

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	4948 Adrian Campos Street, El Paso, TX 79938	Order ID	8685142	Property ID	34076777
Inspection Date	04/05/2023	Date of Report	04/06/2023		
Loan Number	53137	APN	640125		
Borrower Name	Catamount Properties 2018 LLC	County	El Paso		

Tracking IDs					
Order Tracking ID	04.05.23 BPO	Tracking ID 1	04.05.23 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	HAYES SHERKELLA	Condition Comments The property is in average condition from the exterior. Subject is close to schools, parks and shopping centers
R. E. Taxes	\$6,890	
Assessed Value	\$237,925	
Zoning Classification	residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(door and window closed)	
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 on styles of homes, 1 and 2stories. The area is close to schools, parks and shopping centers
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$155,000 High: \$375,950	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4948 Adrian Campos Street	4921 Adrian Campos	4617 Lolo Caldera	12244 Desert Snow
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79938	79938	79938	79938
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.60 ¹	1.29 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$275,000	\$231,950	\$280,000
List Price \$	--	\$275,000	\$231,950	\$280,000
Original List Date		03/24/2023	03/28/2023	03/29/2023
DOM · Cumulative DOM	-- · --	12 · 13	8 · 9	6 · 8
Age (# of years)	7	9	14	4
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 contemp	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	2,109	1,940	1,850	1,877
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2	4 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	0.12 acres	0.19 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.

Current Listings - Cont.

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

- Listing 1** Beautiful single level home minutes from Joe Battle, Montana, shopping, schools and Ft Bliss. This home features 4 spacious bedrooms, 2.5 baths, great room, dining room, breakfast bar at kitchen with a butler's pantry, stainless steel appliances includes a refrigerator, microwave and stove and front landscape
- Listing 2** SUPER GREAT LOCATION 4 BEDROOMS 2 BATHROOMS SUPER CLEAN, FRESHLY PAINTED. NEW FLOORS, STAINLESS STEEL APPLIANCES GREAT LOCATION CLOSE TO EAT. NEARBY WALMART, MOVIE THEATER, SCHOOLS, LOOP 375 AND FORT BLISS. RV PARKING CORNER LOT
- Listing 3** Beautifully, well-kept like new Pointe Homes resale with 4 bedrooms and 2 bathrooms is ready for you. High ceilings in the living room welcome your guests. The large kitchen with generous island and countertop space gives you room to create and entertain. Make sure you take note of the up-lighting in the living room that sets the mood for nights in. You enter from the garage into the laundry room giving you a place to leave your 'stuff' before coming in the home. All of the bedrooms are at the back of the house including the primary bedroom with large walk-in closet and private bathroom

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4948 Adrian Campos Street	3117 Randall Joseph	14462 Fernando Zubia	4932 Adrian Campos
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79938	79938	79938	79938
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.22 ¹	0.04 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$295,000	\$274,999	\$230,000
List Price \$	--	\$285,950	\$264,999	\$230,000
Sale Price \$	--	\$286,000	\$270,000	\$223,000
Type of Financing	--	Va	Va	Cash
Date of Sale	--	12/01/2022	02/08/2023	01/31/2023
DOM · Cumulative DOM	-- · --	12 · 50	16 · 86	22 · 36
Age (# of years)	7	4	6	9
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 contemp	1 Story ranch	2 Stories contemp	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	2,109	2,006	2,444	1,730
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	3 · 2
Total Room #	7	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	0.11 acres	0.14 acres	0.11 acres	0.12 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,075	-\$8,375	+\$13,225
Adjusted Price	--	\$291,075	\$261,625	\$236,225

* 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 home is simply a jewel! Every inch of it inside and out. As you enter this home you are greeted by a welcoming foyer leading into an open floorplan. This home offers 3 very nice size bedrooms, 2.5 baths, tech center, large laundry room with rich dark cabinets and shelves, beautiful kitchen with dark cabinets to compliment the granite counter tops and kitchen backsplash, stainless steel appliances and a oversized island that is open to the dining and family room. The family room leads out to a quiet and relaxing back yard; beautifully landscaped with a small rock outlined garden to compliment the patio view. Pictures or words cannot describe how beautiful this home is. comparable is inferior on gla/ adjustment (+\$2575) comparable is inferior on room count/ adjustment (+\$2500)
- Sold 2** This beautiful Carefree Homes resale is located in Tres Suenos right off on Montana in the Far East. Offering over 2300 square feet of livable space, 4 bedrooms, 2.5 bathrooms, dual living and dining areas, as well as a loft upstairs. The kitchen has granite countertops and stainless steel appliances. Backyard is totally landscaped with a shed, pergola and artificial turf, and is ready for all of your entertaining purposes. Home is also equipped with paid off solar panels comparable is superior on gla/ adjustment (-\$8375) comparable is equal on room count
- Sold 3** Cozy Three-bedroom Two full bath single story property in Tres Suenos neighborhood. Refrigerated Air Conditioning, double car garage, low maintenance front and back yards. Granite countertops in kitchen, laundry room with washer and dryer, refrigerator conveys. Spacious master bedroom with a separate tub and shower and walk-in closet. Home is located minutes from East Bliss, Loop 375 and Montana Avenue and Zaragoza. All grade level schools within minute comparable is inferior on gla/ adjustment (+\$9475) comparable is inferior on room count/ adjustment (+\$3750)

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				at the time of exterior inspection there were no active mls and no sale post			
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	\$267,000	\$267,000
Sales Price	\$263,000	\$263,000
30 Day Price	\$250,000	--
Comments Regarding Pricing Strategy		
Comp is in similar in condition when compared to the subject Based on low values and a semi stable market values are close related and only decrease after a 120 mark		

