

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	15414 Evergreen Knoll Lane, Cypress, TX 77433	Order ID	9093581	Property ID	34948560
Inspection Date	01/05/2024	Date of Report	01/05/2024		
Loan Number	56240	APN	1168040020015		
Borrower Name	Catamount Properties 2018 LLC	County	Harris		

Tracking IDs					
Order Tracking ID	1.3_BPO	Tracking ID 1	1.3_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	SEDRICK D SCOTT	The home is in average condition. Both side of the home is clear and clean. No damage was found during the time of inspection.
R. E. Taxes	\$1,480	
Assessed Value	\$352,055	
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	FIRST SERVICE RESIDENTIAL 713-932-1122	
Association Fees	\$1050 / Year (Pool,Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	This home is located in a city which is part of Harris county. They have 2,025 single family homes with 2,917 median square feet. The medium year built is 1979. The home values ranges between \$185K - 341 K.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$315000 High: \$629600	
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	15414 Evergreen Knoll Lane	15527 Pine Valley Trl	20722 Durand Oak Dr	20303 Willow Trace Dr
City, State	Cypress, TX	Cypress, TX	Cypress, TX	Cypress, TX
Zip Code	77433	77433	77433	77433
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.66 ¹	0.34 ¹	0.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$420,000	\$525,000	\$390,000
List Price \$	--	\$410,000	\$525,000	\$390,000
Original List Date		12/07/2023	12/14/2023	11/28/2023
DOM · Cumulative DOM	-- · --	29 · 29	22 · 22	38 · 38
Age (# of years)	35	24	32	26
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	1 Story Traditional	1 Story Ranch/Rambler	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,559	2,591	2,795	2,776
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	3 · 2 · 1	4 · 2 · 1
Total Room #	9	9	9	9
Garage (Style/Stalls)	Detached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	--
Lot Size	0.18 acres	0.23 acres	0.24 acres	0.26 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.

Current Listings - Cont.

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

- Listing 1** This 4 Bedroom 2 Bathroom Perry Home Is Located In The Master Planned Community Of Fairfield. Fantastic Location In Cypress, Tx Near 290 And 99! Close To The Houston Outlets, A Multitude Of Shops, Restaurants & Entertainment. Enjoy The Many Amenities Of Parks, Pools, Clubhouses And Schools! This Fantastic Split Floor Plan 2, 591 Sq Ft All Brick One Story Home On A Cul-de-sac Is A Hard To Find Gem On A Large Oversized Lot! Newly Remodeled Inside And Out- Paint & Flooring (2023), New Hvac (2023), Roof (2022), Upgrades!
- Listing 2** This David Weekley Home Has Been Lovingly Updated With A New Roof, New Trane Hvac, A Stunning Quartz Island Kitchen With Kitchenaid Appliances, And Gorgeous Finishes Throughout. With A Split Floorplan All In One Story, This Home Is Perfect For Any Stage Of Life. The Communal Living Areas Are Open And Spacious- Perfect For Entertaining. The Outdoor Living Areas Are Just As Stunning With The Third Car Garage Converted To A Poolside Retreat, A Pool And Spa, And A Gorgeous Lime Wash On The Brick. Zoned To Highly Sought After Fairfield Area Schools And The Amenities Of The Community
- Listing 3** Nicely Updated Home On Over 11200 Sq Ft Lot With No Back Neighbors And Gate That Leads Directly To Walking Trails In The Master Planned Community Of Fairfield. Home Has Formal Dining Room, Game Room, Study, Open Concept Family Room That Leads Directly To Kitchen And Eat In Breakfast Area, Primary Suite On First Floor With Jetted Tub And Separate Shower, And 3 Additional Bedrooms Upstairs Upgrades Include Agreeable Gray Paint And Carpet In Oct 2023, Glass Subway Tile In Kitchen, Modern Fans, Updated Stairwell Rails And Wood Treads. The Front And Back Doors Have Recently Been Replaced. Home Is Located Close To Award Winning Schools And Easy Access To Major Roads Fairfield Community Has Low Taxes, Several Swimming Pools, Playground And Pocket Parks, Hike And Bike Trails And Much More! This Home Is Stunning And Well Maintained!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	15414 Evergreen Knoll Lane	15407 Freestone Peach Ln	15306 Woodland Orchard Ln	20307 Willow Trace Dr
City, State	Cypress, TX	Cypress, TX	Cypress, TX	Cypress, TX
Zip Code	77433	77433	77433	77433
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.16 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$325,000	\$399,000	\$405,000
List Price \$	--	\$325,000	\$379,000	\$405,000
Sale Price \$	--	\$250,000	\$335,000	\$400,000
Type of Financing	--	Unknown	Unknown	Unknown
Date of Sale	--	12/29/2023	12/20/2023	10/13/2023
DOM · Cumulative DOM	-- · --	52 · 52	131 · 131	36 · 36
Age (# of years)	35	35	34	26
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	2,559	2,360	2,789	2,579
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	8	10	13
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 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	0.18 acres	0.18 acres	0.19 acres	0.21 acres
Other	--	--	--	--
Net Adjustment	--	+\$25,765	-\$26,876	-\$3,765
Adjusted Price	--	\$275,765	\$308,124	\$396,235

