

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>	14239 Lasso Rock Drive, El Paso, TX 79938	<b>Order ID</b>	9205963	<b>Property ID</b>	35173652
<b>Inspection Date</b>	03/09/2024	<b>Date of Report</b>	03/12/2024		
<b>Loan Number</b>	54572	<b>APN</b>	T28799924303200		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	El Paso		

Tracking IDs					
<b>Order Tracking ID</b>	3.8_CitiBPO_update	<b>Tracking ID 1</b>	3.8_CitiBPO_update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	Catamount Properties 2018, LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$3,215	The property is in average condition. Subject is close to schools, parks and shopping centers. Have access to major streets and access to transportation	
<b>Assessed Value</b>	\$157,336		
<b>Zoning Classification</b>	residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>			
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>			
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The area is an establish area in El Paso county, Most homes are stucco or brick veneer. Homes in the neighborhood vary on styles of homes, 1 and 2stories homes. The area is close to schools, parks and shopping centers, transportation available	
<b>Sales Prices in this Neighborhood</b>	Low: \$217,950 High: \$228,999		
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	14239 Lasso Rock Drive	14017 Volcanic Rock	14217 Honey Point	2841 Wonder Rock
<b>City, State</b>	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
<b>Zip Code</b>	79938	79938	79938	79938
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.61 <sup>1</sup>	0.76 <sup>1</sup>	0.68 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$220,000	\$234,900	\$216,900
<b>List Price \$</b>	--	\$220,000	\$234,900	\$216,900
<b>Original List Date</b>		10/19/2023	01/29/2024	03/04/2024
<b>DOM · Cumulative DOM</b>	-- · --	143 · 145	41 · 43	6 · 8
<b>Age (# of years)</b>	14	14	16	14
<b>Condition</b>	Average	Average	Average	Average
<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>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,343	1,590	1,360	1,376
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	None	Attached 2 Car(s)	Attached 2 Car(s)	Attached 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>	0.11 acres	0.11 acres	0.13 acres	0.11 acres
<b>Other</b>	--	--	--	--

\* Listing 3 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.

### Current Listings - Cont.

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

- Listing 1** If you're looking for 3 bedrooms and 2 bathrooms; this is your house!! It has a large kitchen and dining area, with more than 1500 square feet of living area and refrigerated air. This is the perfect El Paso home. Conveniently located close to Fort Bliss and blocks from East side shopping
- Listing 2** Beautiful 3 bedroom 2 full bath single level home. Tile floors, no carpet! refrigerated air,. Spacious living room and kitchen with stainless steel appliances, large walk in pantry. perfect sized backyard! come see this great floor plan!
- Listing 3** This beauty is move in ready! Feels like new and has an inviting open floor-plan. All windows have optional iron bars that open or can be removed, Ready for summer- Refrigerated Air(a couple of yrs old), Farmhouse Kitchen Sink, Kitchen Appliance's, Light Fixture's and Ceiling Fan Fixture's,. Storage shed on top of concrete, excellent for a small workshop. All lifestyle's amenities nearby, shops, restaurants including schools. Eastside community close to loop 375/ Purple Heart Freeway & mins. to hospitals and I-10z

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	14239 Lasso Rock Drive	14220 Ranier Point	14182 Rainer Point	14178 John Scagno
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79938	79938	79938	79938
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 <sup>1</sup>	0.38 <sup>1</sup>	0.95 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$214,999	\$209,950	\$228,999
List Price \$	--	\$214,999	\$209,950	\$228,999
Sale Price \$	--	\$218,000	\$217,950	\$228,999
Type of Financing	--	Fha	Fha	Va
Date of Sale	--	12/05/2023	10/20/2023	10/21/2023
DOM · Cumulative DOM	-- · --	8 · 159	6 · 91	24 · 68
Age (# of years)	14	13	13	9
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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,343	1,342	1,342	1,373
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	4 · 2
Total Room #	6	6	7	7
Garage (Style/Stalls)	None	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	0.11 acres	0.12 acres	0.15 acres	0.12 acres
Other	--	--	--	--
Net Adjustment	--	-\$3,000	-\$5,500	-\$6,250
Adjusted Price	--	\$215,000	\$212,450	\$222,749

