

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	527 Oldbridge Drive, Allen, TX 75002	Order ID	9146565	Property ID	35050942
Inspection Date	02/06/2024	Date of Report	02/06/2024		
Loan Number	56530	APN	R115000902301		
Borrower Name	Catamount Properties 2018 LLC	County	Collin		

Tracking IDs

Order Tracking ID	2.6_BPO	Tracking ID 1	2.6_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	WAYNE DODSON RAY	Condition Comments Subject Property was built in 1976 and is located on an average size lot with a front entry garage. Upon my drive by inspection and after reviewing the MLS Listing, the property has obvious deferred maintenance and is in need of repairs, rehabilitation, or updating. The landscaping and curb appeal is lacking. Further inspection would be required to determine the updates and repairs needed and overall livability of the dwelling as a residence.
R. E. Taxes	\$4,368	
Assessed Value	\$274,232	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$2,000	
Estimated Interior Repair Cost	\$2,000	
Total Estimated Repair	\$4,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Subject Property is in a mature Master Planned Community of Windridge with large trees. There are similar style, size, age and quality of housing with NO HOA in place. There are several major roadways and cities nearby that allow easy access for daily commuting as well as shopping, schools K- 12, colleges, dining, entertainment, hospitals, and minutes away from recreational lakes.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$225,300 High: \$461,000	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	527 Oldbridge Drive	539 Northridge Dr	513 Hawthorne Dr	574 Oldbridge Dr
City, State	Allen, TX	Allen, TX	Allen, TX	Allen, TX
Zip Code	75002	75002	75002	75002
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	0.21 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$310,000	\$329,900	\$339,000
List Price \$	--	\$310,000	\$329,900	\$339,000
Original List Date		12/23/2023	01/29/2024	01/25/2024
DOM · Cumulative DOM	-- · --	45 · 45	8 · 8	12 · 12
Age (# of years)	48	48	48	48
Condition	Average	Good	Good	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	1,318	1,324	1,344	1,332
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	4	5	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.14 acres	0.14 acres	0.23 acres
Other	--	--	--	--

* 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** Per MLS - This property is a 3 bedroom / 2 bathroom home with a large living room with a painted brick corner fireplace. Completely remodeled. Bathrooms & fresh paint throughout (2023), New HVAC (2023), New Electric Panel (2015), New Roof (2016), New Sewer Line (2021), Foundation (2021). Ready for immediate MOVE IN GLA is 6 SF Larger / Lot size is equal or similar / Age is the same / It is the same Subdivision and close in distance of search radius of Subject Property
- Listing 2** Per MLS - This property is a 3 bedroom / 2 bathroom home is newly remodeled that features easy to maintain vinyl plank wood look flooring in living areas and bathrooms with brand new carpet in bedrooms. Updated kitchen offers gray cabinets, granite countertops, subway tile backsplash and stainless steel undermount sink. Kitchen also has brand new stainless steel Whirlpool dishwasher and brand new LG Oven Stove combo with glass cooktop. Cozy brick corner fireplace adds a touch of character. Large open living, kitchen and dining. Roof 2018, HVAC 2017, Water Heater 2017. New paint throughout, new lighting throughout, new poured concrete driveway and freshened landscaping. GLA is 26 SF Larger / Lot size is equal or similar / Age is the same / It is the same Subdivision and close in distance of search radius of Subject Property
- Listing 3** Per MLS - This property is a 3 bedroom / 2 bathroom home has an open floor plan. Some updates in recent years according to previous owner, include all new windows, HVAC, roof, fence, water heater and updated primary bath, recessed lighting, painting, range. GLA is 14 SF Larger / Lot size is .09 acres Larger / Age is the same / It is the same Subdivision and close in distance of search radius of Subject Property

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	527 Oldbridge Drive	523 Northridge Dr	527 Hanover Dr	523 Hanover Dr
City, State	Allen, TX	Allen, TX	Allen, TX	Allen, TX
Zip Code	75002	75002	75002	75002
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.16 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$225,000	\$335,000	\$295,000
List Price \$	--	\$225,000	\$335,000	\$295,000
Sale Price \$	--	\$226,500	\$335,000	\$295,000
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	12/15/2023	11/30/2023	12/18/2023
DOM · Cumulative DOM	-- · --	4 · 3	23 · 23	4 · 4
Age (# of years)	48	48	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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,318	1,304	1,328	1,360
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	4	5	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.14 acres	0.16 acres	0.16 acres
Other	--	--	--	--
Net Adjustment	--	+\$500	-\$2,000	-\$3,000
Adjusted Price	--	\$227,000	\$333,000	\$292,000

