

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	2236 Palmer Trail, Grand Prairie, TEXAS 75052	Order ID	9016005	Property ID	34786991
Inspection Date	11/08/2023	Date of Report	11/11/2023		
Loan Number	55771	APN	40583074		
Borrower Name	Catamount Properties 2018 LLC	County	Tarrant		

Tracking IDs					
Order Tracking ID	11.8_BPO	Tracking ID 1	11.8_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	LINH THUY NGUYEN	Condition Comments	
R. E. Taxes	\$7,901	The property appears to be in average condition and in line with nearby homes. No significant needed exterior repairs were observed, and no unusual factors were apparent from a drive-by inspection.	
Assessed Value	\$405,150		
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The subject's subdivision consists of typical single story and two story homes and is an established neighborhood. There are schools and city parks nearby which may be attractive to some buyers. Freeways, shopping, restaurants, and an entertainment district are also in close proximity.	
Sales Prices in this Neighborhood	Low: \$276000 High: \$458000		
Market for this type of property	Increased 3 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2236 Palmer Trail	1348 Lake Forest Dr	1227 Clearwater Drive	2718 Sun Rise Lane
City, State	Grand Prairie, TEXAS	Grand Prairie, TX	Grand Prairie, TX	Grand Prairie, TX
Zip Code	75052	75052	75052	75052
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.79 ¹	1.00 ¹	1.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$369,900	\$379,500	\$405,000
List Price \$	--	\$369,900	\$355,000	\$405,000
Original List Date		11/06/2023	09/01/2023	11/06/2023
DOM · Cumulative DOM	-- · --	5 · 5	70 · 71	5 · 5
Age (# of years)	8	17	18	17
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 Transaction	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,293	2,131	2,131	2,010
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	4 · 2
Total Room #	8	9	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	0.19 acres	0.20 acres	0.15 acres	0.17 acres
Other	--	Patio	Covered Patio, Porch, Rain Gutters, Private Ya	--

* 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.

Current Listings - Cont.

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

- Listing 1** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Multiple Offers Received - Deadline Nov 12th at 5:00 PM. Welcome home! Fantastic well maintained single story home in Grand Prairie with a spacious open floor plan, multiple flex spaces to fit every buyer's need. It offers an open floor plan with a fireplace in the family room, granite countertops, spacious breakfast area in the kitchen, tons of natural light throughout and fresh paint interior. It is walking distance to the elementary school and pond. Less than 4 miles to Lyn Creek Park at Joe Pool Lake. Easy access to major highways TX 360, I-20, SH 161. Ready for you to move into!
- Listing 2** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Are you looking for a spacious and beautiful home that is ready to move in? Look no further than 1227 Clearwater Dr. Grand Prairie TX! This beautifully laid out one-story home features four bedrooms and two baths with formals, split bedrooms, an open concept kitchen and family room! The laminate flooring adds a touch of elegance to this already stunning property while tiled wet areas make cleaning up easy. Enjoy your morning coffee on the covered patio or take advantage of your private backyard oasis where you can unwind after a long day at work. This amazing home is truly move-in ready! Located close to shopping centers such as Arlington Highlands and Premium Outlet Mall, close to Joe Pool Lake, Hwy 360, Hwy 161, and I-20 makes commuting around town quick and easy! Plus walking distance from community park playground & pond means endless entertainment options right outside your doorstep! Don't miss out on this incredible opportunity to own your dream home today!
- Listing 3** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home appears to have been repaired and updated recently. It is superior in terms of condition and appeal to buyers. The home features similar quality of construction, amenities, and style. MLS Comments: Move in ready single story 4 bedroom home in Mansfield ISD! Updated kitchen showcasing white quartz countertops with freshly updated grey cabinets, stainless steel appliances, a breakfast bar & walk in pantry. Entertain family & friends in the spacious family room featuring huge windows for natural light & a cozy fireplace. Tranquil primary suite boasting wall of windows, dual sink vanity, soaking tub, separate shower & walk-in closet. Updated laminate flooring in bedrooms no carpet. Relax on the patio overlooking the lush backyard with plenty of room to play. Somerton Village amenities include a community pool, greenbelt & playground. Great location near Joe Pool Lake, shopping, several parks & trails with easy access to 360 & I-20!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2236 Palmer Trail	2351 Palo Pinto	2023 Archer Drive	5455 Lavaca Road
City, State	Grand Prairie, TEXAS	Grand Prairie, TX	Grand Prairie, TX	Grand Prairie, TX
Zip Code	75052	75052	75052	75052
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.59 ¹	0.88 ¹	0.82 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,900	\$349,900	\$389,990
List Price \$	--	\$379,900	\$349,900	\$389,990
Sale Price \$	--	\$372,000	\$350,000	\$394,000
Type of Financing	--	Cash	Conv	Cash
Date of Sale	--	08/30/2023	09/14/2023	06/05/2023
DOM · Cumulative DOM	-- · --	38 · 56	7 · 75	3 · 30
Age (# of years)	8	17	17	18
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 Transaction	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,293	2,163	2,080	2,150
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	4 · 2
Total Room #	8	9	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	0.19 acres	0.16 acres	0.13 acres	0.21 acres
Other	--	Covered Patio, Porch, Rain Gutters	Patio	Rain Gutters, Lighting
Net Adjustment	--	\$0	\$0	-\$20,000
Adjusted Price	--	\$372,000	\$350,000	\$374,000

