

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>	932 Springfield Drive, Cedar Hill, TEXAS 75104	<b>Order ID</b>	8913697	<b>Property ID</b>	34561454
<b>Inspection Date</b>	09/07/2023	<b>Date of Report</b>	09/08/2023		
<b>Loan Number</b>	55077	<b>APN</b>	16042550000170000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Dallas		

<b>Tracking IDs</b>					
<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>	JACQUELINE GLOVER	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$3,850	The subject property appear to be in average condition for the neighborhood, with no exterior damage noted.	
<b>Assessed Value</b>	\$243,550		
<b>Zoning Classification</b>	Residential Z236		
<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>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<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 subject neighborhood properties are maintained and are similar in age, style and amenities but have been updated.. The subject neighborhood is in close proximity to schools, local merchants and freeway. Supply and demand is in balance, market values have increased, days on the market have decreased and the REO market has declined.	
<b>Sales Prices in this Neighborhood</b>	Low: \$225000 High: \$1275000		
<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 *
<b>Street Address</b>	932 Springfield Drive	906 Mccomb Ln	914 Thorton Dr	903 Clement Ct
<b>City, State</b>	Cedar Hill, TEXAS	Cedar Hill, TX	Cedar Hill, TX	Cedar Hill, TX
<b>Zip Code</b>	75104	75104	75104	75104
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.46 <sup>1</sup>	0.72 <sup>1</sup>	0.53 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$305,000	\$285,000	\$189,900
<b>List Price \$</b>	--	\$305,000	\$285,000	\$289,900
<b>Original List Date</b>		05/16/2023	08/22/2023	08/31/2023
<b>DOM · Cumulative DOM</b>	-- · --	115 · 115	17 · 17	8 · 8
<b>Age (# of years)</b>	19	32	34	36
<b>Condition</b>	Average	Average	Good	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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,497	1,771	1,310	1,508
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	7	6	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>	0.21 acres	0.16 acres	0.14 acres	0.17 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** Superior in GLA and room count. Great home in Cedar Hill that would be perfect for the first time home buyer. New roof, recently painted and client is still working on updates. 3 bedrooms, Master bedroom with spacious closet. Large kitchen area with island, enough room for a big dining table.
- Listing 2** Inferior in GLA. This beautifully renovated home is move-in ready! It features: Freshly painted interior with neutral colors, New carpet, vinyl, and ceramic tile flooring throughout, New windows and doors. Granite and quartz countertops in the kitchen and bathrooms. New vanities and appliances New cabinets. Wood burning fireplace. New roof. The home is located in a quiet neighborhood close to schools, parks, and shopping. It is also within easy commuting distance to major highways.
- Listing 3** Discover a home of brilliance and cool colors! With soaring ceilings, natural light fills the family room, while vibrant colors create an inviting ambiance. Fresh carpet, elegant granite, and recent upgrades like a 4-year-old roof, water heater, and garage door opener ensure modern comfort. Outside, a spacious backyard offers shade, and a covered patio is perfect for gatherings. Your haven awaits!

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	932 Springfield Drive	707 Keessee Dr	749 Nelson Dr	900 Busby Dr
City, State	Cedar Hill, TEXAS	Cedar Hill, TX	Cedar Hill, TX	Cedar Hill, TX
Zip Code	75104	75104	75104	75104
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.63 <sup>1</sup>	0.73 <sup>1</sup>	0.66 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$299,999	\$284,900	\$325,000
List Price \$	--	\$299,999	\$274,900	\$300,000
Sale Price \$	--	\$297,000	\$269,500	\$283,000
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	12/08/2022	03/03/2023	12/05/2022
DOM · Cumulative DOM	-- · --	28 · 28	178 · 178	106 · 106
Age (# of years)	19	28	24	32
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	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,497	1,689	1,574	1,771
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	0.21 acres	0.21 acres	0.11 acres	0.19 acres
Other	--	--	--	--
Net Adjustment	--	-\$1,536	\$0	-\$2,192
Adjusted Price	--	\$295,464	\$269,500	\$280,808

\* Sold 2 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** Superior in GLA. Wonderful updated home! New paint on the outside! New paint on the inside! New light fixtures and door knobs! New flooring! House has an open floor plan with fireplace. The formal dining room has been closed off which gives the owner the option of a 4th bedroom with an addition of a closet or could be an office. Island in kitchen, large pantry, tub and separate shower in master bath, two closets in master bedroom (1 is a walk-in), and a covered back Porch.
- Sold 2** Instant equity with this home that is offering new carpet & flooring, an amazing open floor plan with prime features such as a large living area, corner wood-burning fireplace, spacious kitchen with skylight, two dining areas and lots of room in the back yard to create gardens or install creative landscaping. All the appliances meaning the refrigerator, washer, dryer, and stove remain with the property. Built in late 90's, this great property is minutes from Hwy 67. Walking distance to elementary and middle schools.
- Sold 3** Superior in GLA. Requesting highest and best by Tuesday, October 25th on or before 3pm. SELLER OFFERING \$10,000 TOWARDS BUYER'S CLOSING COSTS!!! CORNER LOT! Beautiful, well maintained home consisting of a 3 bedrooms, 2 baths, and 2 car garage! Updates include new roof - August 2022, new HVAC split system - June 2022 and new fence in 2021. The inviting entry way with luxury vinyl plank flooring leads to the spacious living area with wood burning fireplace great for entertaining. Lots of natural light. Split bedrooms allowing privacy for the spacious master suite that includes a sitting area. Master bath includes a separate jetted tub and shower.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			None available.				
<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>	\$272,000	\$272,000
<b>Sales Price</b>	\$270,000	\$270,000
<b>30 Day Price</b>	\$265,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Insufficient comparable sales are available within 3 months of the sale date. The estimated market value is based on the adjusted net sale price of the comparable sales. Due to the lack of sufficient as required within the search criteria. It was necessary to relax the search criteria and expand proximity in order to obtain sufficient comps. Sale comparables are not available to bracket the subject property GLA.</p>		

### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect  
**Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

## Subject Photos



Front



Address Verification



Street



## Listing Photos

**L1** 906 Mccomb Ln  
Cedar Hill, TX 75104



Front

**L2** 914 Thorton Dr  
Cedar Hill, TX 75104



Front

**L3** 903 Clement Ct  
Cedar Hill, TX 75104



Front

## Sales Photos

**S1** 707 Keessee Dr  
Cedar Hill, TX 75104



Front

**S2** 749 Nelson Dr  
Cedar Hill, TX 75104



Front

**S3** 900 Busby Dr  
Cedar Hill, TX 75104



Front

### ClearMaps Addendum

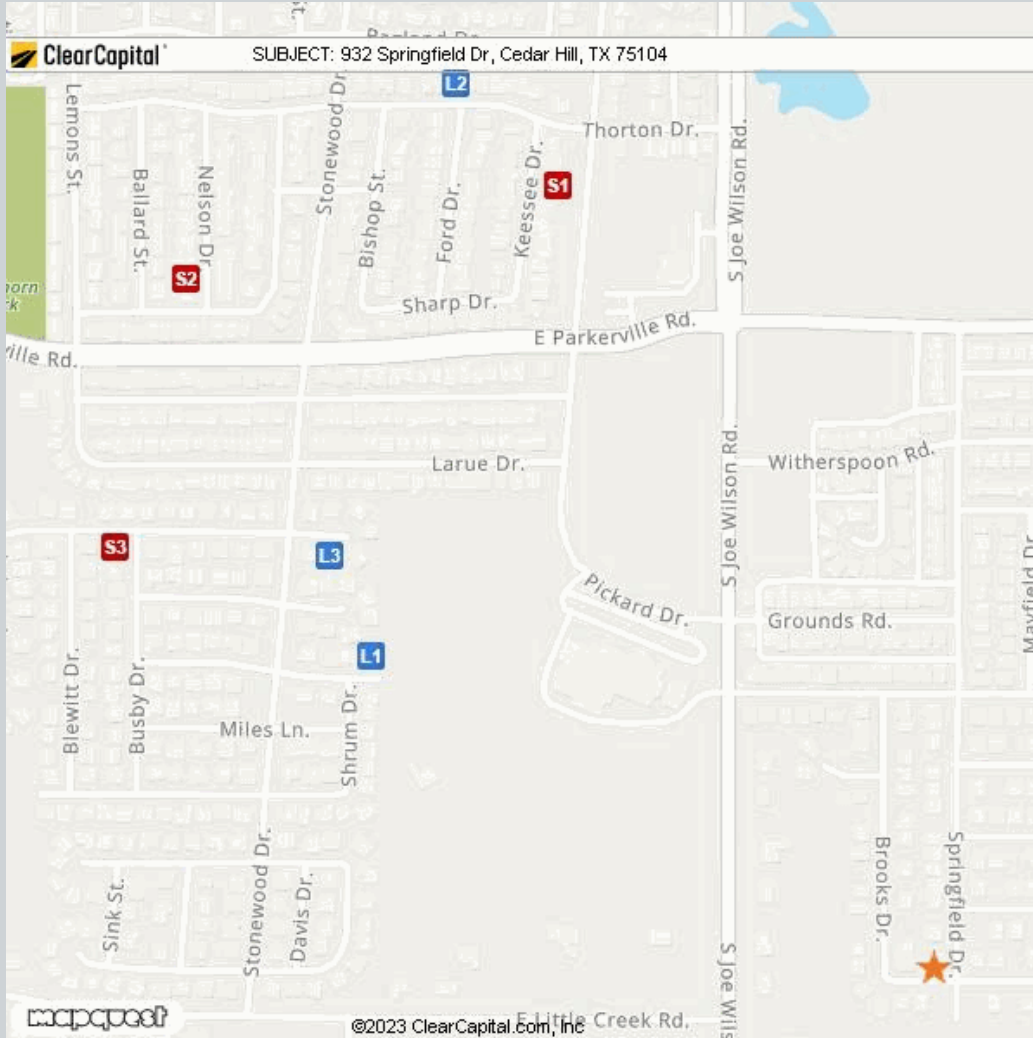
**Address** ★ 932 Springfield Drive, Cedar Hill, TEXAS 75104

**Loan Number** 55077

**Suggested List** \$272,000

**Suggested Repaired** \$272,000

**Sale** \$270,000



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	932 Springfield Drive, Cedar Hill, Texas 75104	--	Parcel Match
L1 Listing 1	906 McComb Ln, Cedar Hill, TX 75104	0.46 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	914 Thorton Dr, Cedar Hill, TX 75104	0.72 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	903 Clement Ct, Cedar Hill, TX 75104	0.53 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	707 Keessee Dr, Cedar Hill, TX 75104	0.63 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	749 Nelson Dr, Cedar Hill, TX 75104	0.73 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	900 Busby Dr, Cedar Hill, TX 75104	0.66 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>	Joyce Jones	<b>Company/Brokerage</b>	Mr.
<b>License No</b>	424510	<b>Address</b>	3063 Claremont Grand Prairie TX 75052
<b>License Expiration</b>	10/31/2023	<b>License State</b>	TX
<b>Phone</b>	2149088586	<b>Email</b>	jmj0424510@gmail.com
<b>Broker Distance to Subject</b>	10.60 miles	<b>Date Signed</b>	09/08/2023

*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.**