

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.

<b>Address</b>	3710 Ember Spring Drive, Humble, TX 77339	<b>Order ID</b>	9114473	<b>Property ID</b>	34989538
<b>Inspection Date</b>	01/17/2024	<b>Date of Report</b>	01/17/2024		
<b>Loan Number</b>	54064	<b>APN</b>	1164040010020		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Harris		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	1.17_Citi_BPO_Update	<b>Tracking ID 1</b>	1.17_Citi_BPO_Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	The subject property appears to be maintained. There are no visible repair items. Per the active mls comments and photos the subject property has been updated/upgraded and is in good condition for the neighborhood. The subject property is among the larger homes in the neighborhood.
<b>R. E. Taxes</b>	\$146	
<b>Assessed Value</b>	\$314,262	
<b>Zoning Classification</b>	Single Family Resid	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>		
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>		
<b>HOA</b>	Hunters Ridge HOA 832-678-4500	
<b>Association Fees</b>	\$375 / Year (Pool)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	The subject neighborhood consists primarily of starter homes. Homes were built between the late 1970's to the late 1980's. There is a neighborhood park and pool. There are shopping centers and restaurants within 1 mile of the neighborhood. There is shortage of active listings in the neighborhood.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$218,000 High: \$325,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3710 Ember Spring Drive	3706 Fern View Drive	3902 Hidden Glen Drive	2506 Poplar Park Drive
City, State	Humble, TX	Kingwood, TX	Kingwood, TX	Kingwood, TX
Zip Code	77339	77345	77339	77339
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.71 <sup>1</sup>	0.36 <sup>1</sup>	0.84 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$299,900	\$387,000
List Price \$	--	\$315,000	\$299,900	\$368,000
Original List Date		11/17/2023	01/11/2024	09/04/2023
DOM · Cumulative DOM	-- · --	61 · 61	6 · 6	135 · 135
Age (# of years)	37	45	46	47
Condition	Good	Good	Good	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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,470	2,228	2,322	2,818
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	8	9	10
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.14 acres	0.20 acres	0.36 acres
Other	--	--	--	--

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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

**Listing 1** Smaller square footage. Same number of bedrooms and bathrooms. 1 less living area. 8 years older. Smaller lot size. The property has been updated/upgraded and is considered to be in good condition.

**Listing 2** Smaller square footage. Same number of bedrooms, bathrooms and living areas. 9 years older. Similar lot size. The property has been updated/upgraded and is considered to be in good condition.

**Listing 3** Larger square footage. Same number of bedrooms and bathrooms. 1 additional living area. 10 years older. Larger lot size. This is the only available active comp with a square footage equal to or larger than the subject property that is in good condition. The property has been updated/upgraded and is considered to be in good condition.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	3710 Ember Spring Drive	3806 Forest Village Drive	3803 Haven Pines Drive	4619 Natural Bridge Drive
<b>City, State</b>	Humble, TX	Kingwood, TX	Humble, TX	Kingwood, TX
<b>Zip Code</b>	77339	77339	77345	77345
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.65 <sup>1</sup>	0.82 <sup>1</sup>	0.85 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$324,900	\$354,900	\$325,000
<b>List Price \$</b>	--	\$314,900	\$324,900	\$325,000
<b>Sale Price \$</b>	--	\$310,000	\$324,900	\$325,000
<b>Type of Financing</b>	--	Conventional	Cash	Conventional
<b>Date of Sale</b>	--	11/14/2023	10/31/2023	11/22/2023
<b>DOM · Cumulative DOM</b>	-- · --	67 · 67	64 · 64	34 · 34
<b>Age (# of years)</b>	37	39	44	34
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,470	2,496	2,574	2,261
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	9	9	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.19 acres	0.22 acres	0.20 acres	0.16 acres
<b>Other</b>	--	--	--	\$1500 Closing Costs
<b>Net Adjustment</b>	--	-\$800	-\$1,100	+\$4,750
<b>Adjusted Price</b>	--	\$309,200	\$323,800	\$329,750

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Slightly larger square footage. Same number of bedrooms, bathrooms and living areas. Similar age. Similar lot size. The property has been updated/upgraded and is considered to be in good condition.
- Sold 2** Larger square footage. Same number of bedrooms and bathrooms. 1 less living area. 7 years older. Similar lot size. The property has been updated/upgraded and is considered to be in good condition.
- Sold 3** Smaller square footage. Same number of bedrooms and bathrooms. 1 less living area. Similar age. Similar lot size. The seller paid \$1500 towards the buyers closing costs. The property has been updated/upgraded and is considered to be in good condition.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Jane Byrd Properties LLC	An extensive search of the Houston MLS system was completed. The most recent sale for the subject property was 6/22/2023. The property sold for \$280,000 at that time. There is a terminated listing from 12/8/2023. The subject property is currently listed for \$374,000.					
<b>Listing Agent Name</b>	Shannon M Hart						
<b>Listing Agent Phone</b>	713-725-7545						
<b># of Removed Listings in Previous 12 Months</b>	1						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
06/08/2023	\$280,000	--	--	Sold	06/23/2023	\$280,000	MLS
10/20/2023	\$364,900	01/11/2024	\$374,900	Cancelled	12/08/2023	\$384,900	MLS
01/11/2024	\$374,900	--	--	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$320,000	\$320,000
<b>Sales Price</b>	\$315,000	\$315,000
<b>30 Day Price</b>	\$310,000	--
<b>Comments Regarding Pricing Strategy</b>		
"This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice." There are no anticipated seller concessions.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Street



