

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>	11305 Manuel Moreno Drive, El Paso, TX 79934	<b>Order ID</b>	8647625	<b>Property ID</b>	33980020
<b>Inspection Date</b>	03/08/2023	<b>Date of Report</b>	03/08/2023		
<b>Loan Number</b>	52838	<b>APN</b>	S13899900101200		
<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

		Condition Comments
<b>Owner</b>	CWPS CORP,	The property is in average condition. Typical for the area and looks maintained.
<b>R. E. Taxes</b>	\$3,545	
<b>Assessed Value</b>	\$326,144	
<b>Zoning Classification</b>	Residential R3A	
<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

		Neighborhood Comments
<b>Location Type</b>	Urban	Nice northeast neighborhood with all the goods and services to include schools and shopping. Located just of US-54 granting access to easy commuting all around the city.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$165000 High: \$359150	
<b>Market for this type of property</b>	Increased 7 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	11305 Manuel Moreno Drive	5416 Pedro Lucero Dr	5580 Jim Castaneda Dr	11325 Northview Dr.
<b>City, State</b>	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
<b>Zip Code</b>	79934	79934	79934	79934
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.45 <sup>1</sup>	0.29 <sup>1</sup>	1.11 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$349,000	\$294,900	\$299,999
<b>List Price \$</b>	--	\$339,000	\$294,900	\$299,999
<b>Original List Date</b>		02/04/2023	11/07/2022	02/08/2022
<b>DOM · Cumulative DOM</b>	-- · --	32 · 32	121 · 121	8 · 393
<b>Age (# of years)</b>	15	11	12	14
<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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
<b>Style/Design</b>	1 Story Other	2 Stories Other	2 Stories Other	2 Stories Other
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,435	2,558	2,376	2,414
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	4 · 3	4 · 3 · 1	4 · 3
<b>Total Room #</b>	8	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	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>	0.24 acres	0.13 acres	14.00 acres	0.13 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** gorgeous 4 bedroom with 3 bathroom 2 story home located in the desirable Sandstone Ranch subdivision. Features beautiful gated courtyard, an elegant rounded stair case, formal living/dining room, kitchen with granite countertops, stainless steel appliances, ample cabinet space, fireplace. Breakfast area with bay windows. Rounded corners, ceiling fans in all bedrooms and living areas, one bedroom on 1st floor and 3/4 bath. 3 bedrooms upstairs, loft and two balconies, master suite with double doors, wrap-around shower, fireplace, jetted tub, double sinks and a good size walk-in closet. Backyard with covered patio, water fountain, and storage shed. Stained and stamped concrete pathways, reverse osmosis, energy star certified, refrigerated A/C
- Listing 2** Located in Sandstone Ranch Estates it offers formal living/dining combo as you enter, leading back to a nice open floor plan; family room, breakfast area, and kitchen with granite countertops & island with a bonus room next to it; great for an office or play area. Upstairs are all 4 bedrooms, including the master suite with a large sitting room and all other rooms good size. Other great features include refrigerated air & a convenient utility room upstairs. great backyard with spacious patio.
- Listing 3** This community has a park within walking distance from your new home. As you walk in immediately to the left will be your bonus room which can be used for many options. As you enter the living room with high ceilings open to your dining room, and kitchen with an Island and all appliances ready for your home style cooking. Two bedrooms down stairs and one is the large owners suite. Upstairs you will find two more good sized bedrooms and a gigantic loft. Did someone say Solar Panels? YES, you even get solar panels included and paid off. This home is located in a cul de sac and easy access to Fort Bliss

