

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.

<b>Address</b>	9455 Klein Lane, Houston, TX 77044	<b>Order ID</b>	9148957	<b>Property ID</b>	35056426
<b>Inspection Date</b>	02/09/2024	<b>Date of Report</b>	02/10/2024		
<b>Loan Number</b>	56605	<b>APN</b>	1409960010014		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Harris		

**Tracking IDs**

<b>Order Tracking ID</b>	2.7_BPO	<b>Tracking ID 1</b>	2.7_BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Robles Maria	<b>Condition Comments</b> The subject property is a 2-story average quality and condition SFR consisting of 4 bedrooms and 2.5 baths with 1826 sq ft built in 2021 and sits on 0.16 acres. The subject is in a non-gated planned unit development with a homeowner association. The modern design/appeal improvement conforms well to the neighborhood. Minor landscaping is recommended to improve the marketability of the subject property.
<b>R. E. Taxes</b>	\$5,501	
<b>Assessed Value</b>	\$269,144	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	Tidwell Lakes Community Association 713-729-2727	
<b>Association Fees</b>	\$400 / Year (Landscaping,Greenbelt,Other: Lake, Street lights)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The subject's neighborhood is typical for Houston and surrounding areas, with schools, shopping centers, places of worship, and employment centers in proximity. Public transportation, recreational facilities, utilities, city police, and city fire protections are typical for the subject's neighborhood. Property values in the subject's neighborhood are felt to be stable. Currently, there is a demand for single-family residences in the area without an oversupply.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$250,000 High: \$340,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<180	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	9455 Klein Lane	9902 Maggie River Court	9615 Cardin Lane	14543 Tundra Swan Dr
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77044	77044	77044	77049
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.40 <sup>1</sup>	0.14 <sup>1</sup>	1.58 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$275,947	\$339,205
List Price \$	--	\$250,000	\$275,947	\$299,990
Original List Date		01/10/2024	10/20/2023	11/07/2023
DOM · Cumulative DOM	-- · --	15 · 31	70 · 113	41 · 95
Age (# of years)	3	4	0	1
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 Contemporary	2 Stories Contemporary	2 Stories Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,826	1,772	1,597	1,869
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 3
Total Room #	8	7	7	9
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	0.16 acres	0.13 acres	0.15 acres	0.14 acres
Other	None	None	None	None

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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

**Listing 1** It is inferior because of having a smaller GLA and a smaller lot. Overall, similar in design and appeal and has comparable views.

**Listing 2** Best represents the subject as-is. Most comparable in design & appeal & property characteristics with a similar view.

**Listing 3** It also has the same view as the subject, but its larger GLA and newer building make this superior. Overall, similar in design and appeal and has comparable views.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	9455 Klein Lane	9611 Cardin Lane	9531 Cardin Lane	13218 Lanrin Park Lane
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77044	77044	77044	77044
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 <sup>1</sup>	0.10 <sup>1</sup>	0.14 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$310,000	\$316,115	\$284,620
List Price \$	--	\$269,000	\$269,000	\$282,620
Sale Price \$	--	\$269,000	\$269,000	\$280,094
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	12/21/2023	12/18/2023	12/18/2023
DOM · Cumulative DOM	-- · --	119 · 230	181 · 227	75 · 99
Age (# of years)	3	1	2	1
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,826	1,813	1,813	1,615
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	8	7	7	7
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	0.16 acres	0.14 acres	0.14 acres	0.13 acres
Other	None	None	None	None
Net Adjustment	--	+\$5,716	+\$6,720	+\$13,926
Adjusted Price	--	\$274,716	\$275,720	\$294,020

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** It is inferior because of having a smaller GLA and for having a smaller lot. Overall, similar in design and appeal and has comparable views. Adjustments: \$520 due to sq ft, \$2696 due to the lot, -\$2000 due to age, \$4500 due to room count.
- Sold 2** Shows the best support from my value conclusion. Overall, it has the most comparable characteristics and, most importantly, the most similar location/view, which is one of the biggest factors with the subject. Adjustments: \$520 due to sq ft, \$2700 due to the lot, -\$1000 due to age, \$4500 due to room count.
- Sold 3** It also has the same view as the subject, but it being a newer building makes this superior. Therefore my value conclusion most aligns with Sale 2. Adjustments: \$8440 due to sq ft, \$2986 due to the lot, -\$2000 due to age, \$4500 due to room count.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				The subject previously sold on 02/11/2022, but no sold amount is shown. Please note that Texas is a non-disclosure state concerning real estate transactions.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$285,000	\$285,000
<b>Sales Price</b>	\$275,000	\$275,000
<b>30 Day Price</b>	\$265,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The search was extended back 3 months, out to 1.75 miles, and even with relaxing 35% GLA search criteria, I could not find many comps that fit within 20% GLA requirements and similar style and appeal. Within 1.75 miles and back 3 months, I found 13 comps, of which I could only use 6 due to condition or site size factors. The comps used are the best possible currently available within 1.75 miles. Upon review of all the pertinent information, an opinion of the as-is market value of \$275,000 is adequately supported with emphasis placed on List No. 2 and Sale No. 2. Based upon an exterior inspection, the subject property has no observable adverse condition noted that would cause a safety or health risk/concern at the time of inspection. Therefore, no resale issues are foreseen.</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



