

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	1916 Boulder Drive, Plano, TEXAS 75023	Order ID	9132682	Property ID	35026406
Inspection Date	01/29/2024	Date of Report	01/29/2024		
Loan Number	56462	APN	R016300401101		
Borrower Name	Catamount Properties 2018 LLC	County	Collin		

Tracking IDs					
Order Tracking ID	1.29_BPO	Tracking ID 1	1.29_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	SCOTT M HOU	Condition Comments	
R. E. Taxes	\$5,462	Subject has average exterior condition and maintenance. No visible damages.	
Assessed Value	\$348,410		
Zoning Classification	Residential SFR		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Secure: locked and lockbox.)			
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	Neighborhood of multiple subdivisions.Low inventory with constant buyer demand. Marketing time is under 90 days. No recent REO activity.	
Sales Prices in this Neighborhood	Low: \$309430 High: \$514850		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1916 Boulder Drive	3708 Mckinley Drive	1400 Harvest Glen Drive	6520 Opelousas Court
City, State	Plano, TEXAS	Plano, TX	Plano, TX	Plano, TX
Zip Code	75023	75023	75023	75023
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.82 ¹	0.74 ¹	0.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$345,000	\$365,000	\$338,500
List Price \$	--	\$345,000	\$365,000	\$338,500
Original List Date		01/19/2024	12/09/2023	01/18/2024
DOM · Cumulative DOM	-- · --	10 · 10	51 · 51	3 · 11
Age (# of years)	46	49	50	48
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	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,656	1,443	1,536	1,699
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	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	0.17 acres	0.15 acres	0.19 acres	0.19 acres
Other	Fence	Fence	Fence	Fence

* Listing 3 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** Great opportunity full of potential 3 bedroom 2 bath on a beautifully tree lined street. Enjoy the covered deck for entertaining. Granite countertops and stainless steel appliances. Lots of natural light. Walking distance to Christie Elementary and Carpenter Middle Schools Big Lake Park and Chisolm Trail Greenbelt. Close to shopping and easy access to Central Expressway.
- Listing 2** Great three bedroom home in established community minutes from 75 and George Bush Tollway. Its a great location with shopping dining parks and schools are close by. Carpet and luxury vinyl plank flooring installed in November 2023. Wood burning fireplace and high ceiling in living room. Fenced private yard and two car rear entry garage.
- Listing 3** Welcome to this charming 3-bedroom 2-bath home in the Park Forest North subdivision of Plano. Immaculately maintained this residence is a clean slate ready for your creative touch. The open floor plan creates an airy ambiance complemented by an oversized living room that extends into a versatile spaceideal for dining or additional entertainment. With a perfect balance of space and functionality this cozy home is an inviting canvas for personalization. The fenced backyard provides ample room for outdoor activities and relaxation. Embrace the opportunity to shape this well-kept gem into your own unique haven. Your dream home awaits in the heart of Planos Park Forest North.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1916 Boulder Drive	1408 Everglades Drive	6540 Palmer Trail	6412 Apache Court
City, State	Plano, TEXAS	Plano, TX	Plano, TX	Plano, TX
Zip Code	75023	75023	75023	75023
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.70 ¹	0.91 ¹	0.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$300,000	\$355,000	\$350,000
List Price \$	--	\$300,000	\$329,500	\$350,000
Sale Price \$	--	\$300,000	\$327,000	\$330,000
Type of Financing	--	Conventional	Seller Financing	Cash
Date of Sale	--	01/05/2024	09/27/2023	11/15/2023
DOM · Cumulative DOM	-- · --	14 · 59	38 · 77	23 · 28
Age (# of years)	46	52	48	47
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	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,656	1,437	1,577	1,818
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	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	0.17 acres	0.17 acres	0.19 acres	0.17 acres
Other	Fence	Fence	Fence	Fence
Net Adjustment	--	+\$2,300	+\$2,700	-\$7,000
Adjusted Price	--	\$302,300	\$329,700	\$323,000

