

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	5309 Northridge Boulevard, Fort Worth, TX 76180	Order ID	8723839	Property ID	34155994
Inspection Date	05/04/2023	Date of Report	05/04/2023		
Loan Number	53449	APN	01962086		
Borrower Name	Catamount Properties 2018 LLC	County	Tarrant		

Tracking IDs					
Order Tracking ID	05.03.23 BPO Request	Tracking ID 1	05.03.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	MICKEY W BIGGS	Condition Comments	
R. E. Taxes	\$154	Subject appears in average condition with only typical wear and tear visible and no areas of defect or damage observed; Landscaping is maintained and compliments the exterior; Subject conforms well with the neighborhood and exhibits typical curb appeal; The quality and type of the construction matches the build trends of this area;	
Assessed Value	\$161,383		
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	
Local Economy	Slow	Established neighborhood located in a mature but still expanding part of the city; This area is comprised of both older and newer homes with varying degrees of build quality and features; Homes built within the same relative time frame conform to each other but not in general as a neighborhood; Older properties are much smaller in footprint located on lots that are much larger in size following the eras build trends in design and construction quality; An abundance of mature trees line the properties providing good character and desirability; Area contains places of worship, schools, parks, rec...	
Sales Prices in this Neighborhood	Low: \$190000 High: \$375000		
Market for this type of property	Decreased 12 % in the past 6 months.		
Normal Marketing Days	<180		

Neighborhood Comments

Established neighborhood located in a mature but still expanding part of the city; This area is comprised of both older and newer homes with varying degrees of build quality and features; Homes built within the same relative time frame conform to each other but not in general as a neighborhood; Older properties are much smaller in footprint located on lots that are much larger in size following the eras build trends in design and construction quality; An abundance of mature trees line the properties providing good character and desirability; Area contains places of worship, schools, parks, recreation centers, shopping and retail with access to major interstates;

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	5309 Northridge Boulevard	5665 Whitley Road	7704 Brandi Place	5636 Macrae Street
City, State	Fort Worth, TX	Haltom City, TX	North Richland Hills, TX	Haltom City, TX
Zip Code	76180	76148	76182	76148
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.59 ¹	1.51 ¹	2.78 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$220,000	\$239,900	\$240,000
List Price \$	--	\$220,000	\$239,900	\$240,000
Original List Date		04/27/2023	04/21/2023	04/04/2023
DOM · Cumulative DOM	-- · --	6 · 7	5 · 13	10 · 30
Age (# of years)	42	40	39	53
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,156	1,192	1,059	1,248
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	2 · 2	3 · 2
Total Room #	6	5	5	8
Garage (Style/Stalls)	Carport 1 Car	Attached 1 Car	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	0.10 acres	.165 acres	.124 acres	.196 acres
Other	--	--	--	--

* 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 Listing is the most comparable in number of rooms, size, curb appeal, and age; Dissimilar in garage type and bathroom count;

Listing 2 Listing is the most comparable in age, number of rooms, and size; Dissimilar in garage capacity and bedroom count and garage type;

Listing 3 Listing is the most comparable in views, build quality, size and number of rooms; Dissimilar in garage type;

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5309 Northridge Boulevard	5621 Galway Ln	6913 Sierra Drive	5714 Westchase Drive
City, State	Fort Worth, TX	North Richland Hills, TX	North Richland Hills, TX	North Richland Hills, TX
Zip Code	76180	76180	76180	76180
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.45 ¹	1.37 ¹	1.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$277,700	\$249,900	\$225,000
List Price \$	--	\$255,500	\$235,000	\$235,000
Sale Price \$	--	\$255,500	\$235,000	\$235,000
Type of Financing	--	Cash	Conv	Conv
Date of Sale	--	01/17/2023	02/10/2023	09/07/2022
DOM · Cumulative DOM	-- · --	45 · 45	37 · 63	1 · 22
Age (# of years)	42	52	39	40
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,156	1,290	1,164	1,150
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	2 · 2
Total Room #	6	7	8	6
Garage (Style/Stalls)	Carport 1 Car	Attached 2 Car(s)	Carport 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.19 acres	.103 acres	.104 acres
Other	--	--	--	--
Net Adjustment	--	-\$13,000	-\$3,000	+\$6,000
Adjusted Price	--	\$242,500	\$232,000	\$241,000

