

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	632 Angela Lane, Anthony, TX 79821	Order ID	8723839	Property ID	34156160
Inspection Date	05/04/2023	Date of Report	05/04/2023		
Loan Number	53474	APN	252532		
Borrower Name	Catamount Properties 2018 LLC	County	El Paso		

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	PEREZ GREGORY & JANET M	Condition Comments	
R. E. Taxes	\$4,775	Subject is located in a rural area. There are few amenities nearby. The property is in average condition. Subject is close to schools, parks and shopping centers about 4miles	
Assessed Value	\$186,284		
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	Rural	Neighborhood Comments	
Local Economy	Stable	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	
Sales Prices in this Neighborhood	Low: \$185,000 High: \$237,000		
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	632 Angela Lane	2046 Dreamlight	2104 Near Point	7413 Eagle Vista
City, State	Anthony, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79821	79911	79911	79911
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	5.99 ¹	5.88 ¹	5.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$312,500	\$359,000	\$284,500
List Price \$	--	\$312,500	\$359,000	\$284,500
Original List Date		04/02/2023	05/03/2023	02/06/2023
DOM · Cumulative DOM	-- · --	32 · 32	1 · 1	31 · 87
Age (# of years)	10	10	8	5
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	2 Stories contemp	2 Stories contemp	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,554	2,022	2,022	1,822
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	7	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	0.14 acres	0.13 acres	0.23 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** Highly desirable Desert Springs neighborhood. You will enjoy the bright, open floor plan, kitchen complete with granite counter tops, stainless steel appliances with plenty of cabinet and counter space for entertaining. Spacious living-room to relax. The master bedroom is downstairs with large walk-in closet, spacious master bath with double vanities, separate shower and garden tub. Stroll upstairs, there you will find 2 additional bedrooms with full bath and a loft. Beautiful mountain views and home is near walking and mountain trails, hospital, shopping centers and quick access to I-10, 375, and Fort Bliss.
- Listing 2** This beautiful 2-story home is situated in the desirable Enchanted Hills subdivision. It features 3 bedrooms, 2.5 bathrooms, a media room or 2nd living area, and a loft, with a 2-car garage for your convenience. The open-concept floor plan features a spacious living and dining area, as well as a modern kitchen, perfect for entertaining guests. The master bedroom is conveniently located downstairs, while the secondary bedrooms are located upstairs. The home is situated on a sizable lot and features a covered patio with a gazebo, complete with lighting and ceiling fans, creating a comfortable outdoor living space. Additionally, the property offers RV parking on the side.
- Listing 3** Beautifully maintained single level home with a light and bright open floorplan. Spacious living area open to an inviting dining area and a Chef's dream kitchen with granite, gas stove, loads of cabinetry, pantry and a breakfast bar. Zoned master suite with separate garden tub, shower, double sinks and walk in closet. 2 secondary bedrooms off of front entry sharing a full hall bath. Mud room with built ins and DAG. Backyard with covered patio, stamped concrete and planter area. Solar panels as well.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	632 Angela Lane	976 Desert Sage	637 Bell Gordon	601 Angela
City, State	Anthony, TX	Anthony, TX	Anthony, TX	Anthony, TX
Zip Code	79821	79821	79821	79821
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.36 ¹	0.08 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$258,000	\$214,950	\$179,950
List Price \$	--	\$258,000	\$214,950	\$179,950
Sale Price \$	--	\$246,000	\$218,000	\$185,000
Type of Financing	--	Va	Fha	Cash
Date of Sale	--	01/25/2023	12/28/2022	12/30/2022
DOM · Cumulative DOM	-- · --	110 · 151	7 · 43	8 · 29
Age (# of years)	10	6	10	14
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	Adverse ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories contemp	2 Stories contemp	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,554	1,684	1,590	1,506
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	7	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	0.14 acres	0.27 acres	0.14 acres	0.17 acres
Other	--	--	--	--
Net Adjustment	--	-\$750	+\$1,600	+\$4,350
Adjusted Price	--	\$245,250	\$219,600	\$189,350

* 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** Desert Oaks Estates! Come, see and fall in love with this unique beautiful two-story home conveniently located with easy access to I-10 and access the freeway. No neighbors behind! This home features 3 bedrooms, 3 baths, master bedroom downstairs, spacious loft, double garage, shutters, solar panels (will be paid off by seller at closing), water softener, granite counter tops in kitchen, walk-in closets, ceramic tile throughout, and much more comparable is inferior in room count/ Adj \$2500 comparable is superior in gla/ Adj -\$3250
- Sold 2** Beautiful home for sale featuring 3 bedrooms, 2 bathrooms, an open concept floor plan, high ceilings, extra lighting New shingles installed 4 months ago and Solar panels paid off, comparable is inferior in room count/ Adj \$2500 comparable is superior in gla/ Adj -\$900
- Sold 3** This home is located in a quiet and safe neighborhood, with gorgeous views of the Franklin mountains! Pride off ownership shows throughout, This beautiful home features 3 spacious bedrooms with 2 bathrooms, open floor plan with large kitchen island that allows you to cook a meal, while still enjoying entertaining the family in the living room. This home also features a spacious fully renovated back yard with a outdoor porch, ceiling fans comparable is inferior in room count/ Adj \$3150 comparabl is inferior in gla/ Adj \$1200

