

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	900 Galaxia Drive, El Paso, TX 79928	Order ID	8647625	Property ID	33980278
Inspection Date	03/08/2023	Date of Report	03/09/2023		
Loan Number	52843	APN	684616		
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	ESPINOSA JESUS A	Condition Comments The property is in average condition. Subject is located close to schools and shopping and medical services are with in 2+miles from subject
R. E. Taxes	\$6,079	
Assessed Value	\$187,500	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
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	Stable	
Sales Prices in this Neighborhood	Low: \$142,600 High: \$229,950	
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	900 Galaxia Drive	932 Villa Seca	14221 Sabio	788 Nuevo Desierto
City, State	El Paso, TX	El Paso, TX	El Paso, TX	Horizon City, TX
Zip Code	79928	79928	79928	79928
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.21 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$199,900	\$204,950	\$199,999
List Price \$	--	\$194,900	\$204,950	\$199,999
Original List Date		02/03/2023	02/24/2023	03/02/2023
DOM · Cumulative DOM	-- · --	33 · 34	12 · 13	6 · 7
Age (# of years)	4	4	4	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	1,350	1,268	1,350	1,368
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	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	0.18 acres	0.14 acres	0.15 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** 932 Villa Seca is a one-story home located in the fast-paced and growing community of Horizon, TX. The property offers a spacious and modern living experience with three bedrooms and two bathrooms. The interior of the home features an open floor plan, making it bright and inviting. The kitchen is a cook's dream, with plenty of countertop space and a butcher block island countertop. The space is functional and stylish, perfect for entertaining guests or enjoying a quiet night in. The backyard is a blank canvas, providing endless possibilities for outdoor living space and landscaping. With its open floor plan, functional kitchen, and spacious backyard, this home is an excellent opportunity for anyone looking for a modern and comfortable living experience in a growing community.
- Listing 2** Come see this beautiful diamond located in the growing community of Horizon City. Easy access to I-10, close proximity to schools, shopping stores, restaurants and MORE! Home features 3 bdrm, 2 bath, laundry room, walk in closet, refrigerated air, 2 car garage, has manicured landscaping in both front and back yard for your family to enjoy
- Listing 3** Welcome to the Sub-division of Rancho Desierto Bello! Located in the growing Community of Horizon City! Easy access to I-10, Schools, Shopping Centers, Restaurants and MORE! This beautiful home awaits its new owner! Home is situated on a .16 acre lot. This amazing home features an open floor plan for living and dining leading into the kitchen with all appliances included! Also, Direct access to the spectacular backyard from kitchen that is surrounded by a private fence that features a large patio and gazebo for enjoying and entertaining friends and family under the beautiful Horizon skies

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	900 Galaxia Drive	14544 Escalera	14553 Escalera	14249 Paraiso
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.	--	0.66 ¹	0.66 ¹	0.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$188,000	\$189,000	\$199,950
List Price \$	--	\$188,000	\$189,000	\$199,950
Sale Price \$	--	\$188,000	\$190,000	\$205,000
Type of Financing	--	Va	Fha	Cash
Date of Sale	--	09/23/2022	10/05/2022	10/31/2022
DOM · Cumulative DOM	-- · --	34 · 92	11 · 54	3 · 20
Age (# of years)	4	7	7	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	1,350	1,350	1,350	1,358
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	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	0.18 acres	0.15 acres	0.16 acres	0.15 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	-\$400
Adjusted Price	--	\$188,000	\$190,000	\$204,600

* Sold 3 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** Enjoy this single level home facing west so you can get plenty of shade in backyard. Kitchen has plenty of counter space. Large utility room right off the Kitchen. Zone bedrooms. Open kitchen connecting to dining room and living room
- Sold 2** FABULOUS MOVE IN READY AND WELL MAINTAINED SINLGE LEVEL 3 BEDROOM 2 BATHROOM HOME IN A VERY DESIRABLE NEIGHBORHOOD. MODERN OPEN FLOOR PLAN. MASTER SUITE HAS A WALK IN CLOSET. REFRIGERATED AIR. + LONG TERM SAVINGS ON YOUR ELECTRIC BILL AS THE HOUSE INCLUDES SOLAR PANELS. SPACIOUS 2 CAR GARAGE AND VERY LARGE BACKYARD. HOME SHOWS PRIDE OF OWERSHIP
- Sold 3** Welcome to the desirable subdivision of Rancho Desierto Bello! This home was built in 2020 and features 3 bedrooms, 2 baths and an open floor concept. Kitchen has plenty of countertop and cabinet space.

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 at subject exterior			
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	\$200,000	\$200,000
Sales Price	\$194,200	\$194,200
30 Day Price	\$184,500	--
Comments Regarding Pricing Strategy		
Based on low values and a semi stable market values are close related and only decrease after a 120 mark. The properties chosen for comparables are based on the subject gla size, style and location.		