* 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** Listing is the most comparable in size, number of rooms, age and build quality; Adjustments for dissimilar bedroom count and garage type;
- Sold 2** Listing is the most comparable in location, age, number of rooms, size and build quality; Adjustments for dissimilar garage capacity;
- Sold 3** Listing is the most comparable in construction quality, age, number of rooms and size; Adjustments for dissimilar bedroom count and garage type;

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No listing or sales information available in either the MLS or public records.			
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	\$240,000	\$240,000
Sales Price	\$232,000	\$232,000
30 Day Price	\$225,000	--
Comments Regarding Pricing Strategy		
<p>A limited number of sold comparable listings and no active listings were available within a 1 mile radius even after expanding the search criteria as follows: SqFt is 900 to 1400, Year Built is 1970 to 1990 and Search Date is 05/04/2023 to 05/03/2022. As a result, it was necessary to expand the search radius beyond 1 mile in order to return the needed number of results. The final price point was determined by a carefully calculated solution between the current and sold listings with the greatest weight placed on those sold and active listings most similar in features and proximity. The variance in values was relatively modest while there appears to be a downward trend. Due to the fact that values are falling and most of the sold listings days on the market are within what's typical for this area, the final valuation will reflect a less aggressive value. The final valuation is for a fair market value set to encourage the requested marketing period for this area.</p>		

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 5665 Whitley Road
Haltom City, TX 76148



