

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	512 Garrett Court, Hutto, TX 78634	Order ID	9385249	Property ID	35498773
Inspection Date	06/08/2024	Date of Report	06/08/2024		
Loan Number	56043	APN	R437565		
Borrower Name	Catamount Properties 2018 LLC	County	Williamson		

Tracking IDs

Order Tracking ID	Citi_Atlas_Aged_bpo	Tracking ID 1	Citi_Atlas_Aged_bpo
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments It appears that the current residence might be moving out. The exterior and landscaping are in average condition.
R. E. Taxes	\$6,775	
Assessed Value	\$313,416	
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	GLENWOOD HOA	
Association Fees	\$93 / Month (Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The subjects' neighborhood has many different square footage, site square footage, and styles of homes. With a mix of single-story and multi-level homes, it has something for everyone. Located close to many other like-kind sub-divisions. All the homes in this area are well maintained and in average condition. Landscaping ranges from simple lawns to professional landscaped yards and planters. Landscaping in this area is in average condition. The Central Texas marketplace has shifted to more realistic values.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$325,600 High: \$419,500	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	512 Garrett Court	206 Eagle Lake Drive	212 Timber Brook Drive	506 Roaming Drive
City, State	Hutto, TX	Hutto, TX	Hutto, TX	Hutto, TX
Zip Code	78634	78634	78634	78634
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.72 ¹	0.82 ¹	0.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$365,000	\$355,000	\$410,000
List Price \$	--	\$349,999	\$355,000	\$410,000
Original List Date		05/16/2024	06/03/2024	05/16/2024
DOM · Cumulative DOM	-- · --	23 · 23	5 · 5	23 · 23
Age (# of years)	20	3	2	3
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	1 Story TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	1,982	1,978	1,889	1,968
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	9	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 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	0.181 acres	0.108 acres	0.126 acres	0.224 acres
Other	--	--	--	--

* Listing 2 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** Improvement SQFT difference adjustment +\$140. Site SQFT difference adjustment N/A. Best available comparable used. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of a mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject.
- Listing 2** Improvement SQFT difference adjustment +\$3,255. Site SQFT difference adjustment N/A. Best available comparable used. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of a mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject.
- Listing 3** Improvement SQFT difference adjustment +\$490. Site SQFT difference adjustment N/A. Best available comparable used. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of a mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	512 Garrett Court	317 Clearlake Drive	111 Wilson Ct	207 Tokalaun Drive
City, State	Hutto, TX	Hutto, TX	Hutto, TX	Hutto, TX
Zip Code	78634	78634	78634	78634
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.84 ¹	0.07 ¹	0.74 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$350,000	\$398,000	\$371,874
List Price \$	--	\$350,000	\$375,000	\$400,800
Sale Price \$	--	\$350,000	\$363,000	\$365,000
Type of Financing	--	Conventional	Va	Fha
Date of Sale	--	04/15/2024	05/10/2024	04/08/2024
DOM · Cumulative DOM	-- · --	20 · 60	163 · 188	187 · 215
Age (# of years)	20	3	10	1
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	1,982	1,930	2,033	1,895
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	9	8	9	8
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 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	0.181 acres	0.101 acres	0.180 acres	0.101 acres
Other	--	--	--	--
Net Adjustment	--	+\$1,820	-\$1,785	+\$3,045
Adjusted Price	--	\$351,820	\$361,215	\$368,045

* 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** Improvement SQFT difference adjustment +\$1,820. Site SQFT difference adjustment N/A. Best available comparable used. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of a mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject.
- Sold 2** Improvement SQFT difference adjustment -\$1,785. Site SQFT difference adjustment N/A. Best available comparable used. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of a mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject.
- Sold 3** Improvement SQFT difference adjustment +\$3,045. Site SQFT difference adjustment N/A. Best available comparable used. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of a mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The local MLS system does not show this property for sale in the system 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

