

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>	9122 Autumn Storm, San Antonio, TEXAS 78254	<b>Order ID</b>	8913697	<b>Property ID</b>	34561451
<b>Inspection Date</b>	09/06/2023	<b>Date of Report</b>	09/09/2023		
<b>Loan Number</b>	55074	<b>APN</b>	190500050230		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Bexar		

Tracking IDs					
<b>Order Tracking ID</b>	09.06.23 BPO Request	<b>Tracking ID 1</b>	09.06.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	ISMAEL HOLGUIN	<b>Condition Comments</b> Subject is an appropriate improvement for the neighborhood. All homes are maintained and marketable. From the exterior the subject appears to be in average condition with no immediate signs of deferred maintenance or major repairs needed at time of inspection. The subject is of typical style, use and construction for the area. There were no apparent adverse environmental conditions noted in the subject neighborhood.
<b>R. E. Taxes</b>	\$2,262	
<b>Assessed Value</b>	\$259,470	
<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> The subject is located in an area of mixed styles and ages. Surrounding properties are maintained throughout, lawns are satisfactory and marketable. Neighborhood marketing trends are stable; however, there is a shortage of supply for the area. There is very minimal REO Activity in the immediate area. Seller concessions on average are at an acceptable range. Proximity and convenience to employment, schools, parks, shopping and transportation are good.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$222850 High: \$346500	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	9122 Autumn Storm	9503 Autumn Grv	8206 Galespoint	10110 Silverbrook Pl
<b>City, State</b>	San Antonio, TEXAS	San Antonio, TX	San Antonio, TX	San Antonio, TX
<b>Zip Code</b>	78254	78254	78250	78254
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.14 <sup>1</sup>	0.64 <sup>1</sup>	0.80 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$279,200	\$319,900	\$330,000
<b>List Price \$</b>	--	\$250,000	\$309,900	\$299,000
<b>Original List Date</b>		02/16/2023	08/15/2023	04/04/2023
<b>DOM · Cumulative DOM</b>	-- · --	205 · 205	25 · 25	158 · 158
<b>Age (# of years)</b>	38	38	36	23
<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>	2 Stories Traditional	1 Story Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,010	1,862	2,225	2,195
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2	4 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	8	7	8	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	None	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>	0.15 acres	0.16 acres	0.13 acres	.13 acres
<b>Other</b>	--	--	--	--

\* 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.

