

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	15407 Arrowhead Ridge Drive, Humble, TX 77396	Order ID	9601505	Property ID	35919521
Inspection Date	09/06/2024	Date of Report	09/13/2024		
Loan Number	55106	APN	1381760010048		
Borrower Name	Catamount Properties 2018 LLC	County	Harris		

Tracking IDs					
Order Tracking ID	9.6_CitiAgedBPO	Tracking ID 1	9.6_CitiAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	
R. E. Taxes	\$3,691	The home appears to be vacant but the door was cracked open and the combo box was open	
Assessed Value	\$449,781		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	No		
(the front door was cracked open, there was a combo box and it was open.)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Principal management		
Association Fees	\$1804 / Year (Pool,Landscaping)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	This community is off beltway 8, 20 minutes to downtown Houston	
Sales Prices in this Neighborhood	Low: \$213200 High: \$425000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	15407 Arrowhead Ridge Drive	15427 Timber Plateau Dr	11315 Eagle Branch Drive	12350 Oakleaf Bend Drive
City, State	Humble, TX	Humble, TX	Humble, TX	Humble, TX
Zip Code	77396	77396	77396	77346
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.12 ¹	0.95 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$529,999	\$371,000	\$441,500
List Price \$	--	\$529,999	\$335,000	\$397,000
Original List Date		08/21/2024	02/01/2024	08/08/2024
DOM · Cumulative DOM	-- · --	17 · 23	147 · 225	30 · 36
Age (# of years)	6	5	7	5
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	2 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	3,389	3,253	2,838	3,066
Bdrm · Bths · ½ Bths	4 · 3 · 1	4 · 3 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	10	10	9	9
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	0.15 acres	0.15 acres	.127 acres	.144 acres
Other	--	--	--	--

* Listing 1 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.

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

Listing 1 this property is inferior of the subject property because it offers less living square footage than the subject property.

Listing 2 this property is inferior to the subject property because it has less living square footage, less bathrooms and less lot size than the subject property.

Listing 3 this home is inferior to subject property because it offers less living square footage, less lot size, than the subject property.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	15407 Arrowhead Ridge Drive	15714 Highlands Cove Drive	15119 Mause Creek Drive	12354 Oakleaf Bend Drive
City, State	Humble, TX	Humble, TX	Humble, TX	Humble, TX
Zip Code	77396	77346	77396	77346
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.89 ¹	0.95 ¹	0.96 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$334,211	\$325,000	\$395,000
List Price \$	--	\$334,211	\$325,000	\$375,000
Sale Price \$	--	\$320,000	\$322,500	\$375,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	05/28/2024	09/04/2024	04/01/2024
DOM · Cumulative DOM	-- · --	6 · 49	22 · 51	111 · 186
Age (# of years)	6	5	9	8
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	2 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	3,389	2,644	2,836	3,066
Bdrm · Bths · ½ Bths	4 · 3 · 1	4 · 3 · 1	5 · 2 · 1	4 · 3 · 1
Total Room #	10	10	8	10
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	0.15 acres	.11 acres	.125 acres	.144 acres
Other	--	--	--	--
Net Adjustment	--	+\$7,500	+\$4,500	+\$2,500
Adjusted Price	--	\$327,500	\$327,000	\$377,500

* 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 this property is inferior to subject property because it offers less living space, less lot size than the subject property.

Sold 2 this property is inferior to subject property because it offers less living square footage, less lot size and its older than the subject property.

Sold 3 this property is inferior to subject property because it offers less living square footage, less lot size and older in age than the subject property.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				N/a			
Listing Agent Name							
Listing Agent Phone							
# 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

