

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>	13710 Brighton Park Drive, Houston, TEXAS 77044	<b>Order ID</b>	9482645	<b>Property ID</b>	35687321
<b>Inspection Date</b>	07/17/2024	<b>Date of Report</b>	07/20/2024		
<b>Loan Number</b>	56239	<b>APN</b>	1238250020003		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Harris		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	7.16_CitiAgedbpo	<b>Tracking ID 1</b>	7.16_CitiAgedbpo		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	Catamount Properties 2018 LLC	The subject property is a 1-story good quality and condition SFR consisting of 4 bedrooms and 2 baths with 2304 sq ft built in 2004 and sits on 0.18 acres. The subject is located in a non-gated planned unit development with a homeowner association. The modern design/appeal improvement conforms well to the neighborhood. Minor landscaping is recommended to improve the marketability of the subject property.
<b>R. E. Taxes</b>	\$6,824	
<b>Assessed Value</b>	\$288,519	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	CIA Services--Summerwood Sec 1-26 281-852-1700	
<b>Association Fees</b>	\$80 / Month (Pool,Landscaping,Insurance,Tennis,Other: Walk Trail, Lakes, Security, Clubhouse, Lights)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	The subject neighborhood compares favorably to competing areas in terms of convenience to churches, schools, shopping, and employment, public transportation, recreation facilities, utilities, police, and fire protection are typical for the area. The subject's neighborhood appeals to family ownership and maintenance of existing homes appears good with no detrimental conditions noted.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$262,000 High: \$700,000	
<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>	13710 Brighton Park Drive	14514 Red Tailed Hawk Lane	14406 Morning Lodge Lane	13507 Summer Villa Lane
<b>City, State</b>	Houston, TEXAS	Houston, TX	Houston, TX	Houston, TX
<b>Zip Code</b>	77044	77044	77044	77044
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.50 <sup>1</sup>	0.47 <sup>1</sup>	0.22 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$314,900	\$369,900	\$375,000
<b>List Price \$</b>	--	\$314,900	\$349,900	\$375,000
<b>Original List Date</b>		05/17/2024	04/29/2024	07/15/2024
<b>DOM · Cumulative DOM</b>	-- · --	18 · 64	82 · 82	5 · 5
<b>Age (# of years)</b>	20	22	18	20
<b>Condition</b>	Good	Good	Good	Good
<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	2 Stories Traditional	1 Story Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,304	2,008	2,516	2,618
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	4 · 3	4 · 2 · 1
<b>Total Room #</b>	8	7	9	8
<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>	0.18 acres	0.17 acres	0.18 acres	0.19 acres
<b>Other</b>	None	None	None	None

\* 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.

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

**Listing 1** It is inferior because of the smaller GLA, smaller lot size, and smaller room count. Overall, it is similar in design and appeal and has comparable views. Also farthest in proximity to the subject compared to other comps used.

**Listing 2** It best represents the subject "as-is." It is most comparable in design and appeal and property characteristics, with a similar view.

**Listing 3** It also has the same view as the subject, but its larger GLA, larger lot, and larger room count make this superior. Therefore my value conclusion most aligns with List 2.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	13710 Brighton Park Drive	12838 Cambridge Eagle Drive	13906 Shasta Leaf Court	13806 Duran Falls Court
<b>City, State</b>	Houston, TEXAS	Houston, TX	Houston, TX	Houston, TX
<b>Zip Code</b>	77044	77044	77044	77044
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.83 <sup>1</sup>	0.18 <sup>1</sup>	0.15 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$325,000	\$363,000	\$399,000
<b>List Price \$</b>	--	\$325,000	\$349,900	\$368,000
<b>Sale Price \$</b>	--	\$320,000	\$345,000	\$365,000
<b>Type of Financing</b>	--	Fha	Conventional	Conventional
<b>Date of Sale</b>	--	10/12/2023	05/24/2024	05/08/2024
<b>DOM · Cumulative DOM</b>	-- · --	11 · 48	46 · 69	32 · 68
<b>Age (# of years)</b>	20	25	21	22
<b>Condition</b>	Good	Good	Good	Good
<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	2 Stories Traditional	1 Story Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,304	2,100	2,537	2,432
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 3	3 · 2	4 · 2 · 1
<b>Total Room #</b>	8	9	7	8
<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>	0.18 acres	0.17 acres	0.18 acres	0.19 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$11,974	-\$5,079	-\$20,165
<b>Adjusted Price</b>	--	\$331,974	\$339,921	\$344,835