## Current Listings - Cont.

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

- Listing 1** This comp is comparable to subject in features, characteristics, lot size, age, proximity, condition and bedroom count. Subject is superior in GLA. Agent Remarks state: Buyers this is a "Great home for all types of growing families"... A 4bdrm/ 2bath in great condition, w/1862 sqft. It has a good size yard for those summer BBQ'S w/ a covered side patio and add'l back uncovered patio as well. Its a one-story corner lot home which offers a wood-burning fireplace, a walk-in pantry with laundry rm. , roomy bedrooms, Upgraded features include : recently installed kitchen cabinets w/granite counter tops, other features within the last 3 yrs. are water heater, dishwasher, HVAC , laminated flooring and carpet.. Grass is a little dry due to drought. Home is ready for a new family...lets make it yours !! Refrigerator and Kitchen Island do not convey. Comps of different style were utilized due to the lack of more comparable sales of the same style in this market location. The appeal of particular style over the other would not have a significant impact on subject price opinion in this market segment.
- Listing 2** This comp is comparable to subject in style, features, characteristics, lot size, age, proximity, condition, bedroom and bathroom count. This comp is superior in GLA. Agent Remarks state: \*\*\*PRICE REDUCTION\*\*\*PRICE REDUCTION\*\*\*BEAUTIFULLY MAINTAINED 4/2.5/2 IN NORTHWEST SAN ANTONIO!! Perfectly located just inside Loop 1604, this spectacular home has been consistently improved over the past six years with new carpet and paint throughout, refinished bathtubs, a new reverse osmosis water filtration system installed in 2023, a new dishwasher and refurbished water softener in 2022, a new fence and fireplace firewall in 2021, a new water heater in 2020, custom UV window screens in 2019, a new air conditioner in 2018, and new garage door openers, updated plumbing, extra attic insulation and a radiant barrier added in 2017. AT&T fiber provides the fastest internet available. The home also boasts gorgeous wood-laminate flooring, a spacious kitchen with granite countertops, and a low maintenance eco-friendly backyard!! Served by the highly touted Northside School District! Convenient to UTSA, great shopping and restaurants! This home has it all!!! See it ASAP!!
- Listing 3** This comp is comparable to subject in style, features, characteristics, lot size, proximity, condition and bathroom count. This comp is superior in GLA and age. Agent Remarks state: This 3 bedroom 2 1/2 bath home sits on a beautifully yard featuring mature tree in a well established neighborhood. This home offers easy access to 1604 & I-10, Extraordinary shopping & dining options in Helotes and La Cantera & The Rim with in minutes. Numerous Entertainment venues like Sea World & Fiesta Texas, plus several elegant Resorts & Spas, all within minutes. This home has a well thought out open floor-plan, high ceilings, designer paint, beautiful flooring, granite countertops & the glorious natural light. Solar panels installed provides low electric bill.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	9122 Autumn Storm	9807 Morningfield	11014 Angel Pt	9130 Bowen Dr
<b>City, State</b>	San Antonio, TEXAS	San Antonio, TX	San Antonio, TX	San Antonio, TX
<b>Zip Code</b>	78254	78250	78254	78250
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.93 <sup>1</sup>	0.69 <sup>1</sup>	0.76 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$269,000	\$329,900	\$250,000
<b>List Price \$</b>	--	\$269,000	\$319,900	\$250,000
<b>Sale Price \$</b>	--	\$269,000	\$316,000	\$250,000
<b>Type of Financing</b>	--	Fha	Conventional	Va
<b>Date of Sale</b>	--	07/21/2023	07/05/2023	06/21/2023
<b>DOM · Cumulative DOM</b>	-- · --	28 · 28	89 · 89	222 · 222
<b>Age (# of years)</b>	38	28	25	37
<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>	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,010	1,698	2,144	1,620
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	8	6	7	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	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>	0.15 acres	0.14 acres	0.15 acres	0.18 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$10,193	-\$4,363	+\$12,304
<b>Adjusted Price</b>	--	\$279,193	\$311,637	\$262,304

\* Sold 3 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** This comp is comparable to subject in style, features, characteristics, lot size, proximity, condition and bathroom count. Subject is superior in GLA. This comp is superior in age. Agent Remarks state: Nestled in a mature neighborhood, this charming home combines functionality and ease. The kitchen features stainless steel appliances and loads of storage. The large, airy primary bedroom has an ensuite bathroom with a spacious closet. The fenced backyard offers a flagstone patio perfect for backyard cookouts. Adjustments: Seller Concessions: -\$1650, GLA: \$11843
- Sold 2** This comp is comparable to subject in style, features, characteristics, lot size, proximity, condition and bathroom count. This comp is superior in GLA and age. Agent Remarks state: Imagine yourself living in this fantastic home situated in the wonderful neighborhood of Northwest San Antonio. As you enter the home, you will be greeted by a lovely space that can be used as a formal dining area or second living room. The main living area flows nicely into the eat-in kitchen, which hosts stainless-steel appliances such as a dishwasher, oven, microwave, and an abundance of cabinetry. Recharge within the primary bedroom and experience tranquility in the en suite bath. Upstairs is an additional space that can be used as a media room. Two secondary rooms can also be found upstairs and feature ample space to make your own. Recent renovations to the home include a new A/C unit and water heater. Take advantage of this opportunity today by scheduling your private tour! . Adjustments: Seller Concessions: -\$9450, GLA: -\$5087
- Sold 3** This comp is comparable to subject in style, features, characteristics, lot size, proximity, age, condition and bathroom count. Subject is superior in GLA. Agent Remarks state: What a fantastic opportunity! Come see this beautiful home featuring 3 bedrooms, 2.5 baths. You first walk into a welcoming living room with laminate wood floors. Then onto the kitchen which is open to the spacious dining room featuring a fireplace, perfect for family gatherings! Tis the season! There is plenty of room for a family or guest. The well-proportioned main bedroom is roomy and comfortable with 2 separate closets with a private bathroom. One of the best parts about this home is the spacious backyard. Plenty of space for barbequing, kids to play, and plenty of room for pets! The way the house and fence are set up allows for privacy from neighbors. Look no more. Wonderfully located in a desirable neighborhood. Easy access to 1604, restaurants, shopping, and much more! Come check it out! Adjustments: Seller Concessions: -\$2500, GLA: \$14804

