

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	6268 Topsail Dr, Fort Worth, TX 76179	Order ID	9537150	Property ID	35799795
Inspection Date	08/09/2024	Date of Report	08/09/2024		
Loan Number	56599	APN	42293241		
Borrower Name	Catamount Properties 2018LLC	County	Tarrant		

Tracking IDs					
Order Tracking ID	8.8_CitiAgedBPO	Tracking ID 1	8.8_CitiAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Property appears well maintained at this time. Good front appeal. No obvious repairs were observed. It is brick exterior with composition roof. It is similar style and quality of the surrounding homes.
R. E. Taxes	\$9,037	
Assessed Value	\$373,285	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Appears secure)	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Lake Vista Ranch	
Association Fees	\$3275 / Year (Other: Playground)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments There is a mixture of single and two-story homes. The immediate area is developed with single family dwellings that are similar in age and design, but vary with regard to condition, size and price. Located near freeway for easy commuting to Downtown Fort Worth, Alliance Corridor, Amazon fulfillment center, Burlington Northern Santa Fe RR corporate offices in the area. Located in the Eagle Mt/Saginaw ISD which is a preferred district. No foreclosure or short sale activity known at this time.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$260,000 High: \$485,000	
Market for this type of property	Decreased 2 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6268 Topsail Dr	7505 Lake Vista Way	6348 Sloop Street	8220 Spotted Doe Drive
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76179	76179	76179	76179
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.20 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$437,000	\$447,500	\$359,900
List Price \$	--	\$425,000	\$425,000	\$349,900
Original List Date		01/24/2024	05/08/2024	04/05/2024
DOM · Cumulative DOM	-- · --	189 · 198	92 · 93	96 · 126
Age (# of years)	6	8	3	9
Condition	Good	Good	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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,616	2,550	2,776	2,367
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3	5 · 3 · 1	3 · 2 · 1
Total Room #	8	8	10	8
Garage (Style/Stalls)	Attached 2 Car(s)	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	.126 acres	.10 acres	.150 acres	.138 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** Same neighborhood, beds and garage spaces. Superior baths. Similar age, quality of construction and style. This beautiful 2-story residence offers 4 spacious bedrooms and 3 full baths. You'll be greeted by the charm of the living room, offering space for relaxation and entertainment. Additionally, there's a bonus room that can be utilized as an extra bedroom or office, plus there is a second living area upstairs. The Owner's suite features a double vanity, a walk-in jacuzzi tub and 2 closets with custom shelving for hanging clothes and shoes. The kitchen features an open concept design, granite countertops, and a full house water softener system. Plus, luxury vinyl wood floors and solar screens throughout. Outside, discover a fenced backyard that offers privacy and a secure space for outdoor activities with a retractable pergola and an area for a portable fire pit for entertaining.
- Listing 2** Same neighborhood and garage spaces. Superior beds and baths. Similar age, quality of construction and style. The best of Fort Worth lifestyle in this 5 bedroom, 3 and a half bathroom home. Built by History Maker Homes in 2021, this home feels and looks brand new. Situated very close to Eagle Mountain lake, your sure to enjoy endless hiking, biking, boating and swimming. Upon entering you will find an open, transitional floor plan that is perfect for a large or multi generational family. The property Boasts one extra-large bedroom downstairs with an on-suite Bath, and a oversized primary suite upstairs along with the remaining spacious bedrooms. On the lower level, an open kitchen fills the downstairs with generous cabinetry, a large kitchen island and newer appliances. The downstairs also Features a guest Half bath situated off of the primary living space. Outside you'll find an large private back yard with a new Michael Phelps hot tub, playground set, trampoline and a new shed
- Listing 3** Same neighborhood, baths and garage spaces. Inferior beds. Similar age, quality of construction and style. AMAZING ONE OWNER HOME with versatile floorplan located in Boswell Ranch. The kitchen and living space offer an open-concept floor plan with abundance of cabinets, oversized island, granite countertops and stainless steel appliances. Spacious living area boasts plenty of windows for natural light. Secluded owner's suite with sitting area features walk in closet and dual sinks. Upstairs has ample-sized game room. Nice size backyard with covered patio including an additional outdoor sitting area with pergola that is perfect for relaxing and entertaining with friends.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	6268 Topsail Dr	7421 Bellingham Road	6273 Outrigger Road	7712 Lake Vista Way
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76179	76179	76179	76179
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.62 ¹	0.09 ¹	4.00 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$385,000	\$395,000	\$436,500
List Price \$	--	\$374,000	\$389,500	\$410,000
Sale Price \$	--	\$366,520	\$385,000	\$410,000
Type of Financing	--	Conv	Va	Fha
Date of Sale	--	05/15/2024	06/07/2024	07/16/2024
DOM · Cumulative DOM	-- · --	20 · 49	37 · 85	24 · 70
Age (# of years)	6	5	5	8
Condition	Good	Good	Good	Good
Sales Type	--	Investor	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	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,616	2,182	2,935	2,891
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	4 · 3 · 1	4 · 3 · 1
Total Room #	8	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	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	.126 acres	.151 acres	.142 acres	.180 acres
Other	--	--	--	\$7,500 closing costs
Net Adjustment	--	+\$23,030	-\$21,355	-\$26,875
Adjusted Price	--	\$389,550	\$363,645	\$383,125