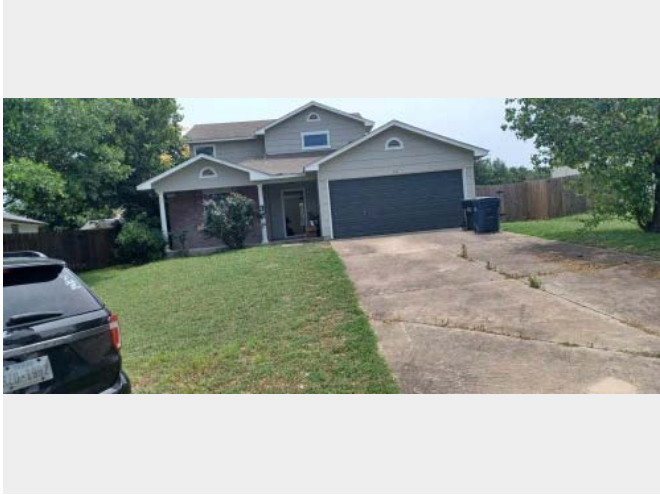
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$369,990	\$369,990
Sales Price	\$361,215	\$361,215
30 Day Price	\$351,215	--
Comments Regarding Pricing Strategy		
<p>The above value is given as the current value of the home and that is could be sold in it's as-is condition. The values in this area have been affected by the rate increases, devaluing as much as 10%, but there is still a lack of inventory. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of one half mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject. The market is shifting faster than the comps are showing. With the values of smaller sqft homes in this area devaluing as much as 5-20% over the last 6 months. Over the past 5 months the builders have become very flexible in pricing, offering monies to buy down the interest rates, and commissions over 3%+. REOS postings for trustee sales have increased in this area. The subject is in a condition that will not require any repairs to be marketed in it's as-is condition and received full market consideration.</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.