* Sold 1 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** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Desirable 4 bedroom, single story home in Lake Parks East. Neighborhood swimming pool for summertime enjoyment. Outdoor family fun at nearby Joe Pool Lake. Large open kitchen to breakfast room and oversized family room with fireplace and built in shelving. Refrigerator included. Spacious dining room would also accommodate a pool table. Light and bright with plenty of windows. The primary bedroom has ensuite bathroom with tub, separate shower, and walk in closet. Three additional bedrooms with ceiling fans. Wonderful 3 car garage for autos, workshop, and storage. Private backyard with wood fence and covered patio. Sprinkler system. Ceiling fans. Nearby shopping, restaurants, schools, and all conveniences. All the work is already done for you, so just move in and enjoy life with your family. Important info- per next door neighbor this residence has open enrollment to Mansfield ISD, Arlington ISD, and also Grand Prairie ISD.
- Sold 2** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Freshly interior Painted, Open Floor plan with 2 Large living and 2 dining areas. Backyard new wood fence overlooking greenbelt area. Split bedrooms, large kitchen area featuring a island, lots of cabinets and counter space. Large primary bedroom with walk in closet, garden tub with shower. \$3000 Carport allowance with full price offer.
- Sold 3** -20000 due to superior condition. The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home appears to have been repaired and updated recently. It is superior in terms of condition and appeal to buyers. The home features similar quality of construction, amenities, and style. MLS Comments: Beautiful single-story home in the Lake Parks neighborhood on oversized lot, in Mansfield ISD. Home offers open floor plan with 4 bedrooms split and 2 full bathrooms, Formal dining and oversized living room and kitchen area. Updated flooring in most of the home newer gas hot water heater, kitchen has barstool seating at countertop overlooking family room with gas burning fireplace. Master bedroom is over sized and master bathroom has walk in shower and large bath tub with good sized closet space. Home has over sized backyard with 8 foot privacy fence, Community offers lakes, pools, playground, walking trails, & easy access to highways, schools, restaurants.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No MLS history for the past 12 months.			
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	\$370,900	\$370,900
Sales Price	\$370,000	\$370,000
30 Day Price	\$365,000	--
Comments Regarding Pricing Strategy		
<p>The local real estate market has been flourishing as a Seller's Market, and values have been increasing in most areas. Covid-19 has not affected the local real estate market which continues to be a Seller's market with increasing values and lack of inventory. Market time has been decreasing for most properties if priced competitively, and many are obtaining multiple offers soon after coming on the market. There are many buyers available both as owner occupants and Investors. Inventory has been low and demand has been high with most properties selling over asking price. Market time is usually under 30 days. All of the sales and listings utilized in this report are the closest most recent comparable properties that could be found and verified in the subject's own subdivision and surrounding areas. These properties are deemed to be the most comparable properties in terms of location, condition, and physical characteristics. After making the necessary adjustments, all sales were concluded to provide a reliable indication of value for the subject property and were included in the final analysis.</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



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 1348 Lake Forest Dr
Grand Prairie, TX 75052



