

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	7309 Cloverglen Drive, Dallas, TEXAS 75249	Order ID	9171007	Property ID	35103235
Inspection Date	02/20/2024	Date of Report	02/21/2024		
Loan Number	56304	APN	00000820844040000		
Borrower Name	Catamount Properties 2018 LLC	County	Dallas		

Tracking IDs					
Order Tracking ID	2.20_BPO	Tracking ID 1	2.20_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	ELAINE P CAMPBELL	Condition Comments	
R. E. Taxes	\$959	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	\$236,730		
Zoning Classification	Residential Z298		
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	Urban	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: \$215000 High: \$380000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	7309 Cloverglén Drive	7130 Flameleaf Pl	8909 High Plain Ln	7201 Long Canyon Trl
City, State	Dallas, TEXAS	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75249	75249	75249	75249
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.84 ¹	0.82 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$210,000	\$294,000	\$292,000
List Price \$	--	\$210,000	\$284,000	\$292,000
Original List Date		01/31/2024	01/17/2024	02/04/2024
DOM · Cumulative DOM	-- · --	2 · 21	35 · 35	4 · 17
Age (# of years)	45	46	47	47
Condition	Average	Average	Good	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	1,560	1,424	1,456	1,760
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.15 acres	0.18 acres	0.24 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** 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: Fabulous starter home with 3 bedrooms and 2 baths. Great for investor. No showings until February 19th. Roof replaced December 2023. Outside AC unit replaced approximately 8 years ago. Listing agent related to seller.
- 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 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: Updated three bedroom two bath located in an established neighborhood close to schools, parks, shopping and on the bus line. Kitchen cabinets and countertops updated, stove and dishwasher to be installed, new carpet in each bedroom. Both bathrooms have been updated. The homes has been painted throughout. This home is located near Sugarberry park, Cedar Ridge Preserve, Park in the Woods recreation Center. Buyer and Buyer's Agent to confirm all information.
- 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: \$292,000

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7309 Cloverglen Drive	7419 Bluestem Road	9523 Timberbluff Rd	7219 Lost Canyon Drive
City, State	Dallas, TEXAS	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75249	75249	75249	75249
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.91 ¹	0.38 ¹	0.69 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$245,900	\$200,000	\$253,000
List Price \$	--	\$215,000	\$200,000	\$253,000
Sale Price \$	--	\$215,000	\$206,500	\$253,000
Type of Financing	--	Fha	Cash	Conv
Date of Sale	--	02/15/2024	11/06/2023	10/11/2023
DOM · Cumulative DOM	-- · --	40 · 64	6 · 19	15 · 43
Age (# of years)	45	47	43	48
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	1,560	1,331	1,355	1,447
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	7	7	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.21 acres	0.19 acres	0.15 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	-\$35,000
Adjusted Price	--	\$215,000	\$206,500	\$218,000

* 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: HANDYMAN SPECIAL Seller started remodeling but doesn't have time to complete it. This home has good bones but needs repairs which is reflected in the price. Seller put new carpet in bedrooms, painted inside and out and replaced garage door. He, seller, will pay for American Home Shield Platinum coverage for the first year. See to appreciate.
- 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: Multiple Offer Situation, Highest & Best due 10 am on Monday, October 23. Embrace the charm and affordability of this Dallas residence. With 4 bedrooms, 2 baths, and a one-car garage, this home presents an excellent opportunity for you to enhance and build equity, all at the incredible price of just \$200,000.
- Sold 3** -35000 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: Come see this property at an established neighborhood with mature trees, a cozy fire place for the upcoming winter and at walking distance from the Middle School. Spacious master bedroom House has been renovated almost 100% including a brand new fence, waterproof flooring throughout the whole house, fresh paint, etc. 90% of the bathrooms have been updated, new garage opener, brand new microwave and some plumbing re done. Ducts have been professionally cleaned. Roof and AC are from 2019. Neighborhood is safe and neighbors are friendly. You will love it here!

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Sold in 02/15/2024 at \$215000			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		0					
# of Sales in Previous 12 Months		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
12/28/2023	\$230,000	02/15/2024	\$215,000	Sold	02/15/2024	\$215,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$215,900	\$215,900
Sales Price	\$215,000	\$215,000
30 Day Price	\$210,000	--
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 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



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 7130 Flameleaf Pl
Dallas, TX 75249



