

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	618 Blair Avenue, Bastrop, TEXAS 78602	Order ID	8843561	Property ID	34418528
Inspection Date	07/24/2023	Date of Report	07/24/2023		
Loan Number	54213	APN	081855		
Borrower Name	Catamount Properties 2018 LLC	County	Bastrop		

Tracking IDs					
Order Tracking ID	20230724_BPO	Tracking ID 1	20230724_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Amber Bubela - Brian Bennett	Condition Comments	
R. E. Taxes	\$7,438	Subject property has a brick veneer structure built on a concrete slab foundation, with a composition shingle roof and a covered front porch. is fenced in the rear with a privacy fence and has an attached two car garage. Located on a paved public street in a tract home subdivision. Lot size is small, but conforms to the area. There are no immediate repair issues noted concerning the construction or maintenance of the structure, however it does show some wear and tear and the landscape needs attention.	
Assessed Value	\$342,311		
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	Riverside Groves HOA 000-000-0000		
Association Fees	\$120 / Year (Tennis,Greenbelt,Other: Park)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Property is located in the Riverside Groves Subdivision located some two miles from downtown Bastrop Texas and local amenities. Shopping, medical, and police are located closer. Fire and some schools are further out. Commuting access is less than a mile away on State Hwy 71. Homes in the immediate area are similar in age, location to local amenities, and lot size. Homes vary in construction, styles, sf, and amenities. There are no negative externals noted in the immediate area.	
Sales Prices in this Neighborhood	Low: \$250,000 High: \$450,000		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	618 Blair Avenue	1617 Dragonfly Loop	205 Katy B Ln	749 Blair Ave
City, State	Bastrop, TEXAS	Bastrop, TX	Bastrop, TX	Bastrop, TX
Zip Code	78602	78602	78602	78602
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.91 ¹	0.28 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$349,900	\$334,900	\$430,000
List Price \$	--	\$349,900	\$334,900	\$390,000
Original List Date		06/29/2023	06/29/2023	06/08/2023
DOM · Cumulative DOM	-- · --	24 · 25	25 · 25	46 · 46
Age (# of years)	24	3	20	21
Condition	Average	Good	Average	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 Modern	2 Stories Modern	2 Stories Modern	1 Story Bungalow
# Units	1	1	1	1
Living Sq. Feet	2,398	2,478	2,293	2,315
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2
Total Room #	8	8	8	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	.18 acres	.14 acres	0.17 acres	0.18 acres
Other	Porch, fence	Porch, fence, fireplace	Porch, fence	Porch, fence, fireplace

* Listing 2 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** property is superior in overall condition, it is a newer home (3 years of age), has a fireplace, two car garage, porch, and a fenced rear yard. Construction is stone and stucco exterior, slab foundation, and composition shingle roof. Located similar to local amenities. Has some landscape as well.
- Listing 2** Property is similar in overall condition, is similar in construction and location to most local amenities. Located in the same subdivision as the subject. has a two car attached garage, porch, and fenced rear yard as well. Some landscape. Similar in age, sf, and lot size.
- Listing 3** Property is similar in sf and lot size, but is superior in overall condition. The property has been recently remodeled and upgraded in the kitchen with two islands, pullout drawers, bar, lighting, and new shelving. has a two car garage, fence in the rear yard, landscape, and a fireplace as well. Located near the subject property. Age and construction are similar to the subject.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	618 Blair Avenue	716 Blair Ave	617 Elizabeth Ln	213 Nicole Way
City, State	Bastrop, TEXAS	Bastrop, TX	Bastrop, TX	Bastrop, TX
Zip Code	78602	78602	78602	78602
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.02 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$349,000	\$340,000	\$398,000
List Price \$	--	\$339,000	\$325,000	\$360,000
Sale Price \$	--	\$344,000	\$325,000	\$339,000
Type of Financing	--	Fha	Fha	Conventional
Date of Sale	--	07/21/2023	07/13/2023	10/05/2022
DOM · Cumulative DOM	-- · --	81 · 81	41 · 41	124 · 124
Age (# of years)	24	22	22	22
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Beneficial ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Modern	2 Stories Modern	2 Stories Modern	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	2,398	2,386	2,386	2,386
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	8	8	8	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	--	Pool - Yes Spa - Yes	--	Pool - Yes Spa - Yes
Lot Size	.18 acres	0.21 acres	0.21 acres	0.17 acres
Other	Porch, fence	Porch, fence, fireplace	Porch, fence, gas fireplace	Porch, two car garage, fireplace
Net Adjustment	--	-\$10,000	+\$4,000	-\$8,000
Adjusted Price	--	\$334,000	\$329,000	\$331,000