Front

L2 1227 Clearwater Drive
Grand Prairie, TX 75052



Front

L3 2718 Sun Rise Lane
Grand Prairie, TX 75052



Front

Sales Photos

S1 2351 Palo Pinto
Grand Prairie, TX 75052



Front

S2 2023 Archer Drive
Grand Prairie, TX 75052



Front

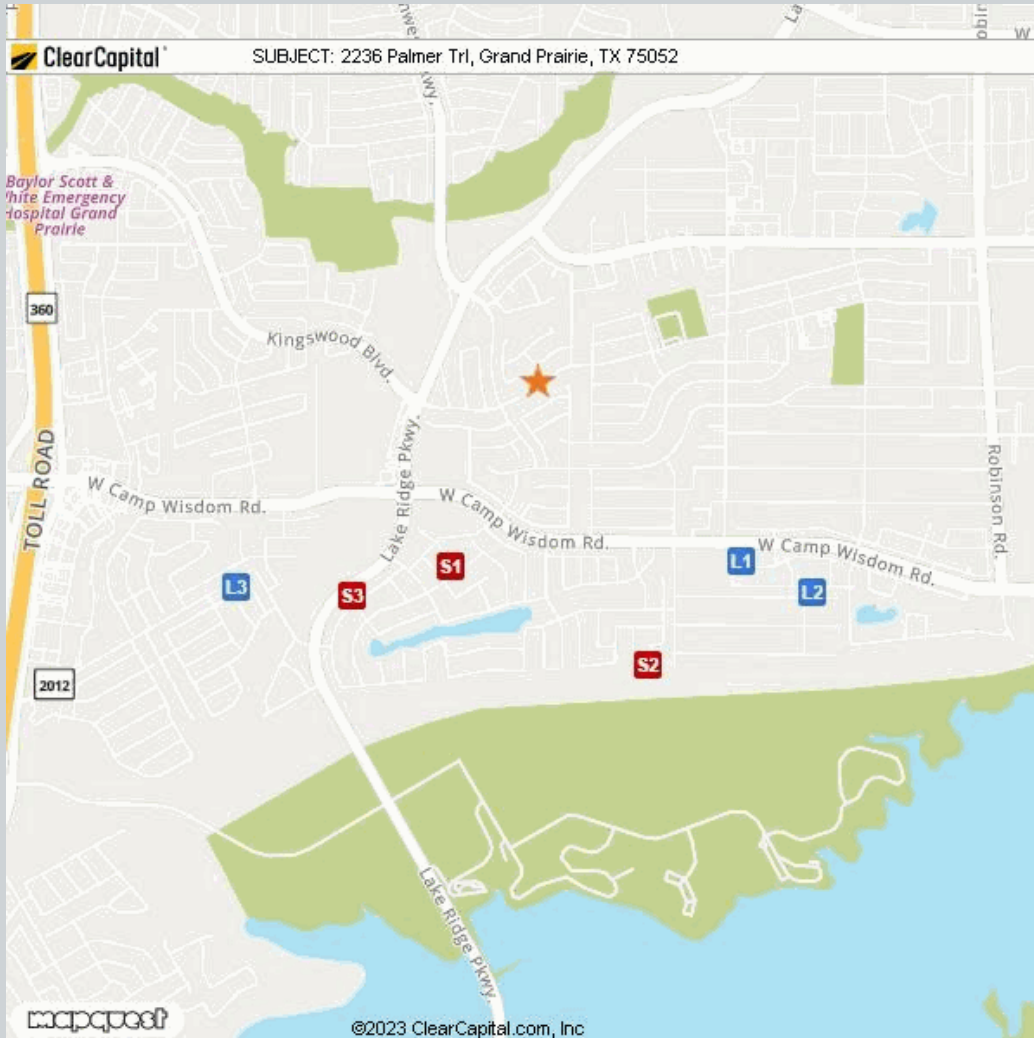
S3 5455 Lavaca Road
Grand Prairie, TX 75052



Front

ClearMaps Addendum

Address ★ 2236 Palmer Trail, Grand Prairie, TEXAS 75052
Loan Number 55771 **Suggested List** \$370,900 **Suggested Repaired** \$370,900 **Sale** \$370,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2236 Palmer Trail, Grand Prairie, Texas 75052	--	Parcel Match
L1 Listing 1	1348 Lake Forest Dr, Grand Prairie, TX 75052	0.79 Miles ¹	Parcel Match
L2 Listing 2	1227 Clearwater Drive, Grand Prairie, TX 75052	1.00 Miles ¹	Parcel Match
L3 Listing 3	2718 Sun Rise Lane, Grand Prairie, TX 75052	1.05 Miles ¹	Parcel Match
S1 Sold 1	2351 Palo Pinto, Grand Prairie, TX 75052	0.59 Miles ¹	Parcel Match
S2 Sold 2	2023 Archer Drive, Grand Prairie, TX 75052	0.88 Miles ¹	Parcel Match
S3 Sold 3	5455 Lavaca Road, Grand Prairie, TX 75052	0.82 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	Susan Hill	Company/Brokerage	Susan Hill REO Services
License No	351010	Address	5 Country Club Court Pantego TX 76013
License Expiration	01/31/2024	License State	TX
Phone	8179946995	Email	sue@suehillgroup.com
Broker Distance to Subject	8.80 miles	Date Signed	11/11/2023

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.