

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	1633 White Mountain Way, Princeton, TEXAS 75407	Order ID	8958699	Property ID	34660608
Inspection Date	10/06/2023	Date of Report	10/07/2023		
Loan Number	53128	APN	R1144801600101		
Borrower Name	Catamount Properties 2018 LLC	County	Collin		

Tracking IDs					
Order Tracking ID	10.04.23 Citi-CS BPO Request	Tracking ID 1	10.04.23 Citi-CS BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Catamount Properties 2018 Llc	Subject did not appear to have any damage or necessary repair to structure from drive by. Roof did not have any noticeable missing or curled shingles and facia appeared to be in tact. Interior of structure unknown from drive by. Landscaping appeared to be maintained.
R. E. Taxes	\$3,292	
Assessed Value	\$205,458	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Lockbox)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	Legacy Southwest Property Management 214-705-1615	
Association Fees	\$380 / Year (Other: Parks)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subject is located in Park Trails subdivision located in the suburb town of Princeton which is north east of the Dallas metroplex. This area appears to attract first time home buyers.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$290,000 High: \$405,000	
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	1633 White Mountain Way	1805 Big Delta Street	1200 Pampa Grass Drive	1115 Monaco Drive
City, State	Princeton, TEXAS	Princeton, TX	Princeton, TX	Princeton, TX
Zip Code	75407	75407	75407	75407
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.41 ¹	0.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$395,000	\$420,000	\$396,000
List Price \$	--	\$375,000	\$395,000	\$396,000
Original List Date		08/08/2023	07/13/2023	09/26/2023
DOM · Cumulative DOM	-- · --	60 · 60	84 · 86	10 · 11
Age (# of years)	5	11	7	7
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	2 Stories Trad	2 Stories Trad	2 Stories Trad	2 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	2,703	2,475	2,620	2,642
Bdrm · Bths · ½ Bths	5 · 2 · 1	4 · 2 · 1	5 · 2 · 1	5 · 2 · 1
Total Room #	7	6	7	7
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	0.163 acres	0.140 acres	0.237 acres	0.128 acres
Other	--	\$2500 carpet allowance	Active Option Contract	--

* Listing 3 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 4-bedroom, 2.5-bath in the same subdivision as subject. Less GLA than subject and one less bedroom. Seller is offering a 2500.00 carpet allowance with acceptable offer

Listing 2 5 bedroom, 3 bath, home with a spacious living space in an adjoining subdivision to subject. Similar age, same bedroom/bath count, Less GLA than subject.

Listing 3 Interior Paint; All New SPC Flooring in living room, master bedroom, and all upstairs; New Sod Grass in the backyard. 5 bedrooms and 2.5 bathroom count in adjoining subdivision. Less GLA than subject.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1633 White Mountain Way	1809 Hot Springs Way,	1112 Meadow Side Drive	1900 Prairie View Drive
City, State	Princeton, TEXAS	Princeton, TX	Princeton, TX	Princeton, TX
Zip Code	75407	75407	75407	75407
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.20 ¹	0.77 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$439,900	\$389,900	\$400,000
List Price \$	--	\$419,000	\$389,900	\$400,000
Sale Price \$	--	\$405,000	\$389,900	\$395,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/21/2023	08/18/2023	08/31/2023
DOM · Cumulative DOM	-- · --	76 · 107	62 · 65	12 · 63
Age (# of years)	5	5	5	7
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	2 Stories Trad	2 Stories Trad	2 Stories Trad	2 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	2,703	2,703	2,602	2,589
Bdrm · Bths · ½ Bths	5 · 2 · 1	5 · 2 · 1	5 · 2 · 1	5 · 2 · 1
Total Room #	7	7	7	7
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	0.163 acres	0.127 acres	0.111 acres	0.141 acres
Other	--	--	1500 Seller Concessions	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$405,000	\$389,900	\$395,000

* Sold 1 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** 5-bed, 2.5-bath house with a new roof. This lovely house features an open-concept floor plan. Same subdivision as subject. Same GLA as subject. Possibly same model/floorplan as subject.
- Sold 2** 5 bedroom, 2.5 bathroom home in adjoining subdivision as subject. Less GLA and same age as subject. Similar features as subject..
- Sold 3** 5 bedroom, 2.5 baths same as subject in adjoining subdivision. Less GLA than subject, similar features, similar age.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	eXp Realty LLC	Subject is currently listed for sale in MLS					
Listing Agent Name	Wes Houx						
Listing Agent Phone	419-234-5222						
# 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
07/07/2023	\$419,900	09/14/2023	\$389,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$400,000	\$400,000
Sales Price	\$390,000	\$390,000
30 Day Price	\$390,000	--
Comments Regarding Pricing Strategy		
Mortgage rates rose this week due to recent market data. Sales of homes appeared to shrink slightly in response to the inflation rate. Expanded search to adjoining subdivisions to find comps closer in similarity to subject. Suggested price is reflected in this information.		