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	11305 Manuel Moreno Drive	5548 Mike Vane Dr	11356 South Ranch Ct	5364 Manuel Puentes Ct.
<b>City, State</b>	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
<b>Zip Code</b>	79934	79934	79934	79934
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.22 <sup>1</sup>	0.82 <sup>1</sup>	0.43 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$295,000	\$297,500	\$320,000
<b>List Price \$</b>	--	\$295,000	\$297,500	\$320,000
<b>Sale Price \$</b>	--	\$295,000	\$316,500	\$330,000
<b>Type of Financing</b>	--	Va	Va	Va
<b>Date of Sale</b>	--	10/14/2022	09/14/2022	11/14/2022
<b>DOM · Cumulative DOM</b>	-- · --	51 · 51	5 · 35	4 · 42
<b>Age (# of years)</b>	15	11	8	13
<b>Condition</b>	Average	Average	Good	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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
<b>Style/Design</b>	1 Story Other	2 Stories Other	1 Story Other	2 Stories Other
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,435	2,422	2,424	2,496
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	5 · 3 · 1	4 · 2 · 1	5 · 3 · 1
<b>Total Room #</b>	8	9	8	9
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	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>	0.24 acres	0.14 acres	0.14 acres	0.14 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$845	-\$9,285	-\$3,965
<b>Adjusted Price</b>	--	\$295,845	\$307,215	\$326,035

\* 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** 5-bedroom, 2.5 bath home located in the desirable Sandstone Ranch neighborhood! This two-story home feature 2,422 sq ft of living space, refrigerated air, office space, open kitchen area to the living room and kitchen granite counter tops. All 5 bedrooms and laundry room are located upstairs, walk in closets in 3 of the bedrooms. Bathrooms include double vanity sinks, master bath features garden tub, shower and granite counter tops. You'll love the easy to maintain front and backyard landscaping and enjoy the partially artificial grass in the backyard year-round. Conveniently located near schools, shopping centers and is just minutes to US-54 and Fort Bliss
- Sold 2** established neighborhood, you have the proximity of shopping, entertainment, medical care and US-54 within minutes. Great floor plan & tons of great perks is what you will find in this young resale. Tons of tile floor downstairs for easy care. High ceilings, shiplap accent wall, stone fireplace with mantel, and neutral color scheme make this turnkey ready home ideal for the pickiest buyer! 3 car garage for those who need extra space. Huge kitchen features 2 pantries, island with long breakfast bar, tons of counterspace, subway tile backsplash, built in desk, 5 burner stove, built in benches and stainless steel appliances. Downstairs bedroom with barn door and 3/4 bath. Huge master has balcony access, his and her vanities, plus separate soaking tub & standup shower. Secondary bedrooms ample and one has a hidden closet play space. Backyard oasis has a wide balcony, outdoor kitchen space, lush yard with fruit trees plus extra concrete
- Sold 3** 5 BEDROOM home (YES 5!) with plenty of space for the entire family! Large master bedroom PLUS 2 mini master suites for your growing teens or extended family. Fireplace located in the master bedroom and one in the living area to get cozy on those cold winter nights. Did I mention Carpet has been replaced for new owners! Two living areas which are great for entertaining with an inviting entry way. Kitchen overlooks family room which includes a wet bar. Home is snuggled in a quiet Cul de sac but still close to shopping, FT Bliss and freeway access.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No reports available at the time of 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>	\$315,000	\$315,000
<b>Sales Price</b>	\$305,000	\$305,000
<b>30 Day Price</b>	\$290,000	--
<b>Comments Regarding Pricing Strategy</b>		
The comparable properties all 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