* 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** property is very similar to the subject in sf, lot size, age, and location. Is located in the same subdivision and on the same street as the subject. has a covered porch, some landscape, a rear fenced yard, and a fireplace. Brick veneer construction as the subject.
- Sold 2** Property is very similar to the subject in sf, age, and location (.20 miles away). has similar amenities (porch, attached two car garage). Has some landscape and similar sized lot. Construction is brick veneer as the subject. Overall condition is similar as well.
- Sold 3** Property is superior in overall condition, has a porch, attached two car garage, and a fireplace. has a fenced rear yard and is located similar to the subject as well. Similar to the subject in age, sf, and lot size. has some landscape.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Stanberry Realtors	It appears to have been sold on 1-0/31/2019 as well as the instance mentioned above.					
Listing Agent Name	Mary Franklin						
Listing Agent Phone	000-000-0000						
# 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
05/15/2023	\$325,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$335,000	\$335,000
Sales Price	\$329,000	\$329,000
30 Day Price	\$319,000	--
Comments Regarding Pricing Strategy		
All comps were taken from the subject market area., most from same subdivision and street. Listed properties appeared higher than market value. Market is balancing and prices appear to be declining slightly since the rate increases. Sold comps were more heavily considered as they represent the current market.		

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



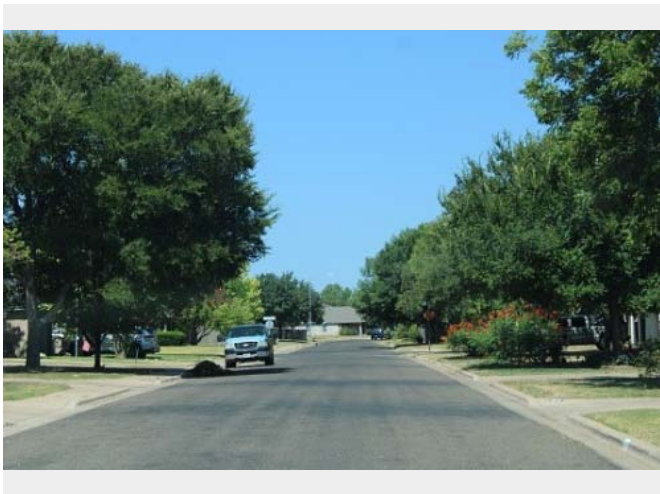
Address Verification



Side



Side



Street



Other

Listing Photos

L1 1617 Dragonfly Loop
Bastrop, TX 78602



Front

L2 205 Katy B Ln
Bastrop, TX 78602



Front

L3 749 Blair Ave
Bastrop, TX 78602



Front

Sales Photos

S1 716 Blair Ave
Bastrop, TX 78602



Front

S2 617 Elizabeth Ln
Bastrop, TX 78602



Front

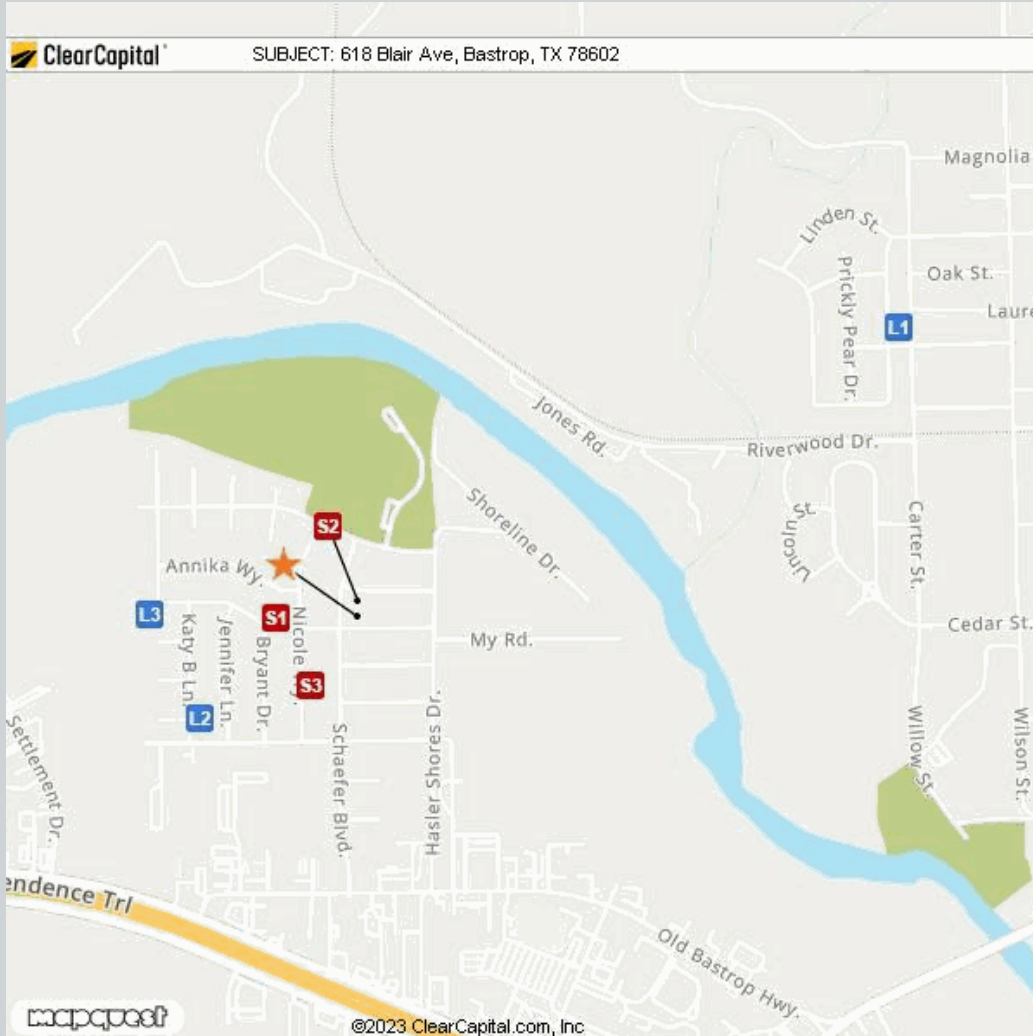
S3 213 Nicole Way
Bastrop, TX 78602



Front

ClearMaps Addendum

Address ★ 618 Blair Avenue, Bastrop, TEXAS 78602
Loan Number 54213 **Suggested List** \$335,000 **Suggested Repaired** \$335,000 **Sale** \$329,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	618 Blair Avenue, Bastrop, Texas 78602	--	Parcel Match
L1 Listing 1	1617 Dragonfly Loop, Bastrop, TX 78602	0.91 Miles ¹	Parcel Match
L2 Listing 2	205 Katy B Ln, Bastrop, TX 78602	0.28 Miles ¹	Parcel Match
L3 Listing 3	749 Blair Ave, Bastrop, TX 78602	0.31 Miles ¹	Parcel Match
S1 Sold 1	716 Blair Ave, Bastrop, TX 78602	0.12 Miles ¹	Parcel Match
S2 Sold 2	617 Elizabeth Ln, Bastrop, TX 78602	0.02 Miles ¹	Parcel Match
S3 Sold 3	213 Nicole Way, Bastrop, TX 78602	0.12 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	Ronald White	Company/Brokerage	Keller Williams
License No	0507888	Address	114 My Road Bastrop TX 78602
License Expiration	05/31/2025	License State	TX
Phone	5127962641	Email	ronrealtor73@gmail.com
Broker Distance to Subject	0.18 miles	Date Signed	07/24/2023

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.