* 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** Per MLS - This property is a 3 bedroom / 2 bathroom home is an INVESTOR SPECIAL! With some vision and effort, this home can be transformed to the perfect starter home. GLA is 14 SF Smaller / Lot size is equal or similar / Age is the same / It is the same Subdivision and close in distance of search radius of Subject Property / Seller Paid: \$400
- Sold 2** Per MLS - This property is a 3 bedroom / 2 bathroom Newly renovated home! This home's makeover consists of New Paint, New Quartz Countertops, New Appliances, New Kitchen Cabinets, New Garage Door, New Bathrooms, Luxury Vinyl Plank throughout the entire house, and many more upgrades. The 8-foot board-on-board fence provides both privacy and a touch of character to the outdoor space. GLA is 10 SF Larger / Lot size is equal or similar / Age is 1 year newer / It is the same Subdivision and close in distance of search radius of Subject Property
- Sold 3** Per MLS - This property is a 3 bedroom / 2 bathroom home has an open living room, a brick wood burning fireplace with hearth. The living flows to the breakfast area and kitchen. The owner's suite boasts large walk in closet and en suite bath with walk in shower. The secondary bedrooms are a good size and close to the primary bedroom. The home offers great storage. Nice sized backyard has spacious covered patio. GLA is 42 SF Larger / Lot size is equal or similar / Age is 1 year newer / It is the same Subdivision and close in distance of search radius of Subject Property

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject was Listed on 1/19/2024, on the market for 8 days and closed on 2/1/2024.				
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
01/19/2024	\$285,000	--	--	Sold	02/01/2024	\$232,500	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$275,000	\$279,000
Sales Price	\$275,000	\$279,000
30 Day Price	\$260,000	--
Comments Regarding Pricing Strategy		
<p>I went back 3 months and out a distance of 1 mile and relaxed the Search Criteria. I was able to find comps which fit the similar requirements of the Subject Property. Within 1 mile and 3 months back I found 3 Listing / 3 Sold Comps of which I could use. The ones used are the best possible currently available comps within the closest proximity to Subject Property. The adjustments are sufficient for this area to account for the differences in the subject and comps and current market in this area. NTREIS MLS, RPR, Maps, Tax Data and Public Sites were used for data collection. ***Pricing is based on As-Is Drive by Exterior view***</p>		