\* 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** Welcome to this charming and inviting home. The exterior of the house boasts a beautifully landscaped front yard, creating a welcoming ambiance. As you enter, you're greeted by an open floor plan layout that seamlessly connects the living room, dining room, and kitchen. The spacious living room beckons you to relax and unwind. Moving towards the dining room, you'll find a well-appointed space perfect for gathering with family and friends. The kitchen ample countertop space and storage. Providing a functional environment for preparing delicious meals. This home features three spacious bedrooms and 2 bathrooms. Stepping outside, you're greeted by a well landscaped backyard. Ideal space for enjoying the sun, hosting barbecues, or engaging in outdoor activities.
- Sold 2** This charming four bedroom home located in the far east side of El Paso is turn key and ready for its next proud owner. With low maintenance front and backyard landscaping, tile flooring in the living area and a custom laundry room you can enjoy the easy going lifestyle of home ownership with very little upkeep, schedule your showing today before this far east gem sells!
- Sold 3** This charming home boasts great exterior appeal with front landscaping. Upon entering, you'll be welcomed by an open floor plan that not only enhances the overall spaciousness of the interior but also makes it an ideal layout for hosting gatherings with guests. The fluidity of the layout creates a seamless transition between different areas, promoting a sense of togetherness. This home offers 4 bedrooms and 2 full bathrooms, this home provides ample space to accommodate various living arrangements and needs. The backyard of the property presents an array of possibilities. Whether you envision a lush garden, a tranquil retreat, or a vibrant entertainment area, the ample space offers the canvas for your creativity to flourish.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Diligent Real Estate Group	Current Active MLS					
<b>Listing Agent Name</b>	Abner Escobar						
<b>Listing Agent Phone</b>	915-346-2828						
<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>
06/30/2023	\$205,000	08/18/2023	\$205,000	Sold	08/31/2023	\$215,000	MLS
09/08/2023	\$219,900	10/20/2023	\$214,900	Expired	12/20/2023	\$214,900	MLS
02/01/2024	\$220,000	03/01/2024	\$215,000	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$224,000	\$224,000
<b>Sales Price</b>	\$217,000	\$217,000
<b>30 Day Price</b>	\$206,000	--
<b>Comments Regarding Pricing Strategy</b>		
The properties chosen for comparables are based on the subject gla size, style Based on low values and a semi stable market values are close related and only decrease after a 120 mark		