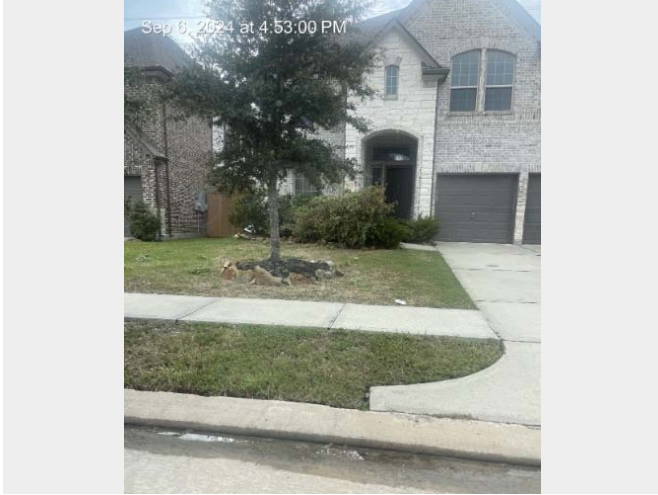
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$330,000	\$330,000
Sales Price	\$330,000	\$330,000
30 Day Price	\$330,000	--
Comments Regarding Pricing Strategy		
the best price for the subject is 330k, the sold comps range from 327k to 377k.		

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.
The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to the prior evaluation overstating the subject's value based on the prior sale in 2023 of \$328,000.