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				At the time of inspection there were no sale post and no active mls			
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	\$318,600	\$318,600
Sales Price	\$218,000	\$218,000
30 Day Price	\$207,000	--
Comments Regarding Pricing Strategy		
Based on low values and a semi stable market values are close related and only decrease after a 120 mark Comp is in similar in condition when compared to the subject Due to very limited listing comparables had to expand away from the subject 5+miles and gla is differ from the subject		

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 2046 DREAMLIGHT
El Paso, TX 79911



Front

L2 2104 Near Point
El Paso, TX 79911



Front

L3 7413 EAGLE VISTA
El Paso, TX 79911



Front

Sales Photos

S1 976 DESERT SAGE
Anthony, TX 79821



Front

S2 637 BELL GORDON
Anthony, TX 79821



Front

S3 601 ANGELA
Anthony, TX 79821



Front

ClearMaps Addendum

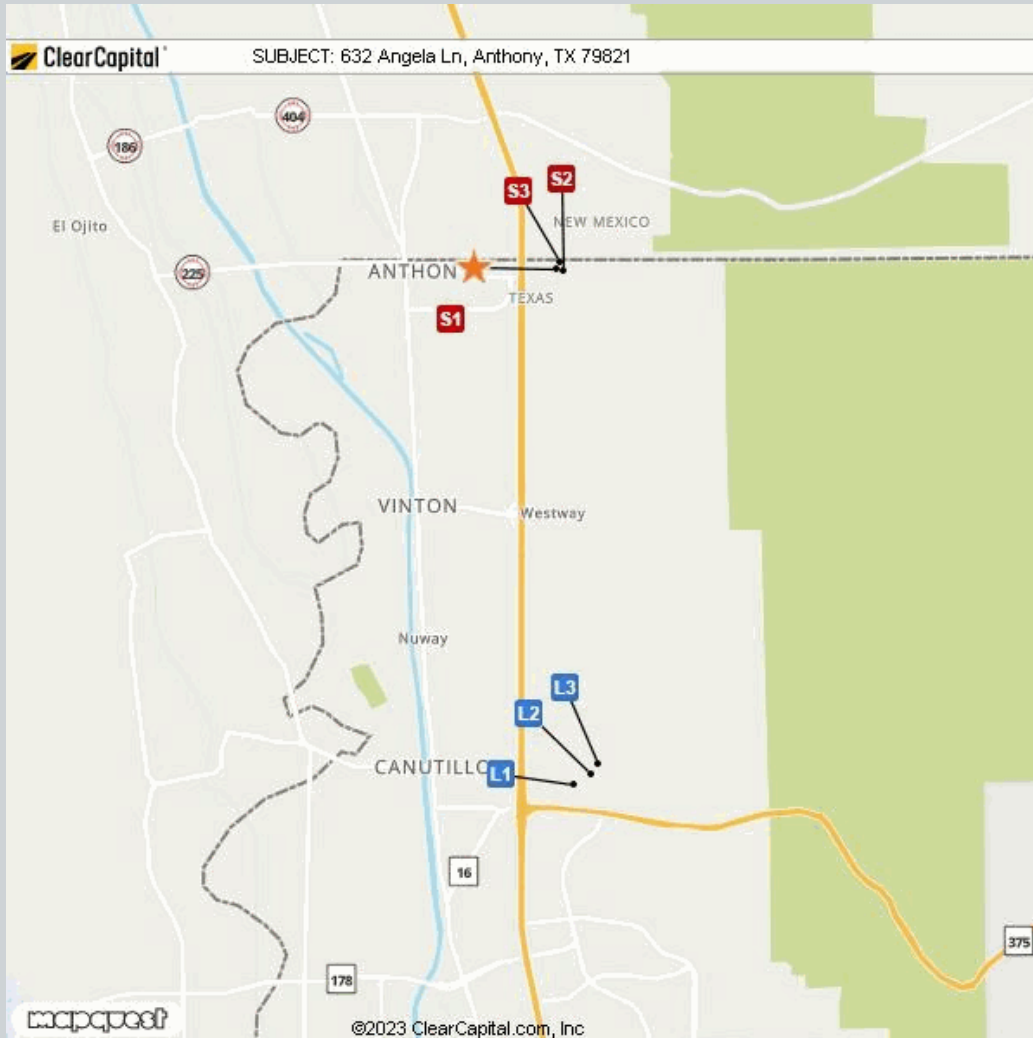
Address ★ 632 Angela Lane, Anthony, TX 79821

Loan Number 53474

Suggested List \$318,600

Suggested Repaired \$318,600

Sale \$218,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	632 Angela Lane, Anthony, TX 79821	--	Parcel Match
L1 Listing 1	2046 Dreamlight, El Paso, TX 79911	5.99 Miles ¹	Parcel Match
L2 Listing 2	2104 Near Point, El Paso, TX 79911	5.88 Miles ¹	Parcel Match
L3 Listing 3	7413 Eagle Vista, El Paso, TX 79911	5.77 Miles ¹	Parcel Match
S1 Sold 1	976 Desert Sage, Anthony, TX 79821	1.36 Miles ¹	Parcel Match
S2 Sold 2	637 Bell Gordon, Anthony, TX 79821	0.08 Miles ¹	Parcel Match
S3 Sold 3	601 Angela, Anthony, TX 79821	0.10 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	21.00 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.