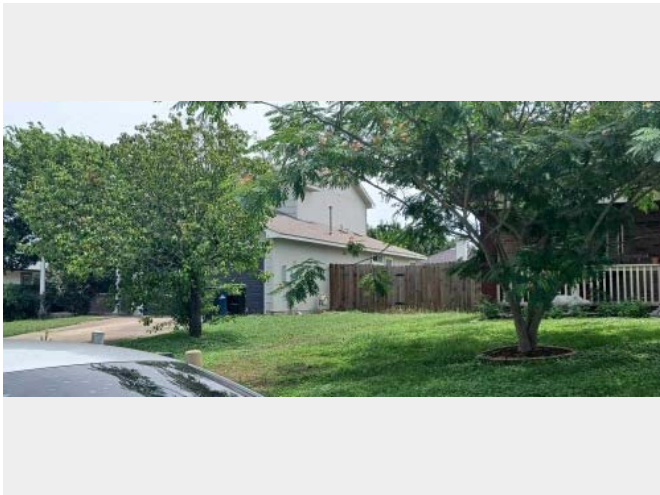
Subject Photos



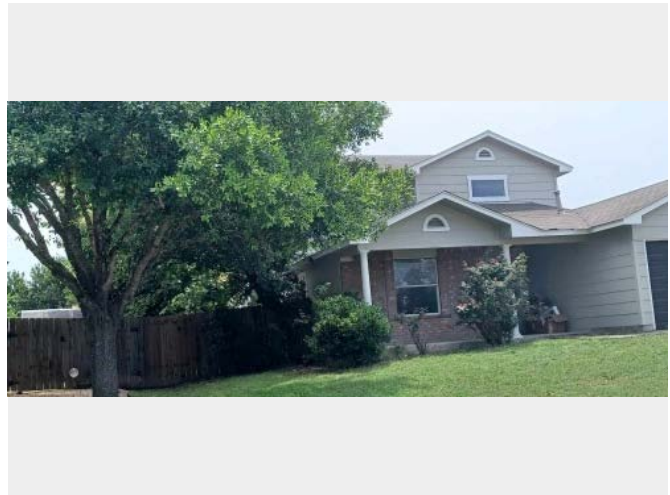
Front



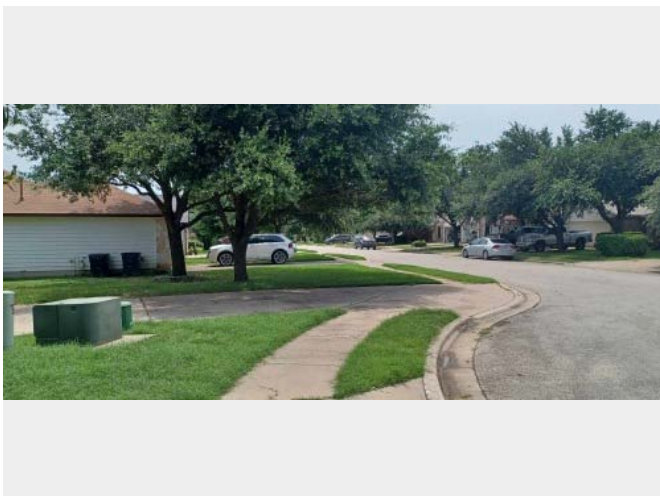
Address Verification



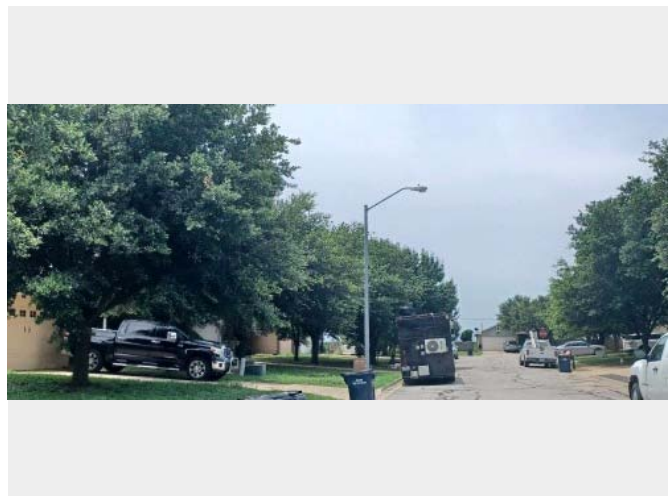
Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 206 EAGLE LAKE DRIVE
Hutto, TX 78634