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				BIG HOUSE WAITING FOR A NEW FAMILY. HOUSE HAS 2 LIVING 2 EATING AREAS. MASTER AND ONE BEDROOM DOWN OTHER BEDROOM UP. HOME HAD NEW AC/HEAT 2016. BIG BACK YARD WITH COVERED PATIO. DRIVE IN ACCESS TO THE BACK YARD. COVER BOAT STORAGE ON SIDE OF HOUSE.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<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>

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$284,400	\$284,400
<b>Sales Price</b>	\$284,400	\$284,400
<b>30 Day Price</b>	\$275,900	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The suggested pricing is based on the subject's condition and the value is consistent with the likeness of most similar comps in the record at the time of inspection. The property appears to be in average condition and there are no needed repairs. There are no apparent adverse site conditions or external factors such as easements, encroachments, environmental conditions or land uses. Proximity and convenience to employment, schools, parks, shopping and transportation are good.</p>		

### 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



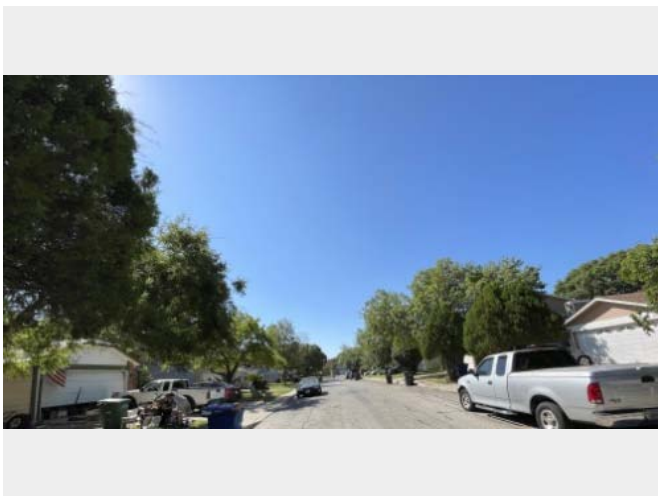
Address Verification



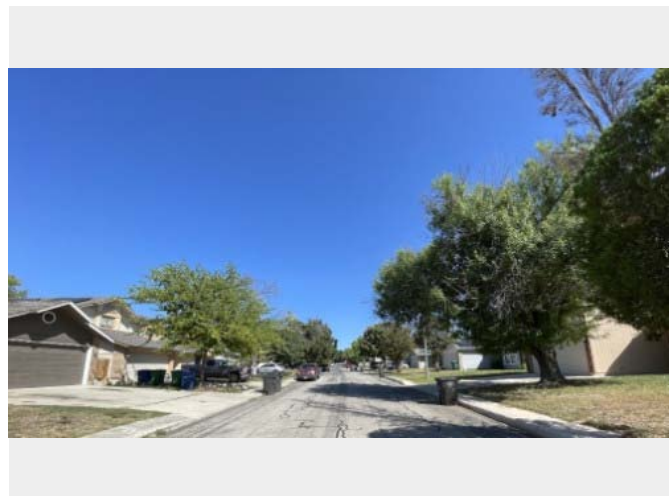
Side



Side



Street



Street



## Subject Photos



Other

## Listing Photos

**L1** 9503 Autumn Grv  
San Antonio, TX 78254



Front

**L2** 8206 Galespoint  
San Antonio, TX 78250



Front

**L3** 10110 SILVERBROOK PL  
San Antonio, TX 78254



Front