* Sold 3 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 Traditional Two Story Home Has Been Newly Repainted Inside, And Is Just Waiting For A New Owner To Make It Their Own. Featuring Tile And Laminate Flooring Downstairs, Allowing For Durability And Style. The Master Bedroom Boasts An En-suite Bathroom For Your Convenience. The Covered Patio Is Perfect For Those Summer Barbecues!the List Of Amenities Doesn't End There - Enjoy Peace Of Mind In Any Weather Condition With The Whole House Generator Included In The Sale. And There Is No Shortage Of Great Activities In Fairfield, With The Fairfield Rec Center, Houston Premium Outlets, And Numerous Shopping And Dining Options Nearby.
- Sold 2** his Stately Brick Home Features 4 Bedrooms/ 2.5 Baths, Formal Living And Dining, And An Upstairs Game Room/ Media Room. The Updated Kitchen Has Plenty Of Counter Prep Space And Breakfast Bar. The Primary Bedroom And Ensuite Bath Are Located On The First Floor, While The Other Three Rooms Are Up. This Home Is Zoned To Highly Rated Schools And Is Located Minutes From Shopping And Restaurants. The Neighborhood Is Full Of Amenities Including 6 Pools, A Recreation Center, And Gym. Schedule Your Showing Today. Home Repainted- 10/2023 Fence Is New 2023 Upstairs Hvac 2022
- Sold 3** This Lovely 1 Owner Home Has Been Meticulously Cared For! It Has 4 Bedrooms (primary Bed/bath Is Downstairs), 2.5 Baths, 2 Car Garage, Private Home Office, Upstairs Game Room/media Room, Lots Of Storage, Covered Back Patio & A Spacious, Shady Backyard. Upgrade List Is Extensive! It Includes Newer Vinyl Windows, Remodeled Bathrooms, Custom Wood Cabinets Throughout, New Interior And Exterior Paint, Granite Counters In Kitchen And Baths, Stainless Appliances, New Staircase & Banisters, New Pergo Laminate Floors Throughout (no Carpet) And So Much More (see List). The Kitchen Island Overlooks The Family Room, Has Plenty Of Storage, A Prep Counter In Pantry & A Beautiful Farmhouse Sink. The Family Room Feels Cozy W/new Storage Shelves, Fireplace Surround & Mantle. Home Office Features A Custom Built In Gun Safe. Park & Pool Nearby. Easy Access To Hwy 290, Close To Medical Facilities, Shopping & Dining, Located In Cypress-fairbanks Isd.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The home was listed on 9/22/2023 and cancelled on 1/1/2024			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
09/22/2023	\$370,000	11/15/2023	\$360,000	Cancelled	01/01/2024	\$360,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$396,235	\$396,235
Sales Price	\$396,235	\$396,235
30 Day Price	\$396,235	--
Comments Regarding Pricing Strategy		
Compare to L1 and S3 the home can be sold as is at \$396,235		