\* 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** Is inferior because of smaller GLA and smaller lot. Overall, similar in design and appeal and has comparable views. Also farthest in proximity to the subject compared to other comps used. Adjustments: \$8160 due to sq ft, \$1814 due to the lot, \$5000 due to age, -\$3,000 due to room count.
- Sold 2** It best supports my value conclusion. Overall, it has the most comparable characteristics and, most importantly, the most similar location/view—which is one of the biggest factors with the subject. Adjustments: -\$9320 due to sq ft, \$241 due to the lot, \$1000 due to age, \$3,000 due to room count.
- Sold 3** It also has the same view as the subject, but its larger GLA, larger lot, with a larger room count make this superior to the subject. Therefore my value conclusion most aligns with Sale 1. Adjustments: -\$5120 due to sq ft, -\$545 due to the lot, \$2000 due to age, -\$1,500 due to room count, -\$15,000 extended patio with basketball court.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>	The Closers Real Estate Group			The subject previously sold 07/18/2014 for the amount of \$198,000 per MLS# 22289241 /Tax Records. Please note that the State of Texas is a non-disclosure state concerning real estate transactions.			
<b>Listing Agent Name</b>	Greg Cassity						
<b>Listing Agent Phone</b>	832-773-4262						
<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>
05/24/2024	\$350,000	07/17/2024	\$339,900	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$350,000	\$350,000
<b>Sales Price</b>	\$340,000	\$340,000
<b>30 Day Price</b>	\$330,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The comp below was considered, but because it reflected a value very different than the rest of my comps, it was replaced with comps that better supported the market and my final value conclusion Sales: MLS #46405369/13622 Caney Springs The search was extended back 12 months, out in the distance 1 mile, and even with relaxing 35% GLA search criteria, I could not find many comps that fit within 20% GLA requirements and similar style and appeal. Within 1 mile and back 12 months, I found 30 comps, of which I could only use 6 due to condition or site-size factors. The comps used are the best possible currently available comps within 1 mile and the adjustments are sufficient for this area to account for the differences in the subject and comps. Upon review of all the pertinent information, an opinion of the as-is market value of \$340,000 is adequately supported with emphasis placed on List No. 2 and Sale No. 2. Based upon an exterior inspection from the street, the subject property has no observable adverse condition noted that would cause a safety or health risk/concern at the time of inspection. Therefore, no resale issues are foreseen.</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