Street

## Listing Photos

**L1** 9902 Maggie River Court  
Houston, TX 77044



Front

**L2** 9615 Cardin Lane  
Houston, TX 77044



Front

**L3** 14543 Tundra Swan Dr  
Houston, TX 77049



Front



## Sales Photos

**S1** 9611 Cardin Lane  
Houston, TX 77044



Front

**S2** 9531 Cardin Lane  
Houston, TX 77044



Front

**S3** 13218 Lanrin Park Lane  
Houston, TX 77044



Front

## ClearMaps Addendum

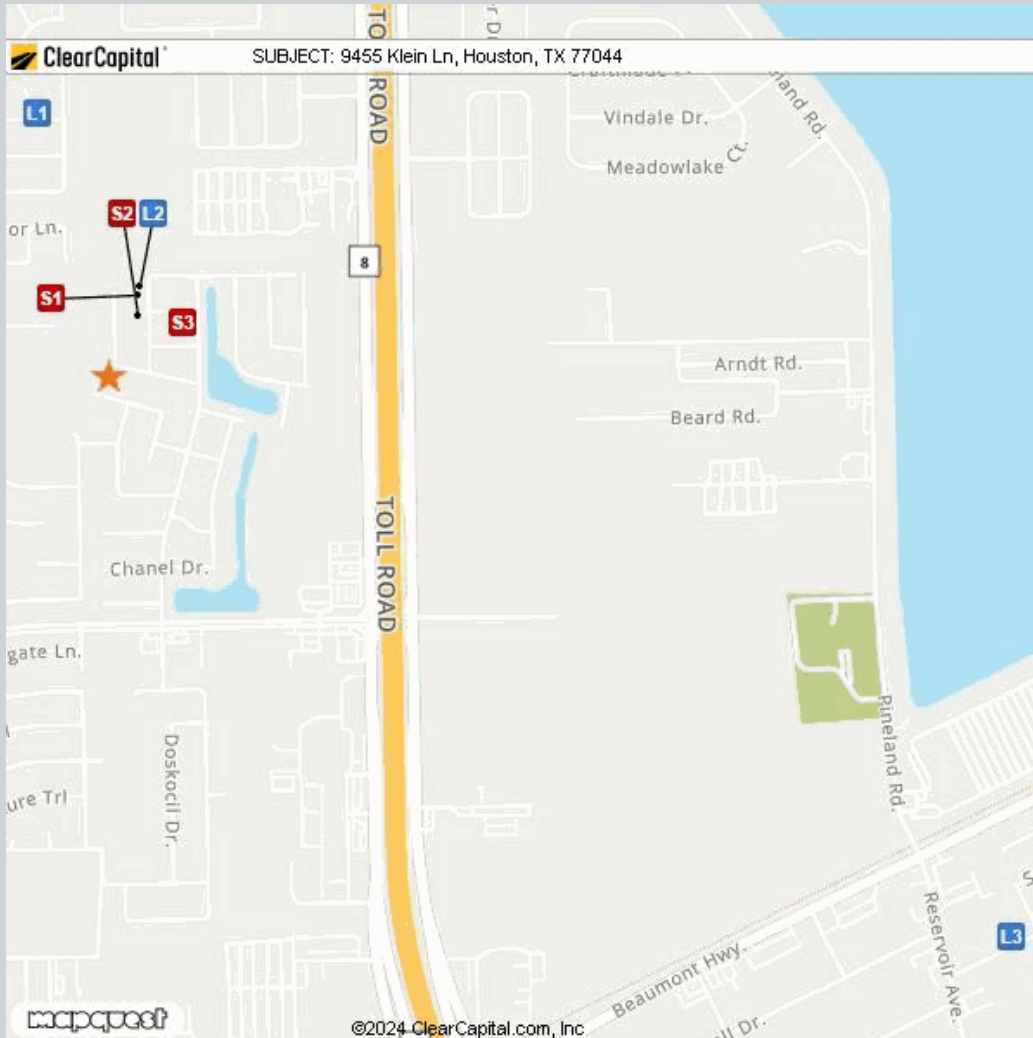
**Address** ★ 9455 Klein Lane, Houston, TX 77044

**Loan Number** 56605

**Suggested List** \$285,000

**Suggested Repaired** \$285,000

**Sale** \$275,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9455 Klein Lane, Houston, TX 77044	--	Parcel Match
L1 Listing 1	9902 Maggie River Court, Houston, TX 77044	0.40 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	9615 Cardin Lane, Houston, TX 77044	0.14 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	14543 Tundra Swan Dr, Houston, TX 77049	1.58 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	9611 Cardin Lane, Houston, TX 77044	0.13 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	9531 Cardin Lane, Houston, TX 77044	0.10 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	13218 Lanrin Park Lane, Houston, TX 77044	0.14 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Frank Oveo	<b>Company/Brokerage</b>	Texas Premier Realty
<b>License No</b>	630688	<b>Address</b>	16023 Upshire St Channelview TX 77530
<b>License Expiration</b>	07/31/2025	<b>License State</b>	TX
<b>Phone</b>	8329555212	<b>Email</b>	oveofrank@gmail.com
<b>Broker Distance to Subject</b>	6.23 miles	<b>Date Signed</b>	02/10/2024

*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.**