* 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** Same neighborhood, beds, full baths and garage spaces. Similar age, quality of construction and style. Adjusted for smaller GLA and half bath. Welcome to this charming property with a cozy fireplace, a natural color palette, and a nice backsplash in the kitchen. The home offers other rooms for flexible living space, including a primary bathroom with a separate tub and shower, double sinks, and good under sink storage. Step outside to the fenced backyard with a covered sitting area, perfect for enjoying the outdoors.
- Sold 2** Same neighborhood, beds and garage spaces. Superior baths. Similar age, quality of construction and style. Adjusted for GLA and extra bath. Enhance your lifestyle in this spacious two-story home, perfectly located near Eagle Mountain Lake and Downtown Fort Worth. The ground floor is designed for living and entertaining, complete with a study and an impressive kitchen that boasts an oversized island, granite countertops, dark cabinets, and stainless steel appliances. Upstairs, discover 4 generous bedrooms, 3 full baths, and expansive walk-in closets. The master suite is a retreat, offering ample space for relaxation and a luxurious bath with dual vanities, a soaking tub, and a separate shower. Bright and welcoming with numerous windows and set on a large lot with a storage shed, this home combines thoughtful design with convenience and is only a few years old. AND the seller is paying off the solar panels, so enjoy those energy savings.
- Sold 3** Same neighborhood, beds and garage spaces. Superior baths. Similar age, quality of construction and style. Adjusted for GLA, extra bath and closing costs. SELLER TO PAY \$7500 TOWARD CLOSING COSTS! SELLER VERY MOTIVATED! ALL NEW STAINLESS STEEL APPLIANCES STAY, LESS THAN 1 YEAR OLD! THE WASHER AND DRYER STAY! Fabulous open concept home! Large living area with a grand Chef's kitchen that has a fantastic amount of walnut stained cabinets and huge walk in pantry! A 30 inch Farmhouse sink with button on top of the sink for the NEW GARBAGE DISPOSAL! The half bathroom remodeled! NEW TOILETS! NEW hardware in the bathrooms! All NEW CARPET THROUGHOUT! Gigantic master suite for relaxing and watching TV! Lots of closet space! 5 piece master bath! Double sinks! Flex space area upstairs for workout equipment or just sitting and hanging out! Amazing back yard area with a new covered patio and a metal 8x12 shed that is attached to the cement slab! Enjoy your morning coffee on the front patio under the grand covered front patio!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	EXP Realty	Currently on the market					
Listing Agent Name	Wes Houx						
Listing Agent Phone	419-234-5222						
# of Removed Listings in Previous 12 Months	0						
# 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
05/20/2024	\$375,000	07/25/2024	\$364,700	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$389,000	\$389,000
Sales Price	\$379,000	\$379,000
30 Day Price	\$364,000	--
Comments Regarding Pricing Strategy		
<p>I searched within 90-day sales, distance 1 miles, 20% GLA and 10 years on either side of the age. These are the best comparable properties with typical adjustment for the area. Value was determined by the adjusted sales values. It has shifting to a buyer's market and values are no longer increasing and have come down some since the major seller's market. Sale number three is only .10 miles away.</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



Side



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 7505 Lake Vista Way
Fort Worth, TX 76179