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



Side



Side



Street



Street

Listing Photos

L1 932 Villa Seca
El Paso, TX 79928



Front

L2 14221 Sabio
El Paso, TX 79928



Front

L3 788 Nuevo Desierto
Horizon City, TX 79928



Front

Sales Photos

S1 14544 Escalera
El Paso, TX 79928



Front

S2 14553 Escalera
El Paso, TX 79928



Front

S3 14249 Paraiso
El Paso, TX 79928



Front

ClearMaps Addendum

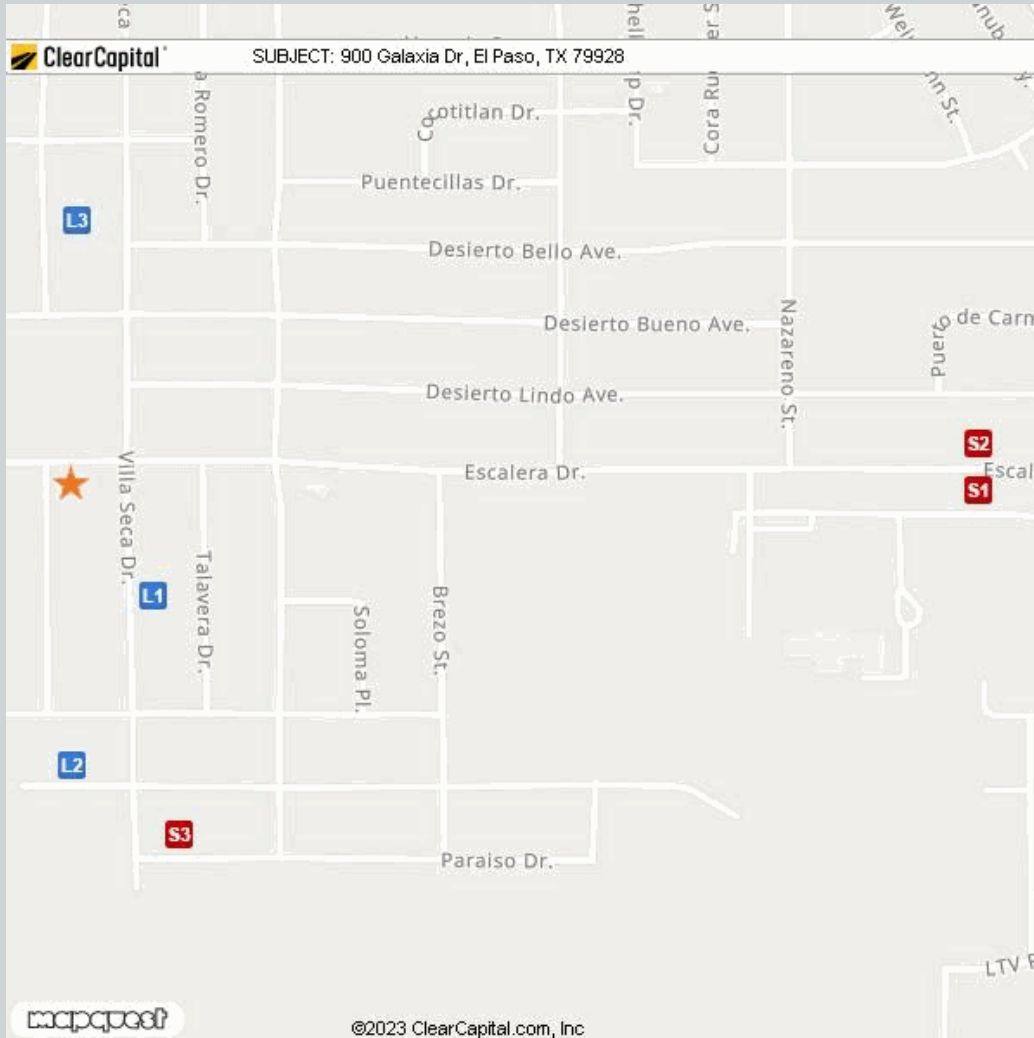
Address ★ 900 Galaxia Drive, El Paso, TX 79928

Loan Number 52843

Suggested List \$200,000

Suggested Repaired \$200,000

Sale \$194,200



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	900 Galaxia Drive, El Paso, TX 79928	--	Parcel Match
L1 Listing 1	932 Villa Seca, El Paso, TX 79928	0.10 Miles ¹	Parcel Match
L2 Listing 2	14221 Sabio, El Paso, TX 79928	0.21 Miles ¹	Parcel Match
L3 Listing 3	788 Nuevo Desierto, El Paso, TX 79928	0.19 Miles ¹	Parcel Match
S1 Sold 1	14544 Escalera, El Paso, TX 79928	0.66 Miles ¹	Parcel Match
S2 Sold 2	14553 Escalera, El Paso, TX 79928	0.66 Miles ¹	Parcel Match
S3 Sold 3	14249 Paraiso, El Paso, TX 79928	0.27 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	11.53 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.