Front

L2 8909 High Plain Ln
Dallas, TX 75249



Front

L3 7201 Long Canyon Trl
Dallas, TX 75249



Front

Sales Photos

S1 7419 Bluestem Road
Dallas, TX 75249



Front

S2 9523 Timberbluff Rd
Dallas, TX 75249



Front

S3 7219 Lost Canyon Drive
Dallas, TX 75249



Front

ClearMaps Addendum

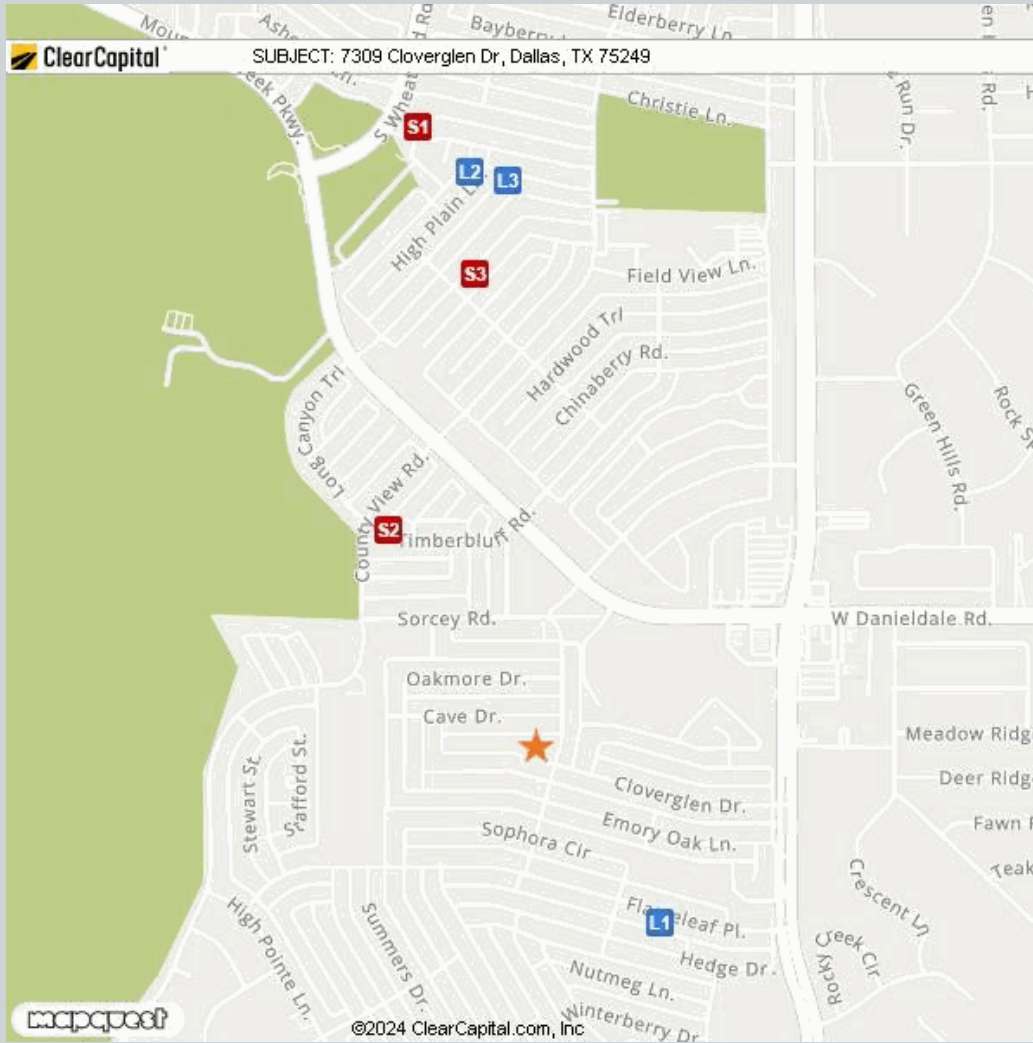
Address ★ 7309 Cloverglen Drive, Dallas, TEXAS 75249

Loan Number 56304

Suggested List \$215,900

Suggested Repaired \$215,900

Sale \$215,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7309 Cloverglen Drive, Dallas, Texas 75249	--	Parcel Match
L1 Listing 1	7130 Flameleaf Pl, Dallas, TX 75249	0.31 Miles ¹	Parcel Match
L2 Listing 2	8909 High Plain Ln, Dallas, TX 75249	0.84 Miles ¹	Parcel Match
L3 Listing 3	7201 Long Canyon Trl, Dallas, TX 75249	0.82 Miles ¹	Parcel Match
S1 Sold 1	7419 Bluestem Road, Dallas, TX 75249	0.91 Miles ¹	Parcel Match
S2 Sold 2	9523 Timberbluff Rd, Dallas, TX 75249	0.38 Miles ¹	Parcel Match
S3 Sold 3	7219 Lost Canyon Drive, Dallas, TX 75249	0.69 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	01/31/2026	License State	TX
Phone	8179946995	Email	sue@suehillgroup.com
Broker Distance to Subject	14.02 miles	Date Signed	02/21/2024

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.