Front

L2 6348 Sloop Street
Fort Worth, TX 76179



Front

L3 8220 Spotted Doe Drive
Fort Worth, TX 76179



Front

Sales Photos

S1 7421 Bellingham Road
Fort Worth, TX 76179



Front

S2 6273 Outrigger Road
Fort Worth, TX 76179



Front

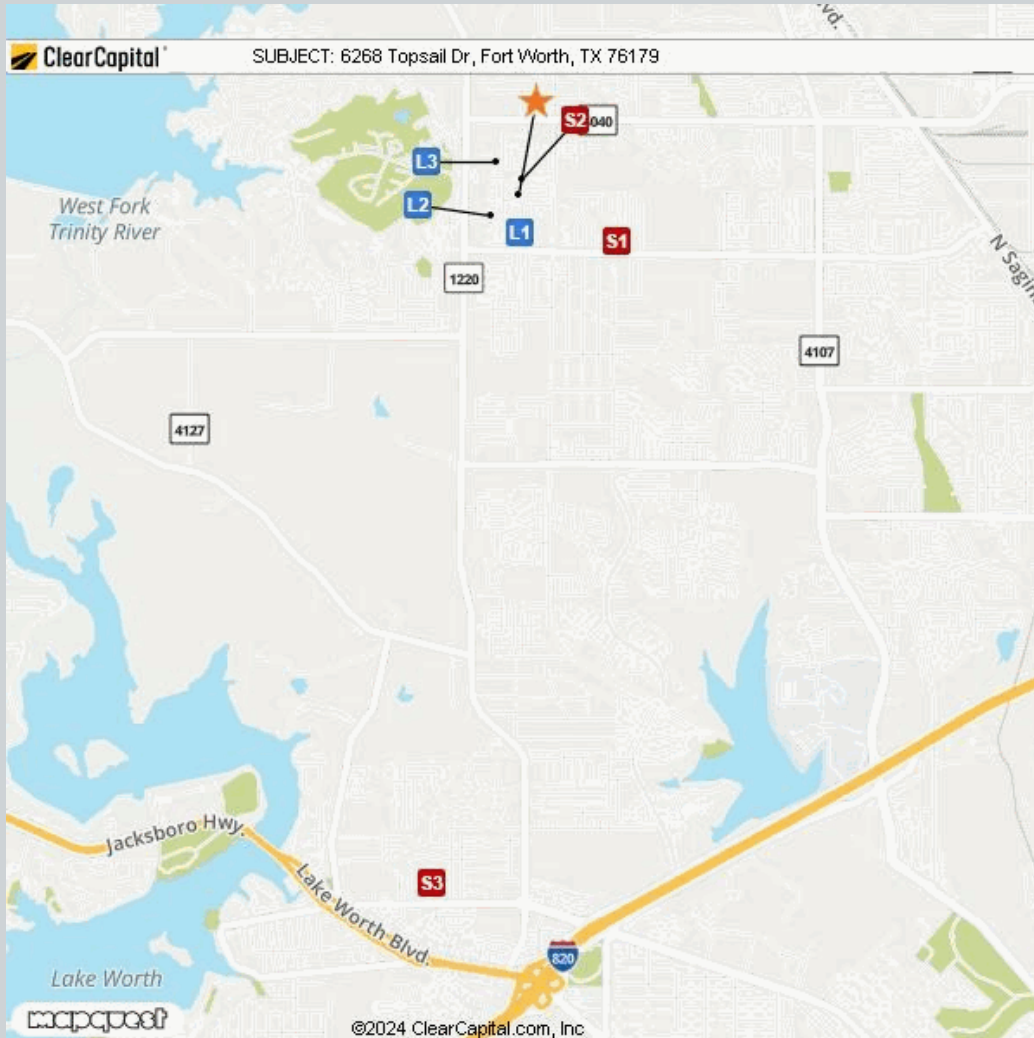
S3 7712 Lake Vista Way
Fort Worth, TX 76179



Front

ClearMaps Addendum

Address ★ 6268 Topsail Dr, Fort Worth, TX 76179
Loan Number 56599 **Suggested List** \$389,000 **Suggested Repaired** \$389,000 **Sale** \$379,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6268 Topsail Dr, Fort Worth, TX 76179	--	Parcel Match
L1 Listing 1	7505 Lake Vista Way, Fort Worth, TX 76179	0.21 Miles ¹	Parcel Match
L2 Listing 2	6348 Sloop Street, Fort Worth, TX 76179	0.20 Miles ¹	Parcel Match
L3 Listing 3	8220 Spotted Doe Drive, Fort Worth, TX 76179	0.23 Miles ¹	Parcel Match
S1 Sold 1	7421 Bellingham Road, Fort Worth, TX 76179	0.62 Miles ¹	Parcel Match
S2 Sold 2	6273 Outrigger Road, Fort Worth, TX 76179	0.09 Miles ¹	Parcel Match
S3 Sold 3	7712 Lake Vista Way, Fort Worth, TX 76179	4.00 Miles ¹	Street Centerline 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiproducer@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	Jerry Hayden	Company/Brokerage	Hayden Group, Inc.
License No	0454586	Address	4480 Boat Club Rd Fort Worth TX 76135
License Expiration	05/31/2026	License State	TX
Phone	8174755911	Email	jhaydenrealestate@gmail.com
Broker Distance to Subject	3.65 miles	Date Signed	08/09/2024

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.