Other

## Listing Photos

**L1** 3706 Fern View Drive  
Kingwood, TX 77345



Front

**L2** 3902 Hidden Glen Drive  
Kingwood, TX 77339



Front

**L3** 2506 Poplar Park Drive  
Kingwood, TX 77339



Front

## Sales Photos

**S1** 3806 Forest Village Drive  
Kingwood, TX 77339



Front

**S2** 3803 Haven Pines Drive  
Humble, TX 77345



Front

**S3** 4619 Natural Bridge Drive  
Kingwood, TX 77345



Front



## ClearMaps Addendum

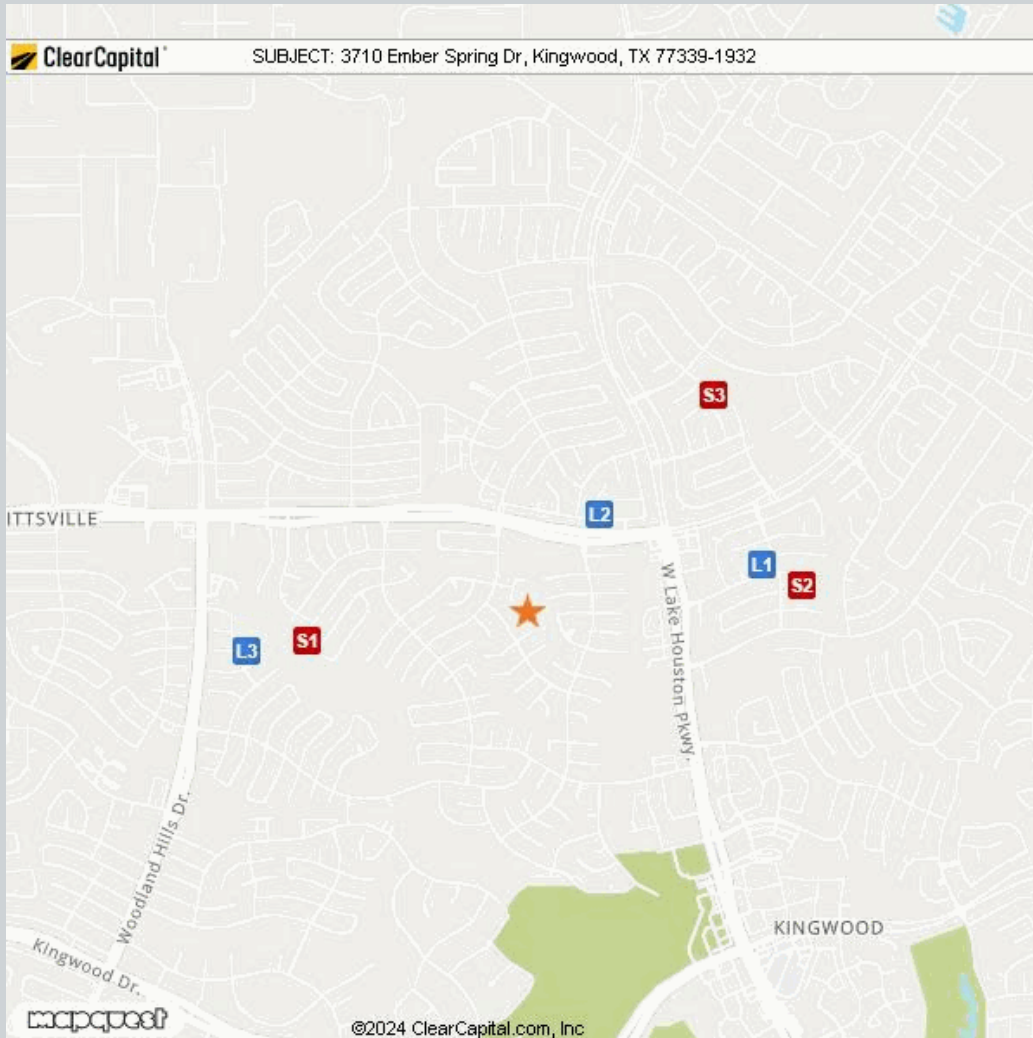
**Address** ★ 3710 Ember Spring Drive, Humble, TX 77339

**Loan Number** 54064

**Suggested List** \$320,000

**Suggested Repaired** \$320,000

**Sale** \$315,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3710 Ember Spring Drive, Humble, TX 77339	--	Parcel Match
L1 Listing 1	3706 Fern View Drive, Kingwood, TX 77339	0.71 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3902 Hidden Glen Drive, Kingwood, TX 77339	0.36 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2506 Poplar Park Drive, Kingwood, TX 77339	0.84 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3806 Forest Village Drive, Kingwood, TX 77339	0.65 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3803 Haven Pines Drive, Kingwood, TX 77339	0.82 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	4619 Natural Bridge Drive, Kingwood, TX 77339	0.85 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Jamelyn Quinn	<b>Company/Brokerage</b>	Village Realty
<b>License No</b>	457981	<b>Address</b>	3003 Felton Springs Spring TX 77386
<b>License Expiration</b>	05/31/2025	<b>License State</b>	TX
<b>Phone</b>	2812165012	<b>Email</b>	jamie@jamiequinn.com
<b>Broker Distance to Subject</b>	12.91 miles	<b>Date Signed</b>	01/17/2024

*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.**