## Listing Photos

**L1** 5416 Pedro Lucero Dr  
El Paso, TX 79934



Front

**L2** 5580 Jim Castaneda Dr  
El Paso, TX 79934



Front

**L3** 11325 Northview Dr.  
El Paso, TX 79934



Front

## Sales Photos

**S1** 5548 Mike Vane Dr  
El Paso, TX 79934



Front

**S2** 11356 South Ranch Ct  
El Paso, TX 79934



Front

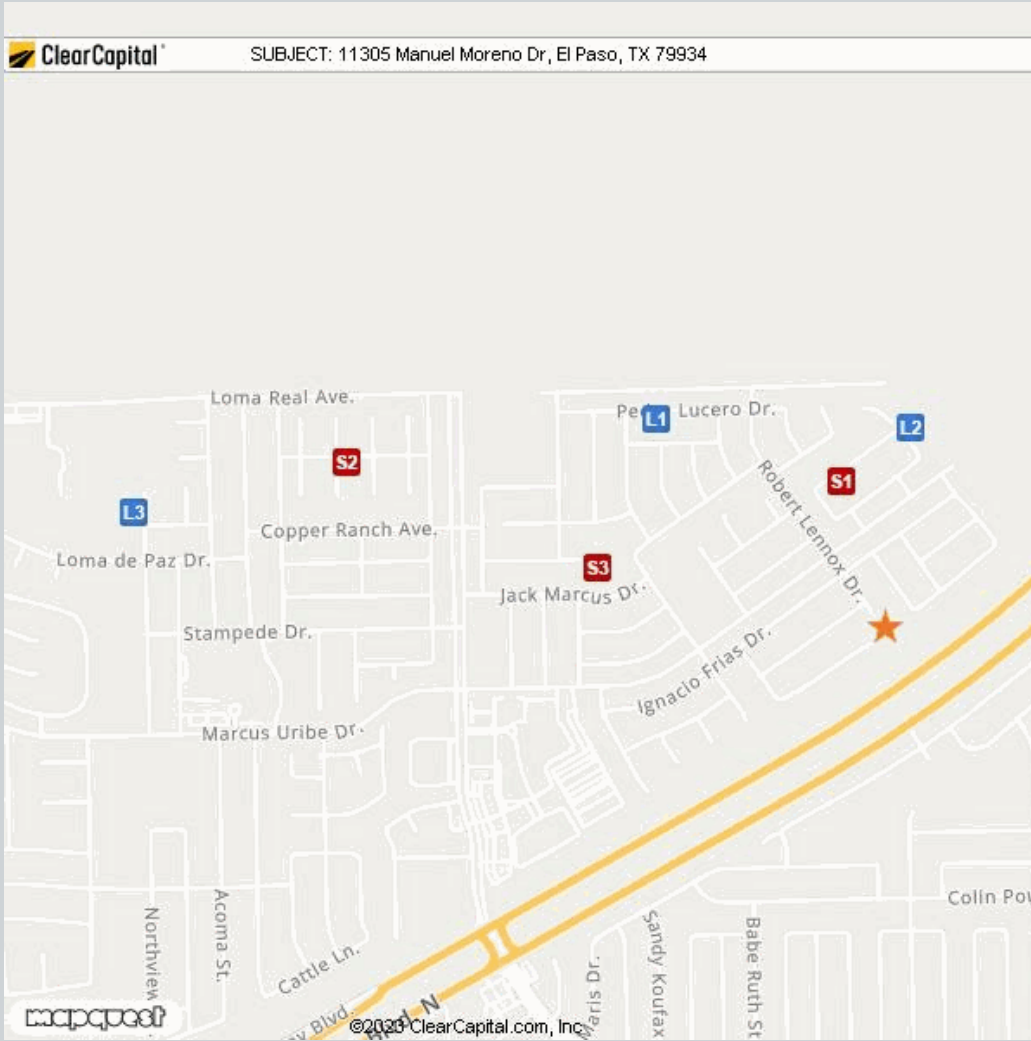
**S3** 5364 Manuel Puentes ct.  
El Paso, TX 79934



Front

## ClearMaps Addendum

**Address** ★ 11305 Manuel Moreno Drive, El Paso, TX 79934  
**Loan Number** 52838      **Suggested List** \$315,000      **Suggested Repaired** \$315,000      **Sale** \$305,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	11305 Manuel Moreno Drive, El Paso, TX 79934	--	Parcel Match
L1 Listing 1	5416 Pedro Lucero Dr, El Paso, TX 79934	0.45 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	5580 Jim Castaneda Dr, El Paso, TX 79934	0.29 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	11325 Northview Dr., El Paso, TX 79934	1.11 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	5548 Mike Vane Dr, El Paso, TX 79934	0.22 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	11356 South Ranch Ct, El Paso, TX 79934	0.82 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5364 Manuel Puentes Ct., El Paso, TX 79934	0.43 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>	5.65 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.