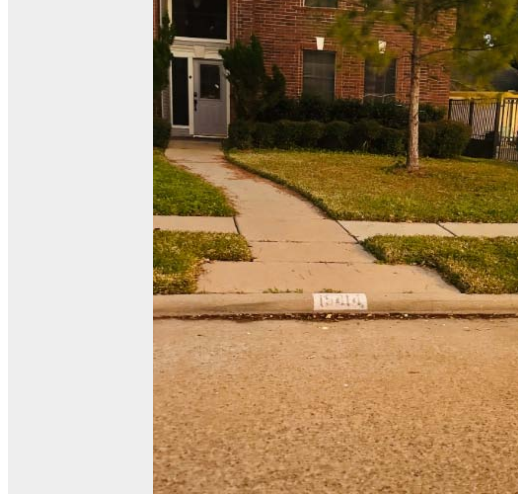
Clear Capital Quality Assurance Comments Addendum

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.

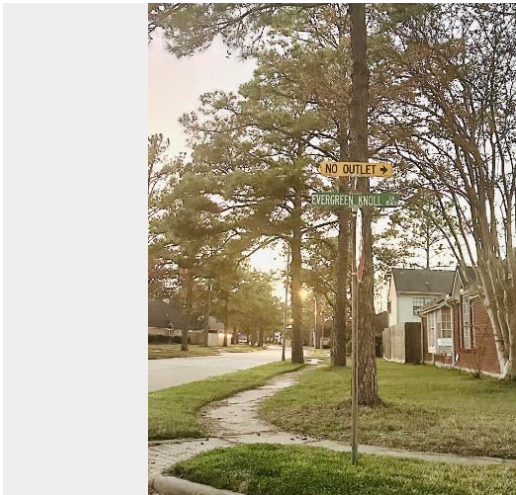
Subject Photos



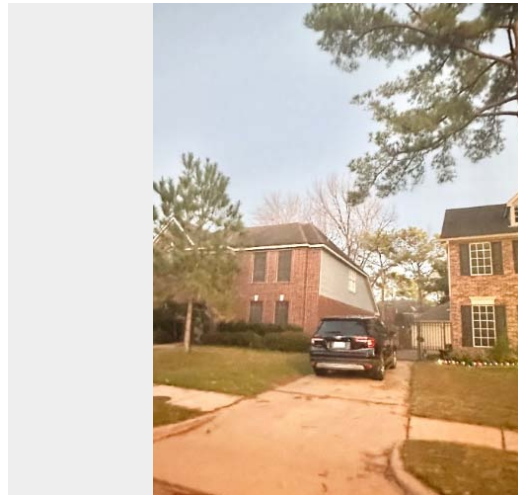
Front



Address Verification



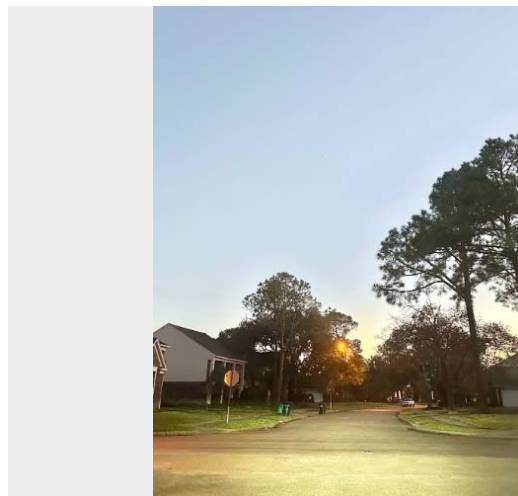
Address Verification



Side

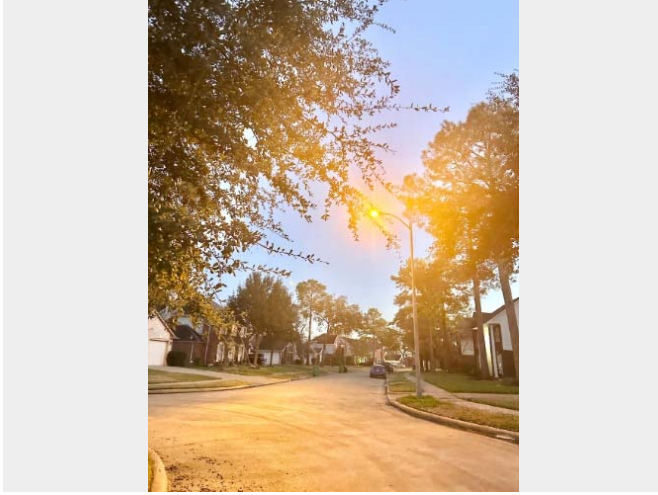


Side



Street

Subject Photos



Street

Listing Photos

L1 15527 Pine Valley Trl
Cypress, TX 77433



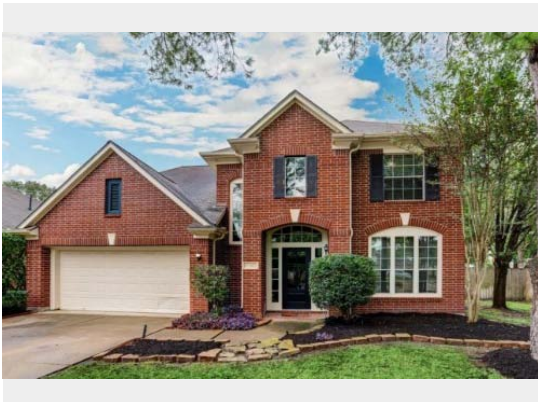
Front

L2 20722 Durand Oak Dr
Cypress, TX 77433



Front

L3 20303 Willow Trace Dr
Cypress, TX 77433



Front

Sales Photos

