

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>	2236 Sky Harbor Drive, Plano, TEXAS 75025	<b>Order ID</b>	9171007	<b>Property ID</b>	35103556
<b>Inspection Date</b>	02/21/2024	<b>Date of Report</b>	02/21/2024		
<b>Loan Number</b>	56642	<b>APN</b>	R281900E01501		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Collin		

Tracking IDs					
<b>Order Tracking ID</b>	2.20_BPO	<b>Tracking ID 1</b>	2.20_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	CHRISTOPHER KETCHAM	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$7,896	Subject has average condition and maintenance. No knoen issues, no updates. Sold on 2/16 2024.	
<b>Assessed Value</b>	\$450,606		
<b>Zoning Classification</b>	Residential SFR		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
	(Locked all dooes and windows. Lockbox.)		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Neighborhood of multiple subdivisons, built in the 1980s and 1990s. Surrounding areas have homes built after 2000. Low inventory with constant buyer demand. Marketing time is under 90 days. No recent REO activity. Limited availability of similar comps in the neighborhood.	
<b>Sales Prices in this Neighborhood</b>	Low: \$377400 High: \$620200		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	2236 Sky Harbor Drive	2308 Sky Harbor Drive	2052 Liverpool Drive	8424 Wildcreek Drive
<b>City, State</b>	Plano, TEXAS	Plano, TX	Plano, TX	Plano, TX
<b>Zip Code</b>	75025	75025	75025	75025
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.03 <sup>1</sup>	0.43 <sup>1</sup>	0.85 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$549,900	\$415,000	\$450,000
<b>List Price \$</b>	--	\$539,900	\$415,000	\$450,000
<b>Original List Date</b>		01/25/2024	09/29/2023	02/13/2024
<b>DOM · Cumulative DOM</b>	-- · --	24 · 27	111 · 145	1 · 8
<b>Age (# of years)</b>	31	31	38	29
<b>Condition</b>	Average	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,040	2,040	2,057	2,225
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 2	3 · 3	3 · 2
<b>Total Room #</b>	7	7	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.17 acres	0.2 acres	0.21 acres	0.18 acres
<b>Other</b>	Fence, FP	Fence, FP	Fence, FP	Fence, FP

\* 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.

## Current Listings - Cont.

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

- Listing 1** With four bedrooms & plenty of space to entertain welcome inside this charming home nestled in a quiet neighborhood near Legacy. This gem enjoys a flowing floorplan ample natural light and space to spread out with two living rooms and a pair of dining spaces. With shiny stainless steel appliances & crisp countertops the inviting kitchen seamlessly blends into a cozy main living space overlooking the backyard & anchored by a striking two-sided brick fireplace. The secluded primary bedroom offers a quiet place to retire & flows into a stunning ensuite primary bathroom w a gorgeously tiled walk-in shower garden tub double sinks modern fixtures & a walk-in closet. The 3 secondary bedrooms are thoughtfully located off a separate hall. The spacious backyard awaits your design inspiration & is ready to entertain play or relax. You'll love the welcoming but low maintenance landscaping that makes this house feel like home. A short distance to shops & restaurants this is a must-see
- Listing 2** Fabulous Curb Appeal Location in top rated schools. Radiant barrier vaulted ceilings with wood beams. Open Floor Plan. Built Ins Stone fireplace wet bar.
- Listing 3** Nestled just moments from the scenic Russell Creek greenbelt this meticulously maintained home offers an inviting canvas for your personal touch. Situated in the highly coveted Plano ISD this residence presents an exceptional opportunity to infuse your style into a well-structured space. Bask in the abundance of natural light streaming through large windows of the primary living area giving the space an open and inviting area. Elegant crown and chair rail molding adds a refined character to the home. A formal living area and flexible office space complete with tray ceiling provide more space to gather with those closest to you. The layout of the expansive eat-in kitchen offers a great space waiting for you to upgrade and make your own Private primary suite features spacious en suite bath jetted tub and walk-in closet. This home is a blank slate for those looking to personalize their space. Don't miss the chance to make your mark in a prime location