* 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** Terrific opportunity full of potential walking distance to schools and greenbelt area 3 bedrooms with master split from secondary bedrooms. Covered patio shady backyard and serving bar off kitchen window. Kitchen has large eating area and is open to large family room. Great curb appeal Close to shopping and easy access to highways Air Conditioner unit was replaced last year Roof was replaced on 2016. === Concession -6000; GLA +8800; Garage -3000; half bath +2500
- Sold 2** Updated spacious 3 bedroom on a corner lot No carpet huge living room with fireplace. Beautiful granite counters newer range vent hood and dishwasher Walking distance to school park and walking trails Excellent location RARE opportunity for OWNER FINANCING - 10% down payment (to also cover closing costs) is required with seller financing. 6% seller loan available with 30 year amortization schedule with 5 year balloon. No pre-payment penalty. MULTIPLE OFFERS RECEIVED. BEST AND FINAL DUE THURSDAY SEPT 14 by 12pm (noon). +++ GLA +3200; Garage -3000; half bath +2500
- Sold 3** COME SEE this move in ready 1 story 3 bedroom 2 bath home Brick exterior 2 car garage interior lot on a cul-de-sac Double front door entry. Interior boasts of tile and wood like flooring throughout. Open concept with vaulted ceilings in main living brick fireplace updated kitchen large island with wood top separate eating area modern appliances that will convey laundry closet & french doors to back patio. Primary suite has wood like flooring walk in closet vaulted ceiling french doors that lead to back patio repainted & tiled bath. Additional bedrooms have wood like flooring and completely renovated bath. Out back is a large enclosed screened patio perfect for adding furniture & entertaining. Roof electrical box gas line & sky light tubes replaced in 2021. Dishwasher & dryer replaced in 2019. Enjoy bike trails near by and close plenty of restaurants shopping & more. YOU DO NOT WANT TO MISS THIS ==== GLA -6500; Garage -3000;; half bath +2500

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Subject has been sold as of 1/26/2024			
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
01/02/2024	\$349,000	--	--	Sold	01/26/2024	\$315,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$325,000	\$325,000
Sales Price	\$315,000	\$315,000
30 Day Price	\$310,000	--
Comments Regarding Pricing Strategy		
The estimated sale price and pricing is based on the subject GLA in relation with the comps. A market approach has been used to analyze the data, with consideration to the current availability of listings in the immediate neighborhood.		