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 4921 ADRIAN CAMPOS
El Paso, TX 79938



Front

L2 4617 Lolo Caldera
El Paso, TX 79938



Front

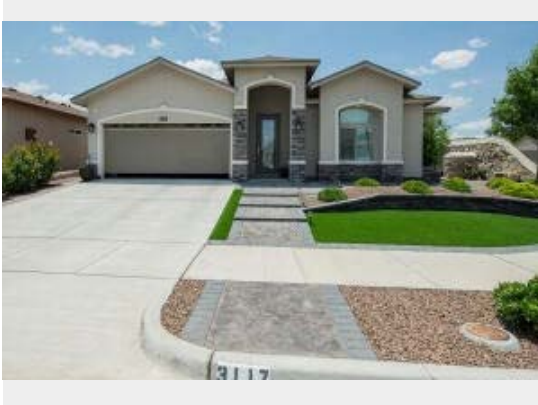
L3 12244 Desert Snow
El Paso, TX 79938



Front

Sales Photos

S1 3117 Randall Joseph
El Paso, TX 79938



Front

S2 14462 Fernando Zubia
El Paso, TX 79938



Front

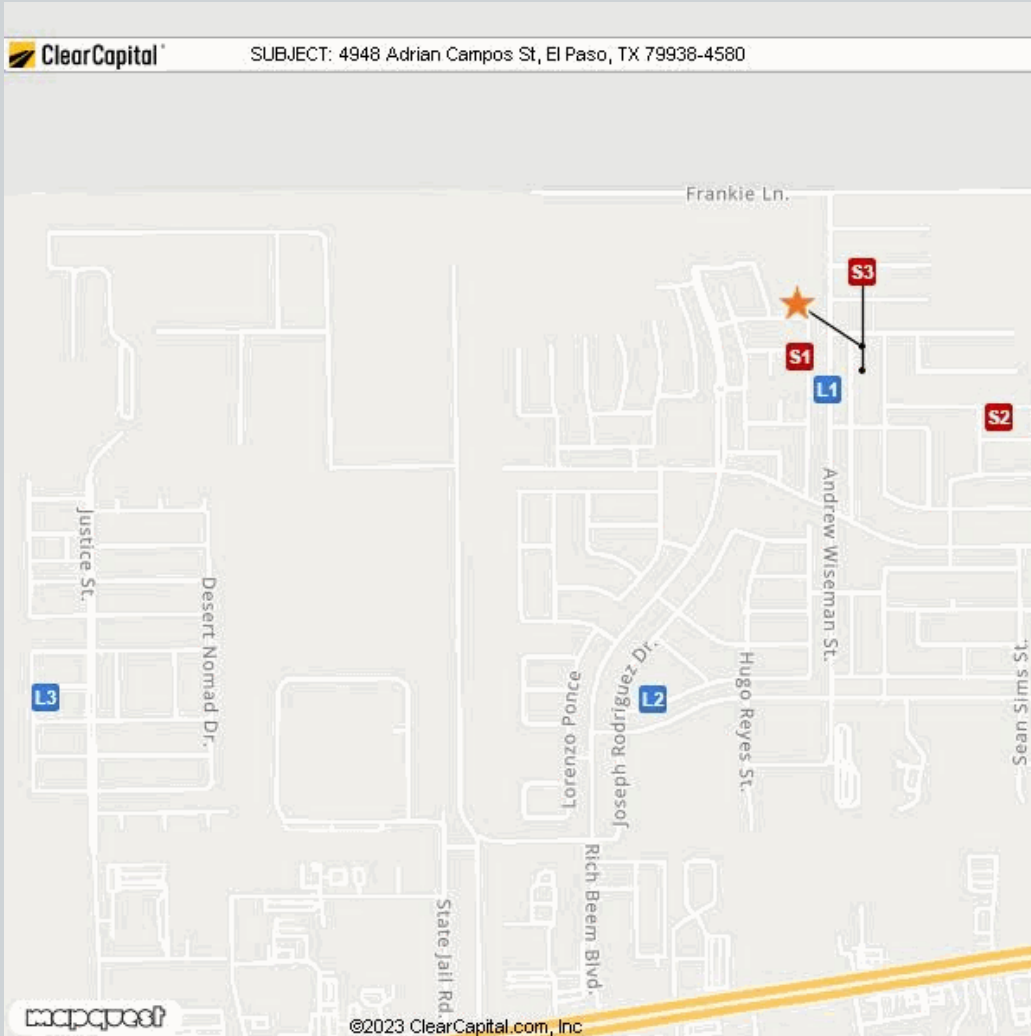
S3 4932 Adrian Campos
El Paso, TX 79938



Front

ClearMaps Addendum

Address ★ 4948 Adrian Campos Street, El Paso, TX 79938
Loan Number 53137 **Suggested List** \$267,000 **Suggested Repaired** \$267,000 **Sale** \$263,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4948 Adrian Campos Street, El Paso, TX 79938	--	Parcel Match
L1 Listing 1	4921 Adrian Campos, El Paso, TX 79938	0.08 Miles ¹	Parcel Match
L2 Listing 2	4617 Lolo Caldera, El Paso, TX 79938	0.60 Miles ¹	Parcel Match
L3 Listing 3	12244 Desert Snow, El Paso, TX 79938	1.29 Miles ¹	Parcel Match
S1 Sold 1	3117 Randall Joseph, El Paso, TX 79938	0.09 Miles ¹	Parcel Match
S2 Sold 2	14462 Fernando Zubia, El Paso, TX 79938	0.22 Miles ¹	Parcel Match
S3 Sold 3	4932 Adrian Campos, El Paso, TX 79938	0.04 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.

Report Instructions - cont.

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.

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	6.77 miles	Date Signed	04/06/2023

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.