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



Street

Listing Photos

L1 1805 Big Delta Street
Princeton, TX 75407



Front

L2 1200 Pampa Grass Drive
Princeton, TX 75407



Front

L3 1115 Monaco Drive
Princeton, TX 75407



Front

Sales Photos

S1 1809 Hot Springs Way,
Princeton, TX 75407



Front

S2 1112 Meadow Side Drive
Princeton, TX 75407



Front

S3 1900 Prairie View Drive
Princeton, TX 75407



Dining Room

ClearMaps Addendum

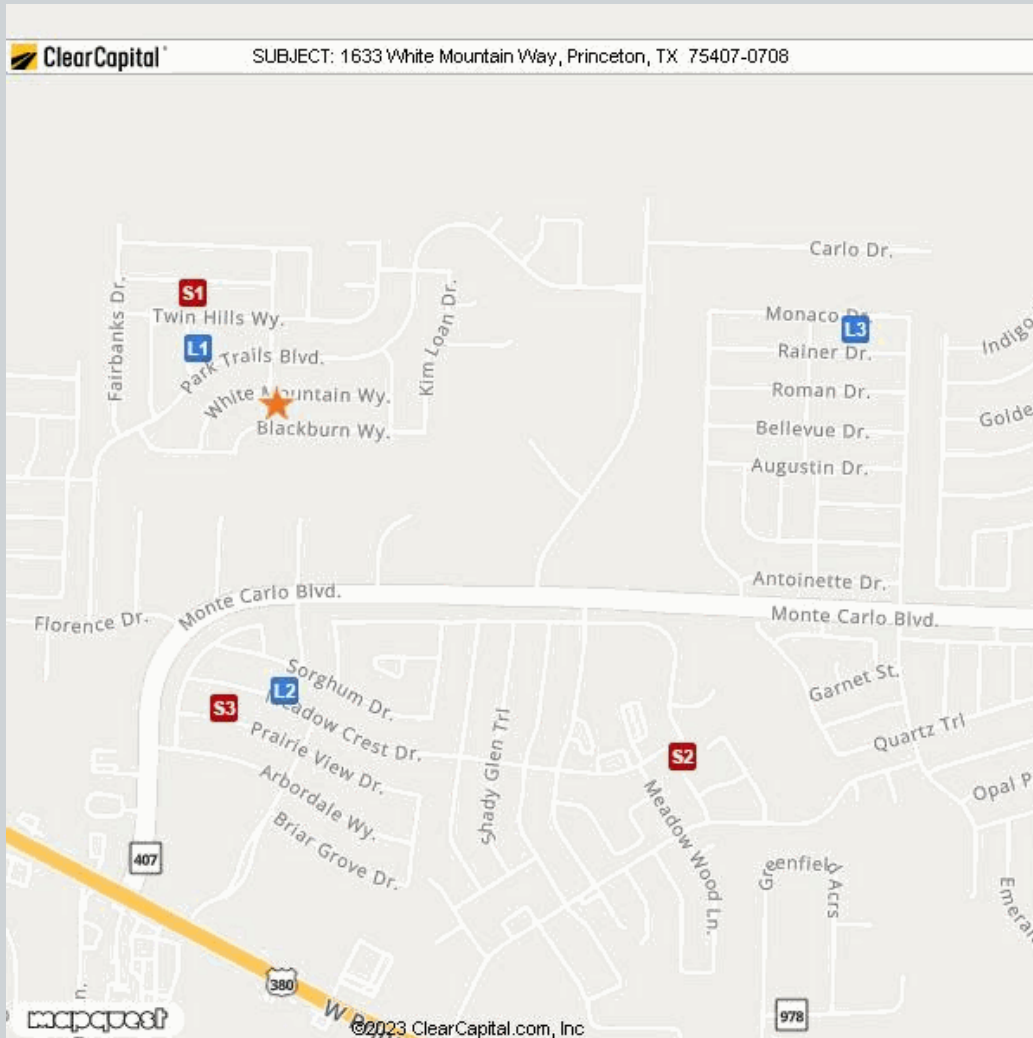
Address ★ 1633 White Mountain Way, Princeton, TEXAS 75407

Loan Number 53128

Suggested List \$400,000

Suggested Repaired \$400,000

Sale \$390,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1633 White Mountain Way, Princeton, Texas 75407	--	Parcel Match
L1 Listing 1	1805 Big Delta Street, Princeton, TX 75407	0.14 Miles ¹	Parcel Match
L2 Listing 2	1200 Pampa Grass Drive, Princeton, TX 75407	0.41 Miles ¹	Parcel Match
L3 Listing 3	1115 Monaco Drive, Princeton, TX 75407	0.84 Miles ¹	Parcel Match
S1 Sold 1	1809 Hot Springs Way,, Princeton, TX 75407	0.20 Miles ¹	Parcel Match
S2 Sold 2	1112 Meadow Side Drive, Princeton, TX 75407	0.77 Miles ¹	Parcel Match
S3 Sold 3	1900 Prairie View Drive, Princeton, TX 75407	0.44 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.

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 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.

Report Instructions - cont.

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	Mary Travis	Company/Brokerage	Fathom Realty
License No	0371292	Address	7112 Chase Oaks Blvd Plano TX 75025
License Expiration	08/31/2025	License State	TX
Phone	2147898935	Email	travishomes4sale@hotmail.com
Broker Distance to Subject	12.56 miles	Date Signed	10/07/2023

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.