S1 15407 Freestone Peach Ln
Cypress, TX 77433



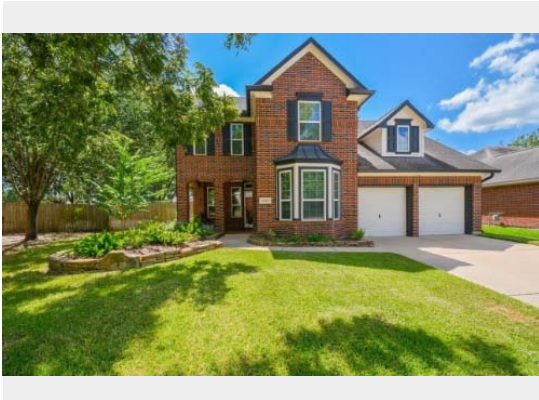
Front

S2 15306 Woodland Orchard Ln
Cypress, TX 77433



Front

S3 20307 Willow Trace Dr
Cypress, TX 77433



Front

ClearMaps Addendum

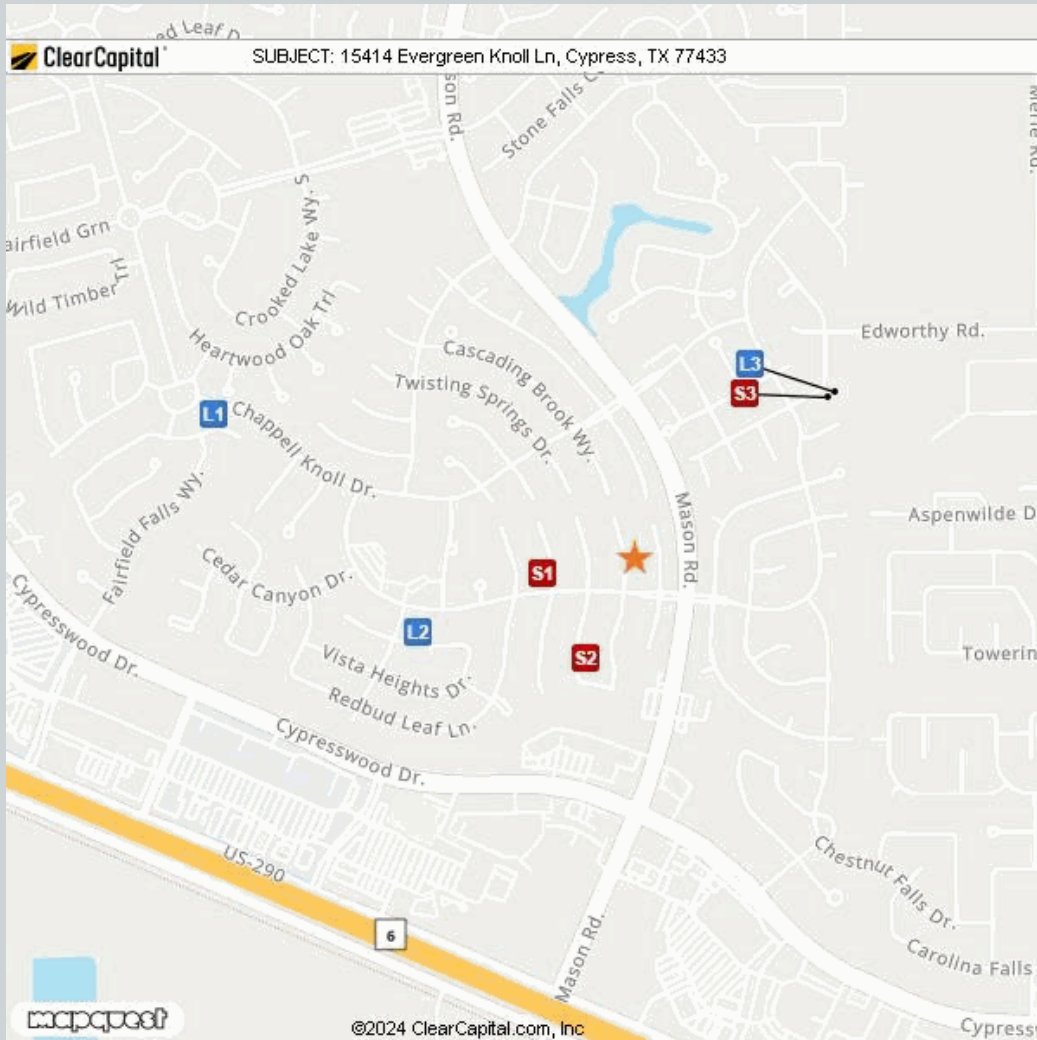
Address ★ 15414 Evergreen Knoll Lane, Cypress, TX 77433

Loan Number 56240

Suggested List \$396,235

Suggested Repaired \$396,235

Sale \$396,235



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	15414 Evergreen Knoll Lane, Cypress, TX 77433	--	Parcel Match
L1 Listing 1	15527 Pine Valley Trl, Cypress, TX 77433	0.66 Miles ¹	Parcel Match
L2 Listing 2	20722 Durand Oak Dr, Cypress, TX 77433	0.34 Miles ¹	Parcel Match
L3 Listing 3	20303 Willow Trace Dr, Cypress, TX 77433	0.39 Miles ¹	Parcel Match
S1 Sold 1	15407 Freestone Peach Ln, Cypress, TX 77433	0.14 Miles ¹	Parcel Match
S2 Sold 2	15306 Woodland Orchard Ln, Cypress, TX 77433	0.16 Miles ¹	Parcel Match
S3 Sold 3	20307 Willow Trace Dr, Cypress, TX 77433	0.37 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	THANH LE	Company/Brokerage	eXp Realty, LLC
License No	647876	Address	12107 Arbor Blue Ln Cypress TX 77433
License Expiration	10/31/2024	License State	TX
Phone	8329681456	Email	thanh.le.realestate@gmail.com
Broker Distance to Subject	3.10 miles	Date Signed	01/05/2024

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.