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



Side



Side



Side



Street

Subject Photos



Other

Listing Photos

L1 3708 Mckinley Drive
Plano, TX 75023



Front

L2 1400 Harvest Glen Drive
Plano, TX 75023



Front

L3 6520 Opelousas Court
Plano, TX 75023



Front

Sales Photos

S1 1408 Everglades Drive
Plano, TX 75023



Front

S2 6540 Palmer Trail
Plano, TX 75023



Front

S3 6412 Apache Court
Plano, TX 75023



Front

ClearMaps Addendum

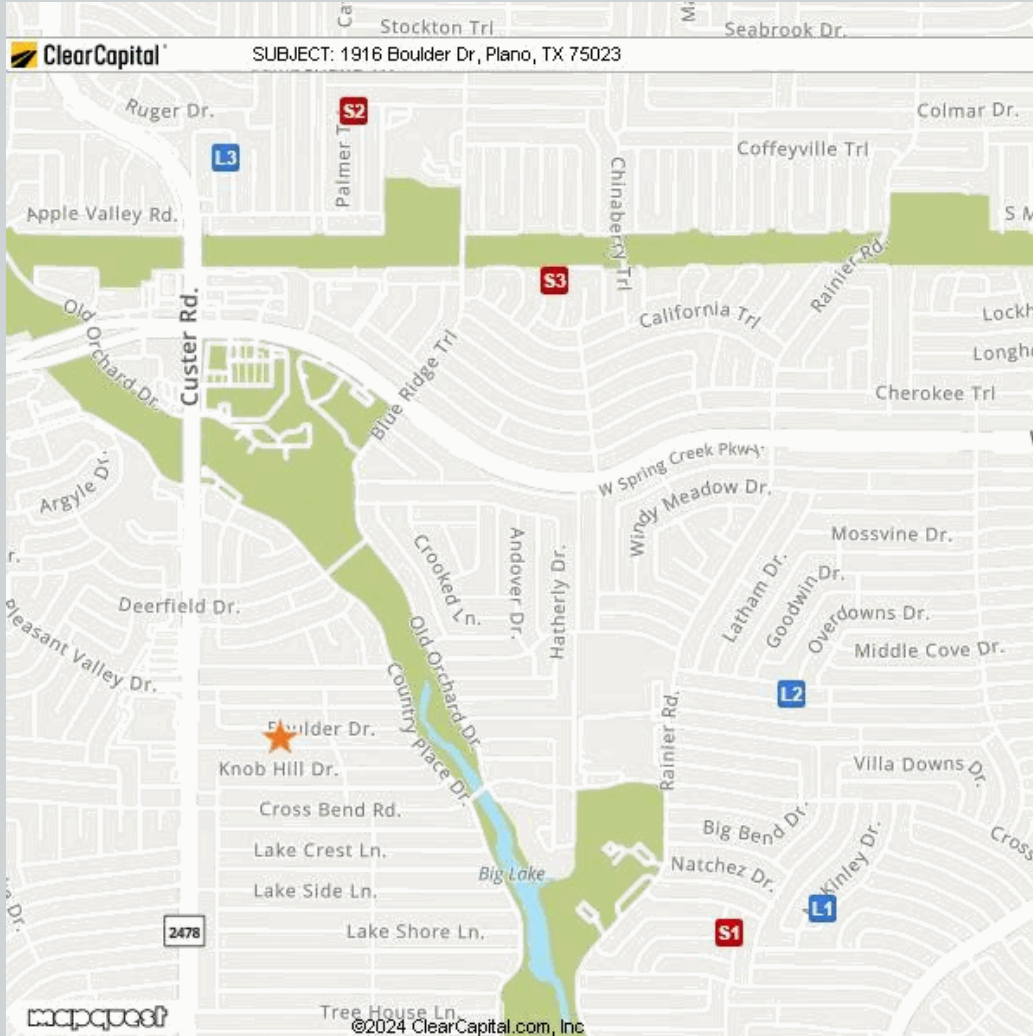
Address ★ 1916 Boulder Drive, Plano, TEXAS 75023

Loan Number 56462

Suggested List \$325,000

Suggested Repaired \$325,000

Sale \$315,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1916 Boulder Drive, Plano, Texas 75023	--	Parcel Match
L1 Listing 1	3708 Mckinley Drive, Plano, TX 75023	0.82 Miles ¹	Parcel Match
L2 Listing 2	1400 Harvest Glen Drive, Plano, TX 75023	0.74 Miles ¹	Parcel Match
L3 Listing 3	6520 Opelousas Court, Plano, TX 75023	0.84 Miles ¹	Parcel Match
S1 Sold 1	1408 Everglades Drive, Plano, TX 75023	0.70 Miles ¹	Parcel Match
S2 Sold 2	6540 Palmer Trail, Plano, TX 75023	0.91 Miles ¹	Parcel Match
S3 Sold 3	6412 Apache Court, Plano, TX 75023	0.77 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	George Milos	Company/Brokerage	Nord Realty LLC
License No	605462	Address	101 E. Park Blvd Plano TX 75074
License Expiration	06/30/2025	License State	TX
Phone	2143153997	Email	nordrealty@gmail.com
Broker Distance to Subject	2.02 miles	Date Signed	01/29/2024

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.