Other



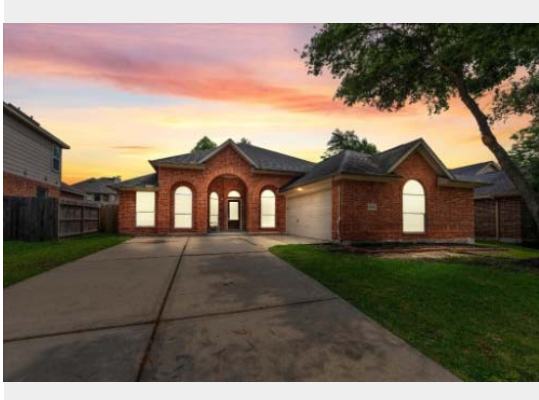
## Listing Photos

**L1** 14514 Red Tailed Hawk Lane  
Houston, TX 77044



Front

**L2** 14406 Morning Lodge Lane  
Houston, TX 77044



Front

**L3** 13507 Summer Villa Lane  
Houston, TX 77044

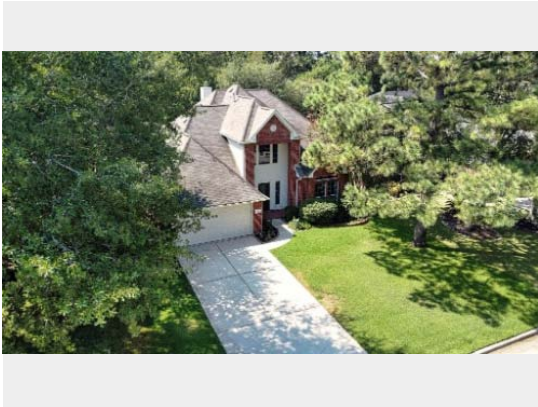


Front



## Sales Photos

**S1** 12838 Cambridge Eagle Drive  
Houston, TX 77044



Front

**S2** 13906 Shasta Leaf Court  
Houston, TX 77044



Front

**S3** 13806 Duran Falls Court  
Houston, TX 77044



Front

## ClearMaps Addendum

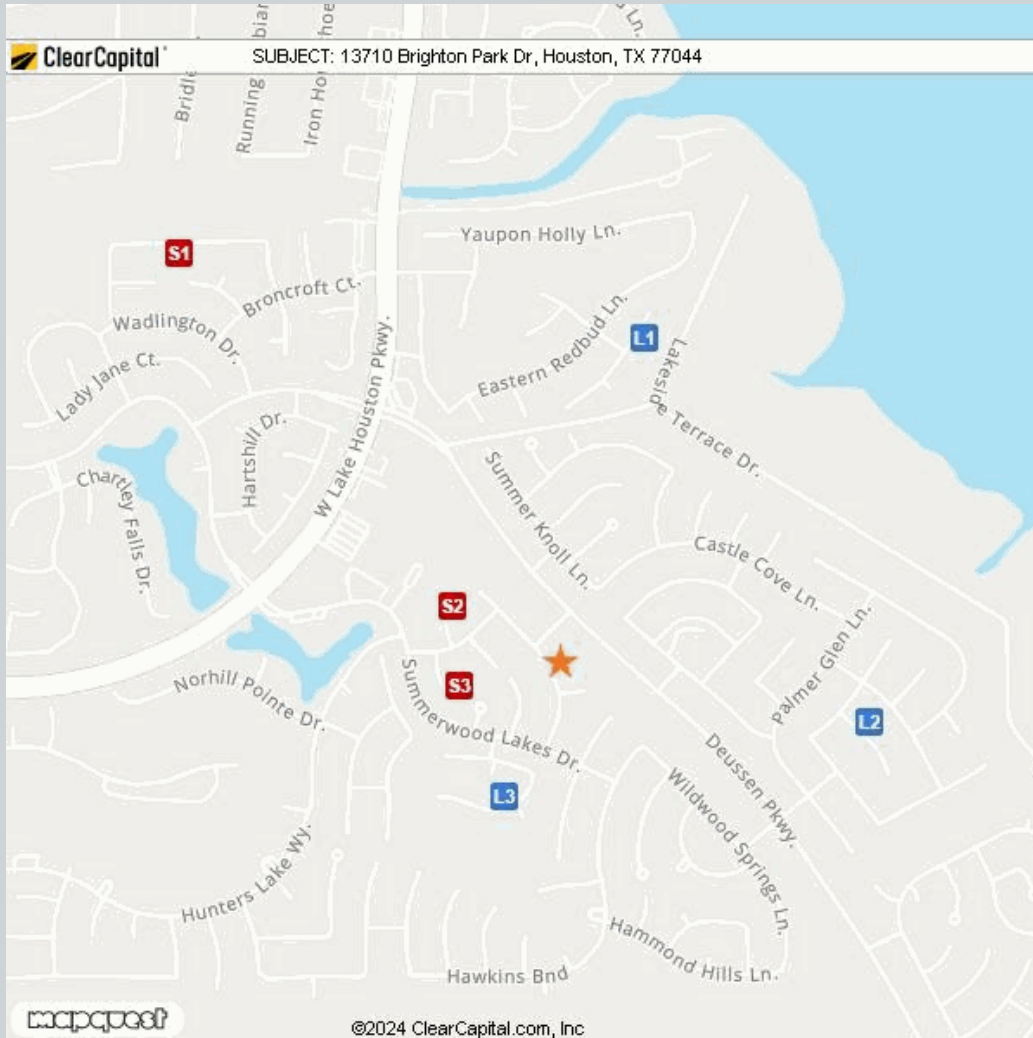
**Address** ★ 13710 Brighton Park Drive, Houston, TEXAS 77044

**Loan Number** 56239

**Suggested List** \$350,000

**Suggested Repaired** \$350,000

**Sale** \$340,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	13710 Brighton Park Drive, Houston, Texas 77044	--	Parcel Match
L1 Listing 1	14514 Red Tailed Hawk Lane, Houston, TX 77044	0.50 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	14406 Morning Lodge Lane, Houston, TX 77044	0.47 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	13507 Summer Villa Lane, Houston, TX 77044	0.22 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	12838 Cambridge Eagle Drive, Houston, TX 77044	0.83 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	13906 Shasta Leaf Court, Houston, TX 77044	0.18 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	13806 Duran Falls Court, Houston, TX 77044	0.15 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>	Frank Oveo	<b>Company/Brokerage</b>	Texas Premier Realty
<b>License No</b>	630688	<b>Address</b>	307 Burnett Dr Baytown TX 77520
<b>License Expiration</b>	07/31/2025	<b>License State</b>	TX
<b>Phone</b>	8329555212	<b>Email</b>	oveofrank@gmail.com
<b>Broker Distance to Subject</b>	13.19 miles	<b>Date Signed</b>	07/20/2024

*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.**