Subject Photos



Front



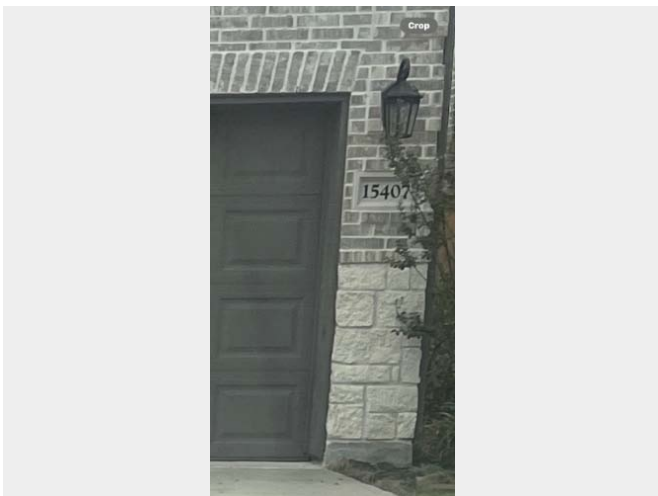
Front



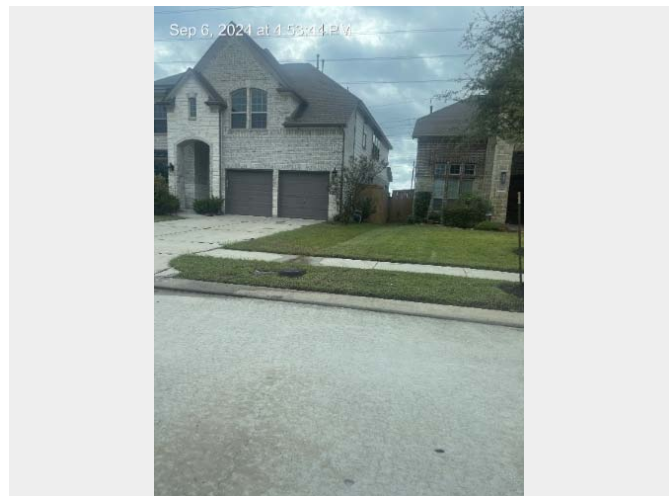
Front



Address Verification

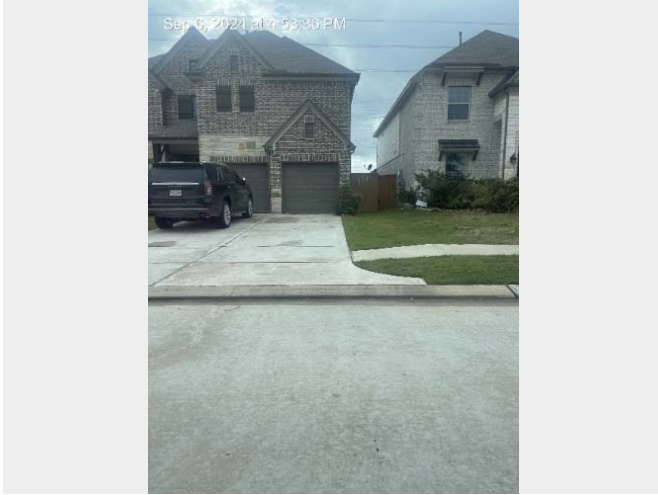


Address Verification



Side

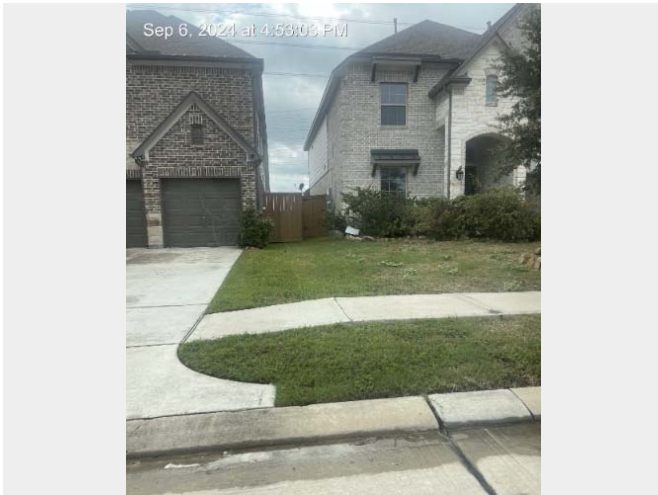
Subject Photos



Side



Side



Side



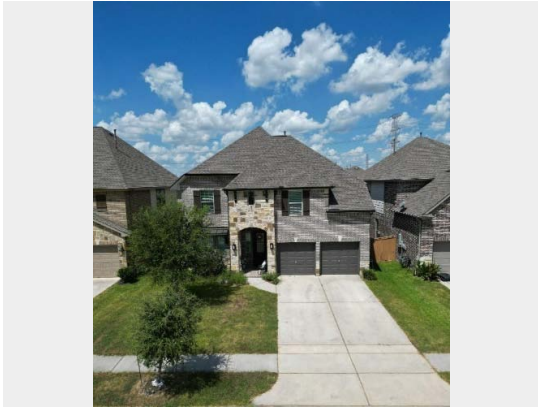
Street



Street

Listing Photos

L1 15427 Timber Plateau Dr
Humble, TX 77396



Front

L2 11315 eagle branch drive
Humble, TX 77396



Front

L3 12350 oakleaf bend drive
Humble, TX 77346



Front



Front

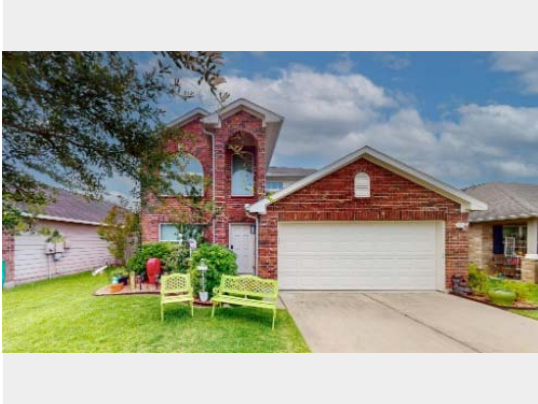
Sales Photos

S1 15714 highlands cove drive
Humble, TX 77346



Front

S2 15119 mause creek drive
Humble, TX 77396



Front

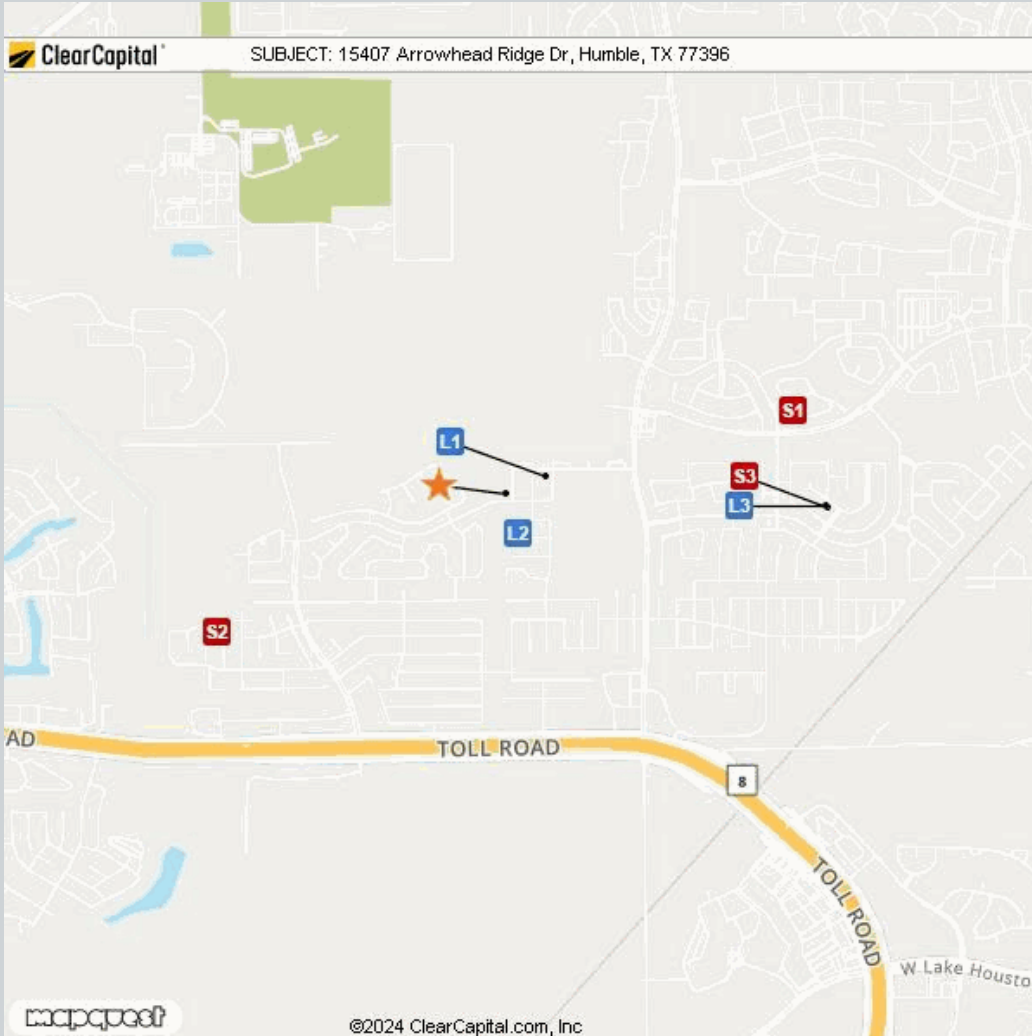
S3 12354 oakleaf bend drive
Humble, TX 77346



Front

ClearMaps Addendum

Address ★ 15407 Arrowhead Ridge Drive, Humble, TX 77396
Loan Number 55106 **Suggested List** \$330,000 **Suggested Repaired** \$330,000 **Sale** \$330,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	15407 Arrowhead Ridge Drive, Humble, TX 77396	--	Parcel Match
L1 Listing 1	15427 Timber Plateau Dr, Humble, TX 77396	0.13 Miles ¹	Parcel Match
L2 Listing 2	11315 Eagle Branch Drive, Humble, TX 77396	0.12 Miles ¹	Parcel Match
L3 Listing 3	12350 Oakleaf Bend Drive, Humble, TX 77346	0.95 Miles ¹	Parcel Match
S1 Sold 1	15714 Highlands Cove Drive, Humble, TX 77346	0.89 Miles ¹	Parcel Match
S2 Sold 2	15119 Mause Creek Drive, Humble, TX 77396	0.95 Miles ¹	Parcel Match
S3 Sold 3	12354 Oakleaf Bend Drive, Humble, TX 77346	0.96 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprotector@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	Nina Davis-Dillard	Company/Brokerage	Motivated Realty LLC
License No	548711	Address	6011 Granite Shadow Lane Porter TX 77365
License Expiration	08/31/2025	License State	TX
Phone	2816581979	Email	ninamotivatedrealty@aol.com
Broker Distance to Subject	10.34 miles	Date Signed	09/07/2024

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.