

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	2513 Vernell Way, Round Rock, TX 78664	Order ID	8850724	Property ID	34432058
Inspection Date	07/27/2023	Date of Report	07/27/2023		
Loan Number	53999	APN	R390430		
Borrower Name	Catamount Properties 2018 LLC	County	Williamson		

Tracking IDs					
Order Tracking ID	07.27_BPO	Tracking ID 1	07.27_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	Jenkins, Jessica	Property appears well maintained with no required repairs observed.
R. E. Taxes	\$5,918	
Assessed Value	\$342,492	
Zoning Classification	SFR-A1	
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	Jester Farms	
Association Fees	\$45 / Month (Pool,Other: Playground)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subdivision of single family homes in eastern Round Rock, a norther suburb in the greater Austin metropolitan area. Round Rock is divided by nearby Interstate 35. After rapid rise in home prices in 2021, prices gave since been falling with limited inventory. Average DOM is increasing.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$335,000 High: \$379,000	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2513 Vernell Way	2518 Vernell Way	2537 Vernell Way	1500 Alazan Cv
City, State	Round Rock, TX	Round Rock, TX	Round Rock, TX	Round Rock, TX
Zip Code	78664	78664	78664	78664
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.15 ¹	0.53 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$349,900	\$350,000
List Price \$	--	\$350,000	\$312,500	\$350,000
Original List Date		07/20/2023	06/12/2023	07/20/2023
DOM · Cumulative DOM	-- · --	4 · 7	45 · 45	7 · 7
Age (# of years)	24	24	25	23
Condition	Average	Average	Fair	Good
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 Conv	1 Story Conv	1 Story Conv	1 Story Conv
# Units	1	1	1	1
Living Sq. Feet	1,940	1,940	1,784	1,557
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	8	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	0.20 acres	0.15 acres	0.16 acres	0.16 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.

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

Listing 1 Nearby on same street. Equal age and GLA. Equal bedroom and bath counts. Smaller lot size. Smaller lot size. All flooring recently replaced.

Listing 2 Located on same street. One year older with less GLA. Equal bedroom and bath counts. Smaller lot size. Estate sale. Tenant occupied. Comments state work needed, and priced accordingly.

Listing 3 Located in similar, adjacent subdivision. One year newer with less GLA. Equal bedroom and bath counts. Smaller lot size. Many recent updates including roofing, HVAC, and appliances.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2513 Vernell Way	2514 Vernell Way	2600 Bradley Ln	2422 Hallie Ln
City, State	Round Rock, TX	Round Rock, TX	Round Rock, TX	Round Rock, TX
Zip Code	78664	78664	78664	78664
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.06 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,000	\$374,900	\$368,000
List Price \$	--	\$399,000	\$374,900	\$368,000
Sale Price \$	--	\$379,000	\$374,900	\$365,000
Type of Financing	--	Conv	Conv	Cash
Date of Sale	--	05/04/2023	07/11/2023	05/09/2023
DOM · Cumulative DOM	-- · --	21 · 50	8 · 41	8 · 52
Age (# of years)	24	24	25	24
Condition	Average	Average	Good	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 Conv	1 Story Conv	1 Story Conv	1 Story Conv
# Units	1	1	1	1
Living Sq. Feet	1,940	1,707	1,957	1,940
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	8
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	0.20 acres	0.17 acres	0.19 acres	0.20 acres
Other	--	--	--	--
Net Adjustment	--	-\$6,000	-\$9,000	\$0
Adjusted Price	--	\$373,000	\$365,900	\$365,000

* 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** Located across the street from subject. Equal age with less GLA. Equal bedroom and bath counts. Smaller lot size. Updated kitchen, and recent HVAC.
- Sold 2** Close proximity in the subdivision. One year older with equal GLA. Equal bedroom and bath counts. Slightly smaller lot size. Newly installed vinyl plank flooring throughout. Newly installed appliances.
- Sold 3** Close proximity in the subdivision. Equal age and GLA. Equal age and bath counts. Similar lot size.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Last listed/sold in 2013.				
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	\$368,000	\$368,000
Sales Price	\$365,000	\$365,000
30 Day Price	\$345,000	--
Comments Regarding Pricing Strategy		
All comps other than L3 located in the subdivision. All sales within 90 days. With falling prices, valuation at low end of sale comps.		