## 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



Front



Address Verification



Side



Side



Street

## Listing Photos

**L1** 14017 VOLCANIC ROCK  
El Paso, TX 79938



Front

**L2** 14217 Honey Point  
El Paso, TX 79938



Front

**L3** 2841 WONDER ROCK  
El Paso, TX 79938



Front



## Sales Photos

**S1** 14220 Ranier Point  
El Paso, TX 79938



Front

**S2** 14182 Rainer point  
El Paso, TX 79938



Front

**S3** 14178 John Scagno  
El Paso, TX 79938



Front

## ClearMaps Addendum

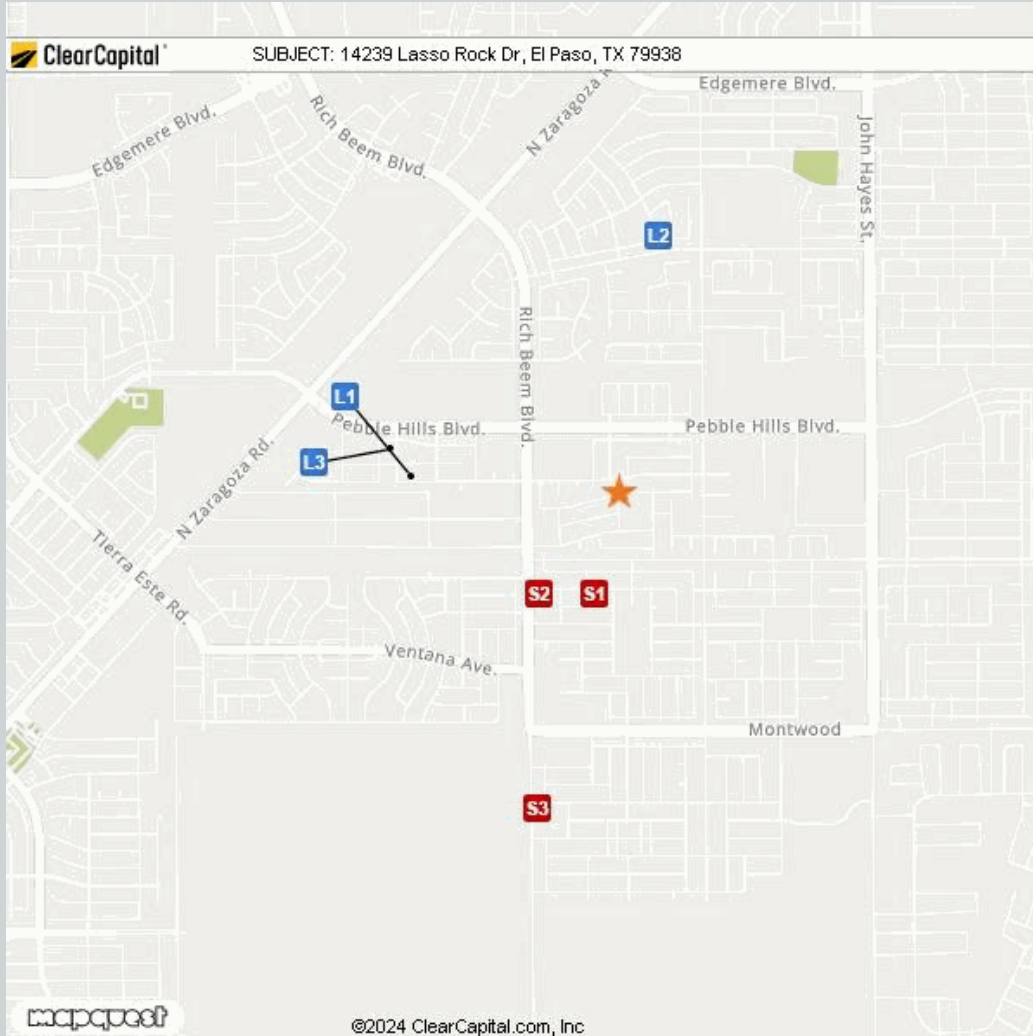
**Address** ★ 14239 Lasso Rock Drive, El Paso, TX 79938

**Loan Number** 54572

**Suggested List** \$224,000

**Suggested Repaired** \$224,000

**Sale** \$217,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	14239 Lasso Rock Drive, El Paso, TX 79938	--	Parcel Match
L1 Listing 1	14017 Volcanic Rock, El Paso, TX 79938	0.61 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	14217 Honey Point, El Paso, TX 79938	0.76 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2841 Wonder Rock, El Paso, TX 79938	0.68 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	14220 Ranier Point, El Paso, TX 79938	0.31 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	14182 Rainer Point, El Paso, TX 79938	0.38 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	14178 John Scagno, El Paso, TX 79938	0.95 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.

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

<b>Broker Name</b>	Erika Williams	<b>Company/Brokerage</b>	Romewest Properties LLC
<b>License No</b>	618421	<b>Address</b>	10420 Montwood El Paso TX 79935
<b>License Expiration</b>	02/28/2025	<b>License State</b>	TX
<b>Phone</b>	9153155839	<b>Email</b>	erika19williams@gmail.com
<b>Broker Distance to Subject</b>	6.45 miles	<b>Date Signed</b>	03/12/2024

*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.**