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



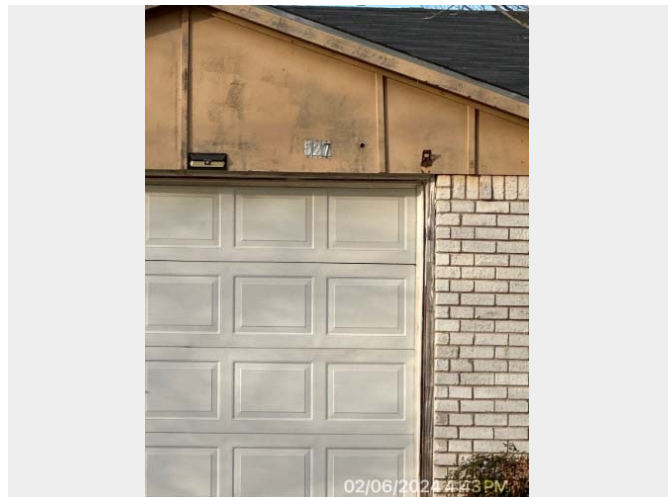
Front



Front



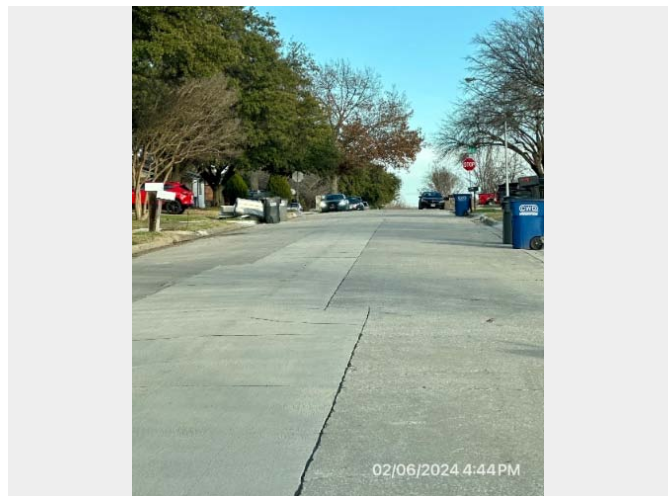
Address Verification



Address Verification

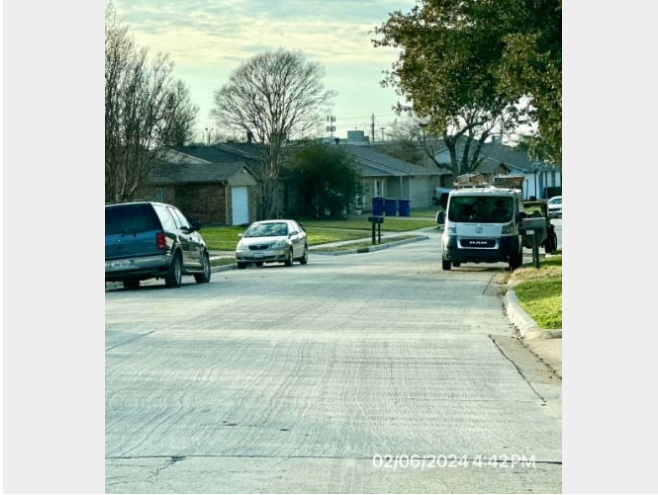


Address Verification



Street

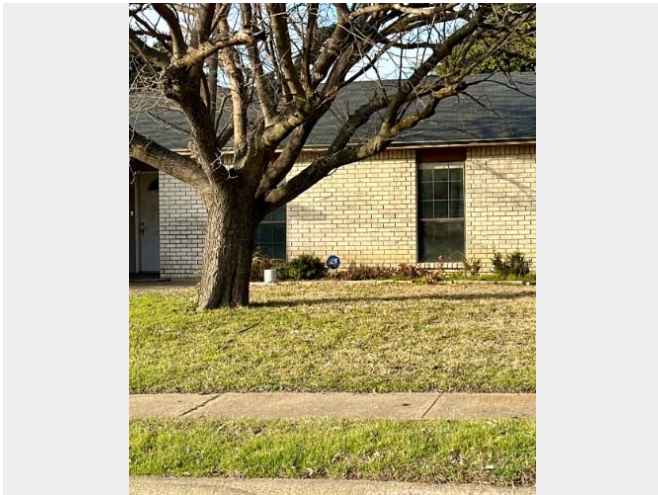
Subject Photos



Street



Garage



Other

Listing Photos

L1 539 Northridge Dr
Allen, TX 75002



Front

L2 513 Hawthorne Dr
Allen, TX 75002



Front

L3 574 Oldbridge Dr
Allen, TX 75002



Front

Sales Photos

S1 523 Northridge Dr
Allen, TX 75002



Front

S2 527 Hanover Dr
Allen, TX 75002



Front

S3 523 Hanover Dr
Allen, TX 75002



Back

ClearMaps Addendum

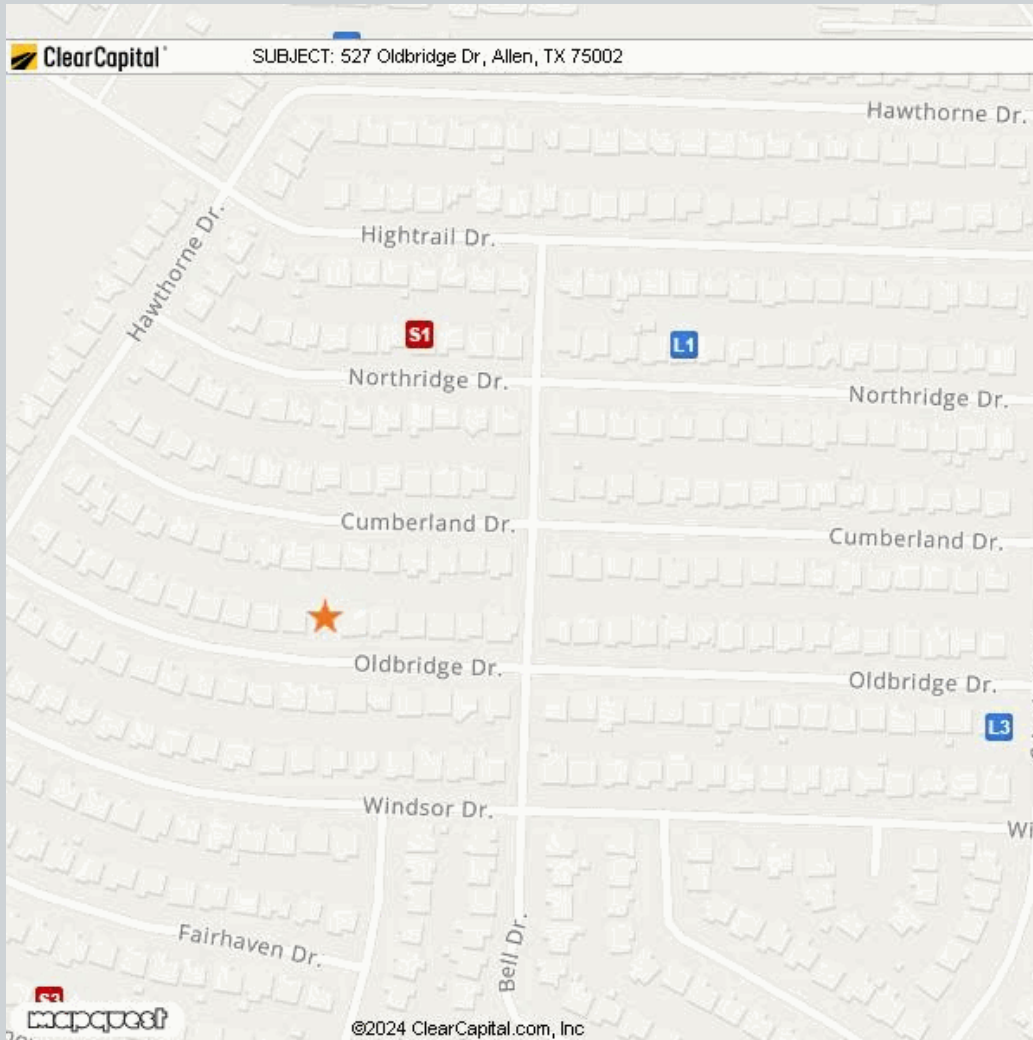
Address ★ 527 Oldbridge Drive, Allen, TX 75002

Loan Number 56530

Suggested List \$275,000

Suggested Repaired \$279,000

Sale \$275,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	527 Oldbridge Drive, Allen, TX 75002	--	Parcel Match
L1 Listing 1	539 Northridge Dr, Allen, TX 75002	0.16 Miles ¹	Parcel Match
L2 Listing 2	513 Hawthorne Dr, Allen, TX 75002	0.21 Miles ¹	Parcel Match
L3 Listing 3	574 Oldbridge Dr, Allen, TX 75002	0.25 Miles ¹	Parcel Match
S1 Sold 1	523 Northridge Dr, Allen, TX 75002	0.11 Miles ¹	Parcel Match
S2 Sold 2	527 Hanover Dr, Allen, TX 75002	0.16 Miles ¹	Parcel Match
S3 Sold 3	523 Hanover Dr, Allen, TX 75002	0.17 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.

Report Instructions - cont.

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.

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	Pamela Ashbrook	Company/Brokerage	StepStone Realty, LLC
License No	0539049	Address	300 McCreary Rd Wylie TX 75098
License Expiration	08/31/2025	License State	TX
Phone	2145490805	Email	pamela@stepstonetexas.com
Broker Distance to Subject	6.82 miles	Date Signed	02/06/2024

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.