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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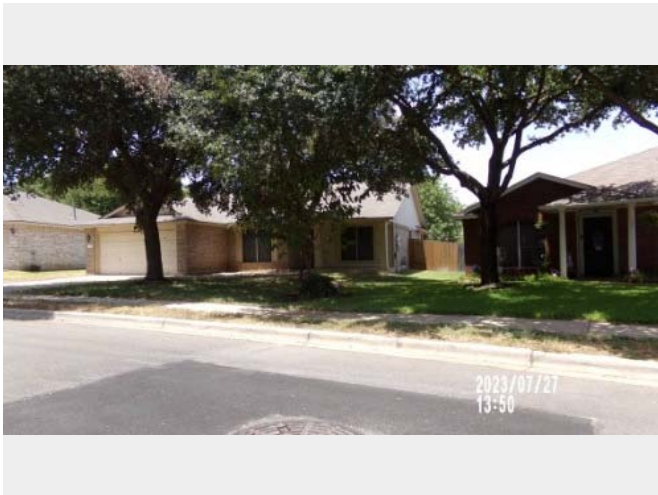
Subject Photos



Front



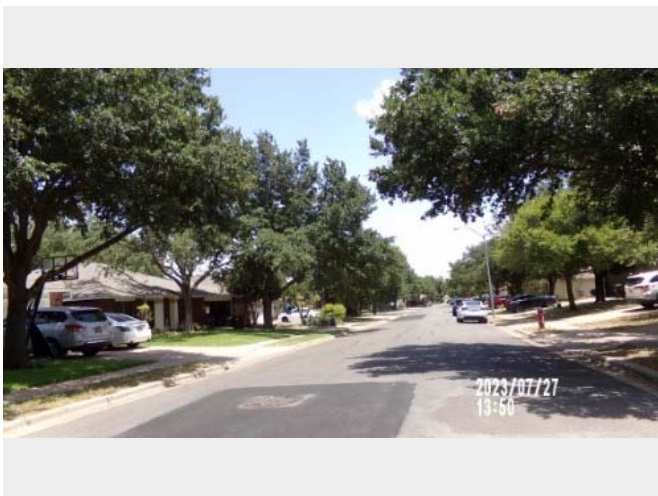
Address Verification



Side



Side



Street



Street

Listing Photos

L1 2518 Vernell Way
Round Rock, TX 78664



Front

L2 2537 Vernell Way
Round Rock, TX 78664



Front

L3 1500 Alazan Cv
Round Rock, TX 78664



Front

Sales Photos

S1 2514 Vernell Way
Round Rock, TX 78664



Front

S2 2600 Bradley Ln
Round Rock, TX 78664



Front

S3 2422 Hallie Ln
Round Rock, TX 78664



Front

ClearMaps Addendum

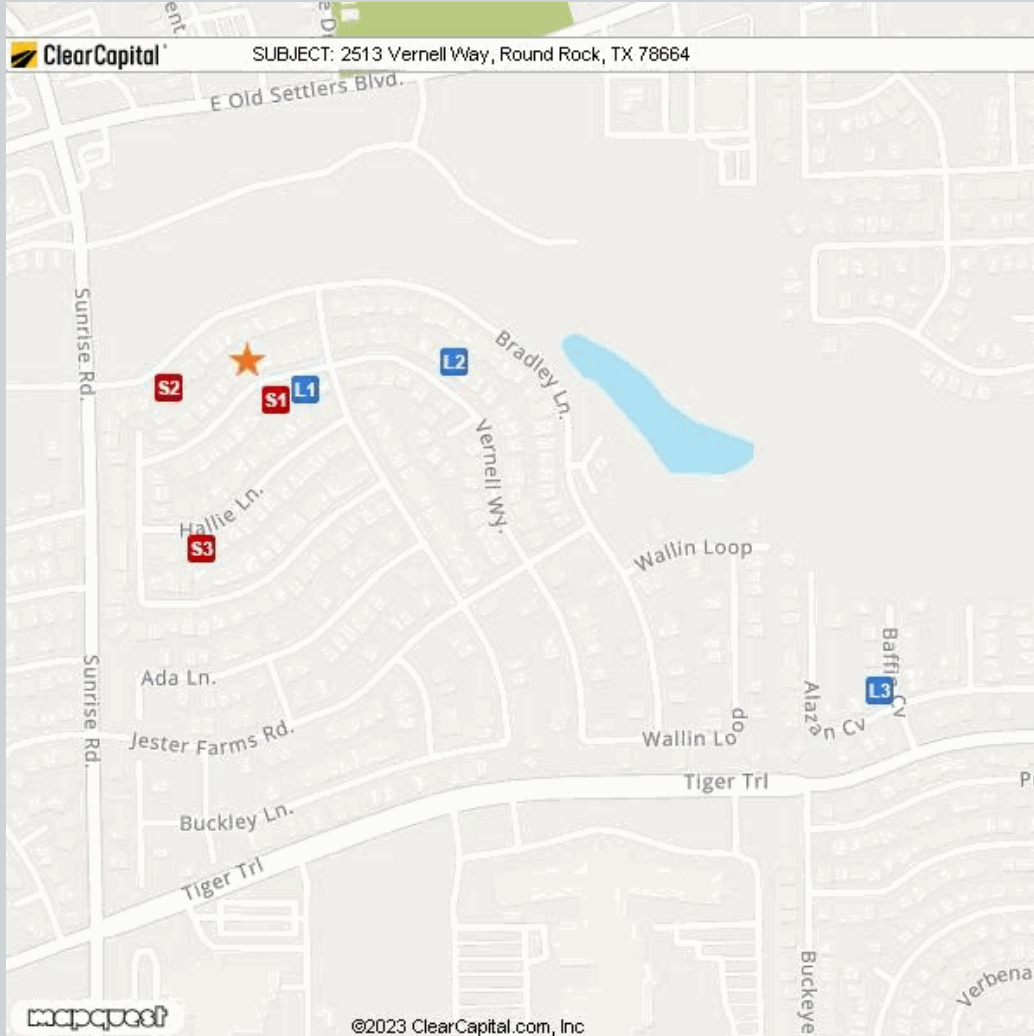
Address ★ 2513 Vernell Way, Round Rock, TX 78664

Loan Number 53999

Suggested List \$368,000

Suggested Repaired \$368,000

Sale \$365,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	2513 Vernell Way, Round Rock, TX 78664	--	Parcel Match
L1	Listing 1	2518 Vernell Way, Round Rock, TX 78664	0.05 Miles ¹	Parcel Match
L2	Listing 2	2537 Vernell Way, Round Rock, TX 78664	0.15 Miles ¹	Parcel Match
L3	Listing 3	1500 Alazan Cv, Round Rock, TX 78664	0.53 Miles ¹	Parcel Match
S1	Sold 1	2514 Vernell Way, Round Rock, TX 78664	0.04 Miles ¹	Parcel Match
S2	Sold 2	2600 Bradley Ln, Round Rock, TX 78664	0.06 Miles ¹	Parcel Match
S3	Sold 3	2422 Hallie Ln, Round Rock, TX 78664	0.14 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	Shane Petty	Company/Brokerage	AHMS Realty, LLC
License No	0606299	Address	2018 Autumn Fire DR Cedar Park TX 78613
License Expiration	09/30/2024	License State	TX
Phone	5126636489	Email	shanebpo@gmail.com
Broker Distance to Subject	11.33 miles	Date Signed	07/27/2023

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.