Other

L2 212 TIMBER BROOK DRIVE
Hutto, TX 78634



Other

L3 506 ROAMING DRIVE
Hutto, TX 78634



Other

Sales Photos

S1 317 CLEARLAKE DRIVE
Hutto, TX 78634



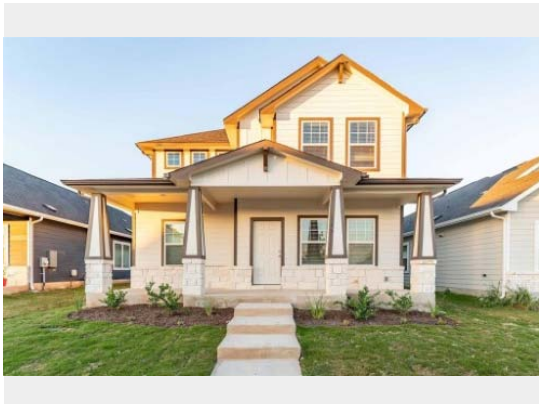
Other

S2 111 WILSON CT
Hutto, TX 78634



Other

S3 207 TOKALAUN DRIVE
Hutto, TX 78634



Other

ClearMaps Addendum

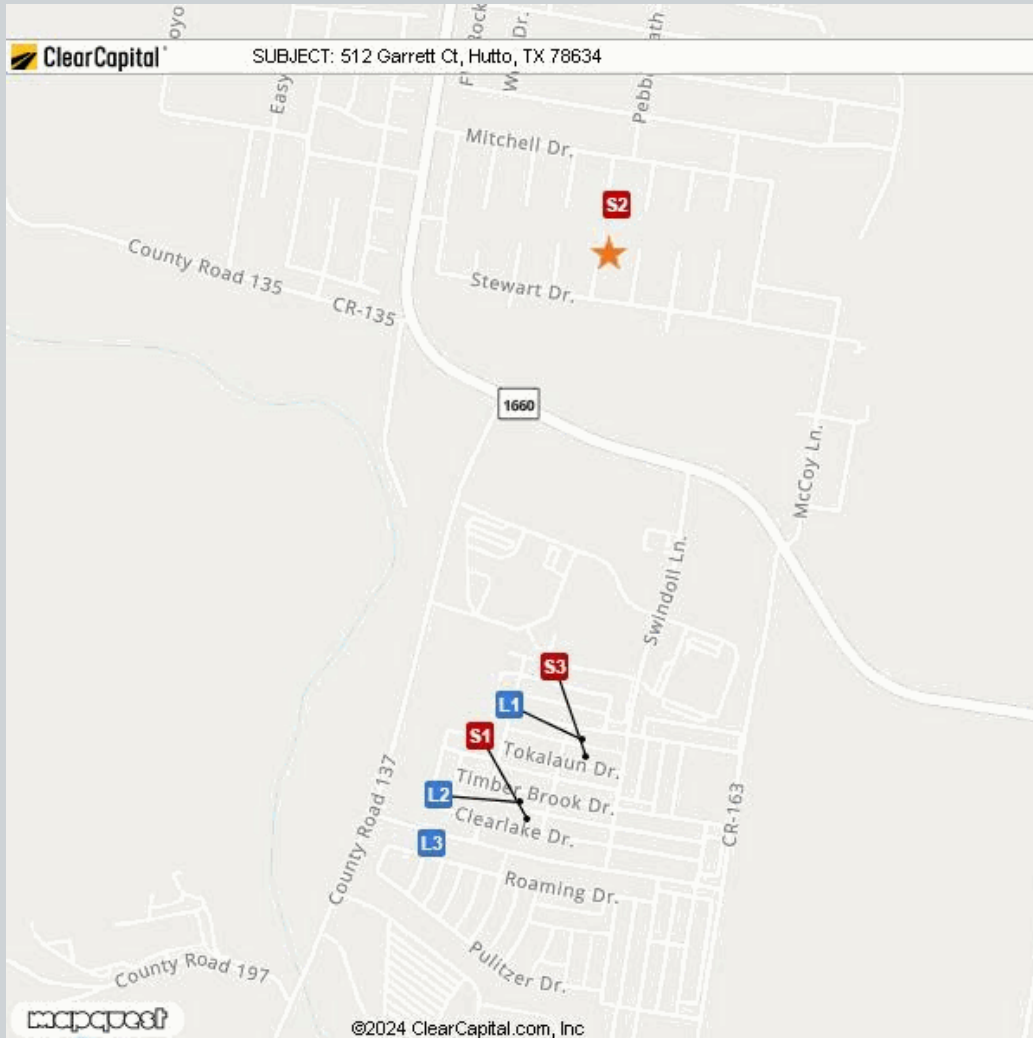
Address ★ 512 Garrett Court, Hutto, TX 78634

Loan Number 56043

Suggested List \$369,990

Suggested Repaired \$369,990

Sale \$361,215



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	512 Garrett Court, Hutto, TX 78634	--	Parcel Match
L1 Listing 1	206 Eagle Lake Drive, Hutto, TX 78634	0.72 Miles ¹	Parcel Match
L2 Listing 2	212 Timber Brook Drive, Hutto, TX 78634	0.82 Miles ¹	Parcel Match
L3 Listing 3	506 Roaming Drive, Hutto, TX 78634	0.91 Miles ¹	Parcel Match
S1 Sold 1	317 Clearlake Drive, Hutto, TX 78634	0.84 Miles ¹	Parcel Match
S2 Sold 2	111 Wilson Ct, Hutto, TX 78634	0.07 Miles ¹	Parcel Match
S3 Sold 3	207 Tokalaun Drive, Hutto, TX 78634	0.74 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	Steven Simmons	Company/Brokerage	Keller Williams Realty
License No	0511573	Address	1003 S. Austin Avenue Georgetown TX 78626
License Expiration	07/31/2025	License State	TX
Phone	2546540323	Email	stevensimmons@hotmail.com
Broker Distance to Subject	11.20 miles	Date Signed	06/08/2024

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.