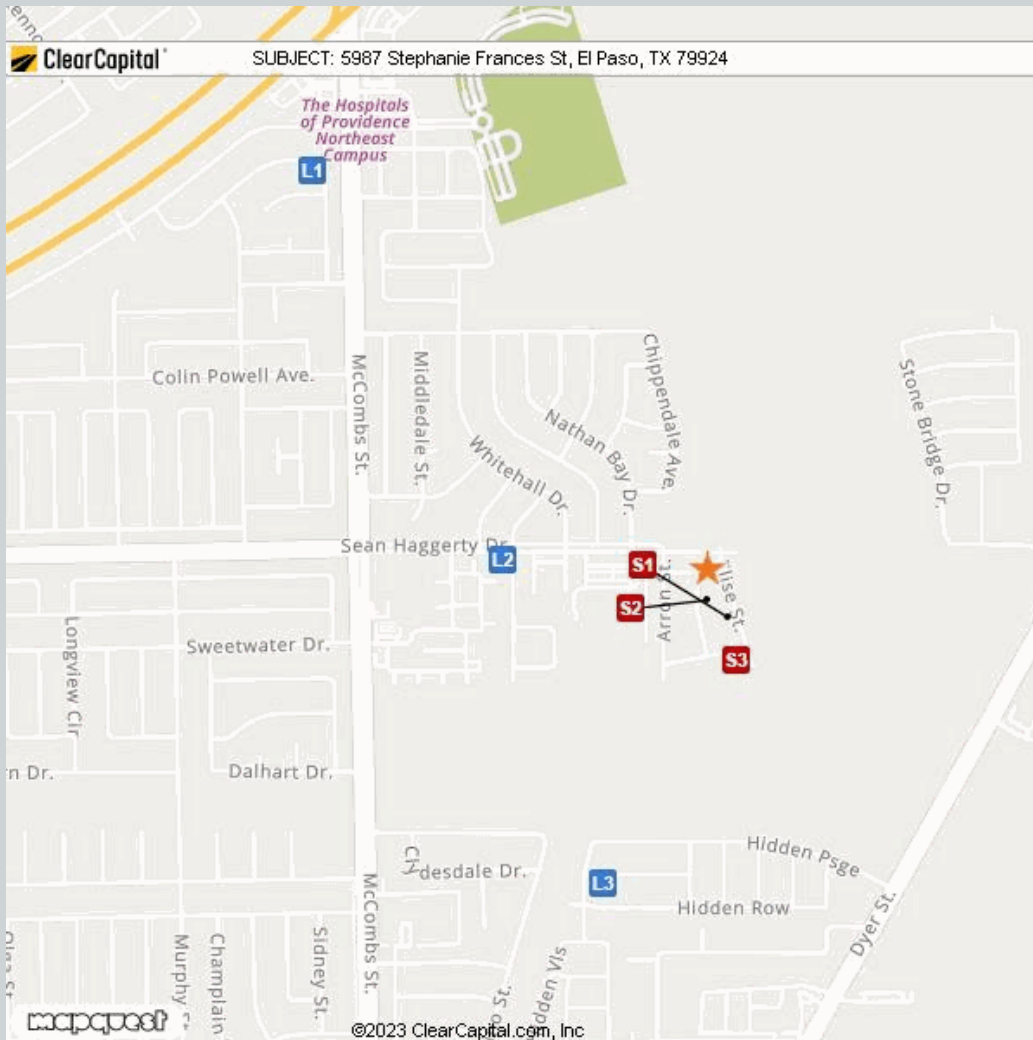
**S3** 5994 Joe Manago St  
El Paso, TX 79924



Front

## ClearMaps Addendum

**Address** ★ 5987 Stephanie Frances Street, El Paso, TX 79924  
**Loan Number** 52837      **Suggested List** \$270,000      **Suggested Repaired** \$280,000      **Sale** \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5987 Stephanie Frances Street, El Paso, TX 79924	--	Parcel Match
L1 Listing 1	5768 Michael P Anderson Ln, El Paso, TX 79934	0.82 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	10837 Walden Pond St, El Paso, TX 79924	0.30 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	6004 Hidden Clove Ct., El Paso, TX 79924	0.48 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	10799 Elise St, El Paso, TX 79924	0.08 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	10814 Adin St, El Paso, TX 79924	0.05 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5994 Joe Manago St, El Paso, TX 79924	0.14 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>	GEORGE MORELAND	<b>Company/Brokerage</b>	eXp Realty
<b>License No</b>	0569607	<b>Address</b>	8719 Echo St EL PASO TX 79904
<b>License Expiration</b>	03/31/2023	<b>License State</b>	TX
<b>Phone</b>	9153731538	<b>Email</b>	grmdos@gmail.com
<b>Broker Distance to Subject</b>	5.50 miles	<b>Date Signed</b>	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.