## Sales Photos

**S1** 9807 Morningfield  
San Antonio, TX 78250



Front

**S2** 11014 Angel Pt  
San Antonio, TX 78254



Front

**S3** 9130 Bowen Dr  
San Antonio, TX 78250



Front



Front



### ClearMaps Addendum

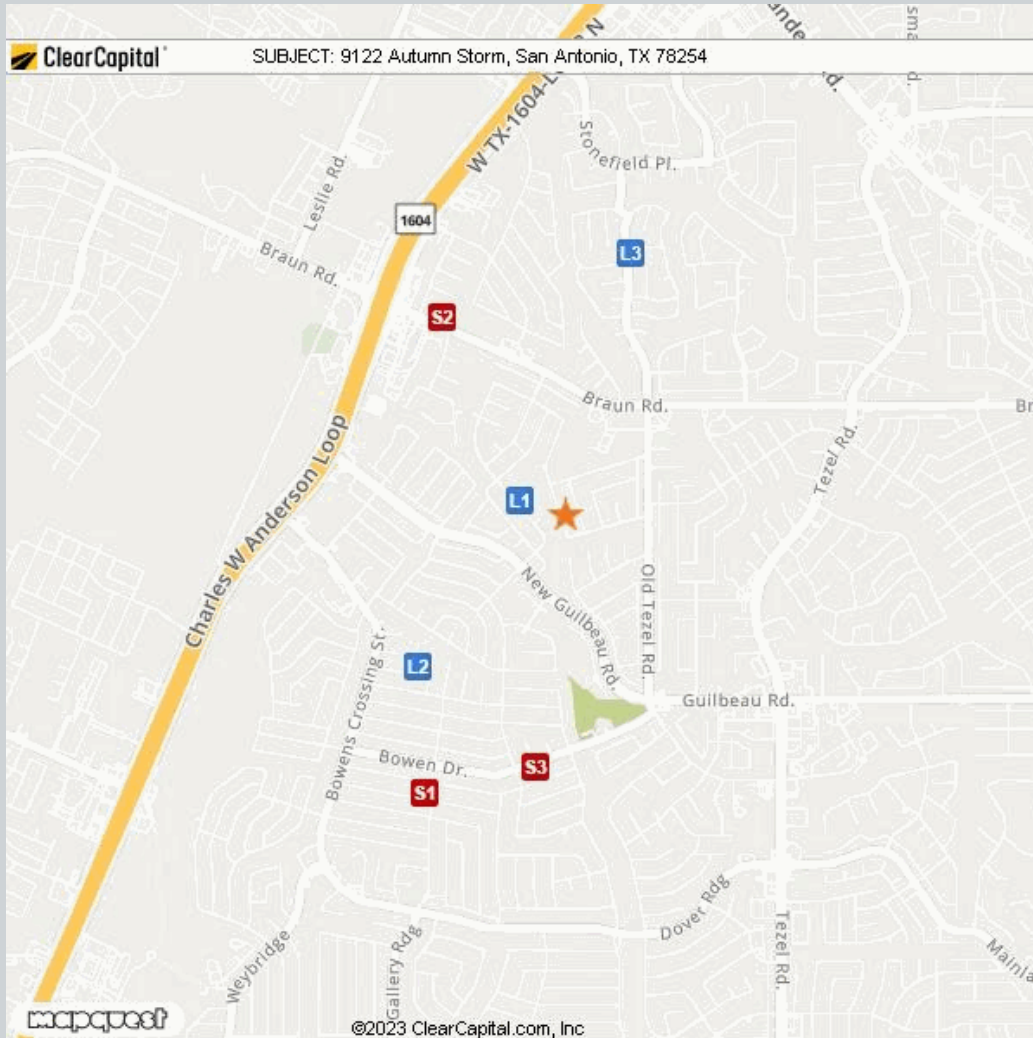
**Address** ★ 9122 Autumn Storm, San Antonio, TEXAS 78254

**Loan Number** 55074

**Suggested List** \$284,400

**Suggested Repaired** \$284,400

**Sale** \$284,400



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9122 Autumn Storm, San Antonio, Texas 78254	--	Parcel Match
L1 Listing 1	9503 Autumn Grv, San Antonio, TX 78254	0.14 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	8206 Galespoint, San Antonio, TX 78250	0.64 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	10110 Silverbrook Pl, San Antonio, TX 78250	0.80 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	9807 Morningfield, San Antonio, TX 78250	0.93 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	11014 Angel Pt, San Antonio, TX 78254	0.69 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	9130 Bowen Dr, San Antonio, TX 78250	0.76 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>	SHARON BASS	<b>Company/Brokerage</b>	Vortex Realty
<b>License No</b>	663337	<b>Address</b>	2241 NW Military Hwy San Antonio TX 78213
<b>License Expiration</b>	11/30/2023	<b>License State</b>	TX
<b>Phone</b>	2105048485	<b>Email</b>	srbass14@gmail.com
<b>Broker Distance to Subject</b>	8.99 miles	<b>Date Signed</b>	09/09/2023

*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.**