Front

L2 7704 Brandi Place
North Richland Hills, TX 76182



Front

L3 5636 Macrae Street
Haltom City, TX 76148



Front

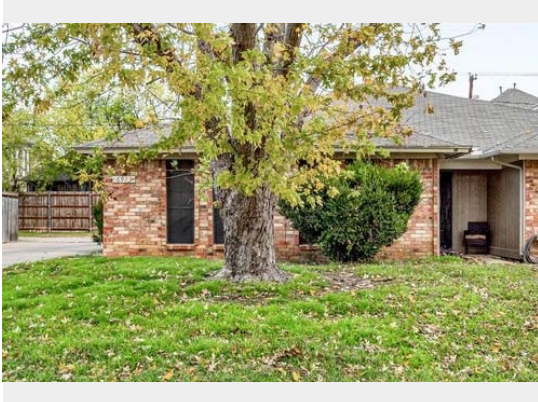
Sales Photos

S1 5621 Galway Ln
North Richland Hills, TX 76180



Front

S2 6913 Sierra Drive
North Richland Hills, TX 76180



Front

S3 5714 Westchase Drive
North Richland Hills, TX 76180



Front

ClearMaps Addendum

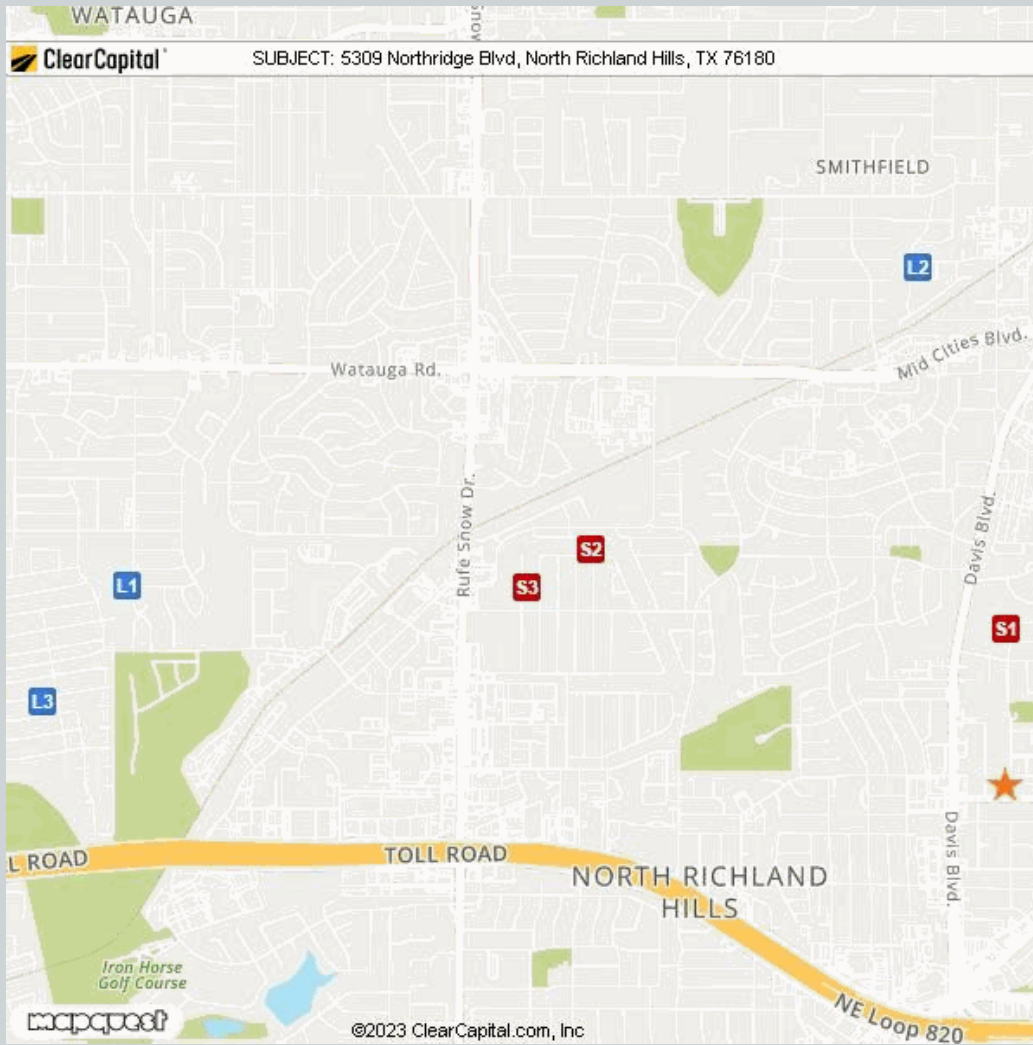
Address ★ 5309 Northridge Boulevard, Fort Worth, TX 76180

Loan Number 53449

Suggested List \$240,000

Suggested Repaired \$240,000

Sale \$232,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5309 Northridge Boulevard, Fort Worth, TX 76180	--	Parcel Match
L1 Listing 1	5665 Whitley Road, Fort Worth, TX 76148	2.59 Miles ¹	Parcel Match
L2 Listing 2	7704 Brandi Place, North Richland Hills, TX 76182	1.51 Miles ¹	Parcel Match
L3 Listing 3	5636 Macrae Street, Fort Worth, TX 76148	2.78 Miles ¹	Parcel Match
S1 Sold 1	5621 Galway Ln, North Richland Hills, TX 76180	0.45 Miles ¹	Parcel Match
S2 Sold 2	6913 Sierra Drive, North Richland Hills, TX 76180	1.37 Miles ¹	Parcel Match
S3 Sold 3	5714 Westchase Drive, North Richland Hills, TX 76180	1.49 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	LaToya Flanigan	Company/Brokerage	Avid Real Estate, LLC
License No	533322	Address	4405 Huntsman Ridge Lane arlington TX 76005
License Expiration	04/30/2024	License State	TX
Phone	8173718692	Email	support@myavidre.com
Broker Distance to Subject	8.09 miles	Date Signed	05/04/2023

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.