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	2236 Sky Harbor Drive	2048 Brabant Drive	2057 Liverpool Drive	2116 Brabant Drive
<b>City, State</b>	Plano, TEXAS	Plano, TX	Plano, TX	Plano, TX
<b>Zip Code</b>	75025	75025	75025	75025
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.41 <sup>1</sup>	0.41 <sup>1</sup>	0.33 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$425,000	\$449,999	\$580,000
<b>List Price \$</b>	--	\$425,000	\$434,999	\$499,000
<b>Sale Price \$</b>	--	\$422,000	\$425,000	\$435,000
<b>Type of Financing</b>	--	Conventional	Conventional	Cash
<b>Date of Sale</b>	--	12/11/2023	12/22/2023	01/26/2024
<b>DOM · Cumulative DOM</b>	-- · --	13 · 40	21 · 43	101 · 131
<b>Age (# of years)</b>	31	39	38	34
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,040	1,906	1,998	2,384
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	3 · 2	4 · 2
<b>Total Room #</b>	7	6	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.17 acres	0.18 acres	0.19 acres	0.19 acres
<b>Other</b>	Fence, FP	Fence, FP	Fence, FP	Fence, FP
<b>Net Adjustment</b>	--	+\$2,900	+\$1,700	-\$13,800
<b>Adjusted Price</b>	--	\$424,900	\$426,700	\$421,200

\* Sold 3 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** Brick 3-bed 2-bath home in the desirable Stonetree neighborhood. Excellent interior floor plan close to 2000 sqft. Beautiful details throughout several updates. First living area features high ceilings beautiful wainscoting trim and a gas-burning brick fireplace with mantle. Vaulted ceilings in the eat-in kitchen which features a double oven updated countertops and backsplash. Many windows throughout providing ample natural light. The home also features a formal dining room. Large primary suite with ensuite bathroom featuring a garden tub separate shower dual sinks and large walk-in closet. Private backyard with landscaping. Garage faces rear off of private alley. Excellent location in North Plano. ===== Seller concession of \$2500; GLA 5400
- Sold 2** Well maintained 3bd 2bath on corner lot in heart of Plano located in desirable Stonetree. This inviting home features hardwoods throughout a spacious main and formal living area with see through fire place dry bar and bright dining room off of kitchen. The eat-in kitchen features a breakfast nook electric cook top granite countertops pull out shelving and newer Frigidaire microwave and oven. In the primary suite youll find a remodeled shower dual sinks with his and her walk in closets. The exterior of the home features a screened-in porch with TV mount fully owned Night Owl security system with 8 cameras that surround the property an antenna that allows for free digital TV a 2 person hot tub with 21 jets garage shelving decked attic new panel box and 240v plug in garage 2023 16 seer HVAC 2014 water heater 2011 but serviced 3yr ago fresh backyard sod fresh landscaping in front and a large 8x10 shed thats perfect for extra storage lawn equipment. Exemplary Plano ISD. ===== GLA +1700;
- Sold 3** Welcome to your dream home This Beautiful 4 bedroom 2 bath home is located in the heart of North Plano. As you step into the home you will experience an open floor plan seamlessly combining the living dining and kitchen areas this airy layout is ideal for entertaining guests or spending quality time with loved ones. This home is being sold by the original owner. Carpet is new in the Great Room Living Room and Bedrooms. New engineered floors in the Kitchen. Full Coverage Sprinkler System. With an open canvas backyard let your creativity run wild and shape a backyard that reflects your unique style and taste featuring a board on board fence and plumbing for gas grill. Easy access to shopping dining and entertainment. Home located in a serene cul-de-sac no through traffic. Sought after Plano Schools. Come see it soon wont last long. ===== GLA -13800

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Sold on 2/16/2024.			
<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>	1						
<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>
02/07/2024	\$438,000	--	--	Sold	02/16/2024	\$400,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$430,000	\$430,000
<b>Sales Price</b>	\$422,000	\$422,000
<b>30 Day Price</b>	\$410,000	--
<b>Comments Regarding Pricing Strategy</b>		
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



Street

## Listing Photos

**L1** 2308 Sky Harbor Drive  
Plano, TX 75025



Front

**L2** 2052 Liverpool Drive  
Plano, TX 75025



Front

**L3** 8424 Wildcreek Drive  
Plano, TX 75025



Front



## Sales Photos

**S1** 2048 Brabant Drive  
Plano, TX 75025



Front

**S2** 2057 Liverpool Drive  
Plano, TX 75025



Front

**S3** 2116 Brabant Drive  
Plano, TX 75025



Front

### ClearMaps Addendum

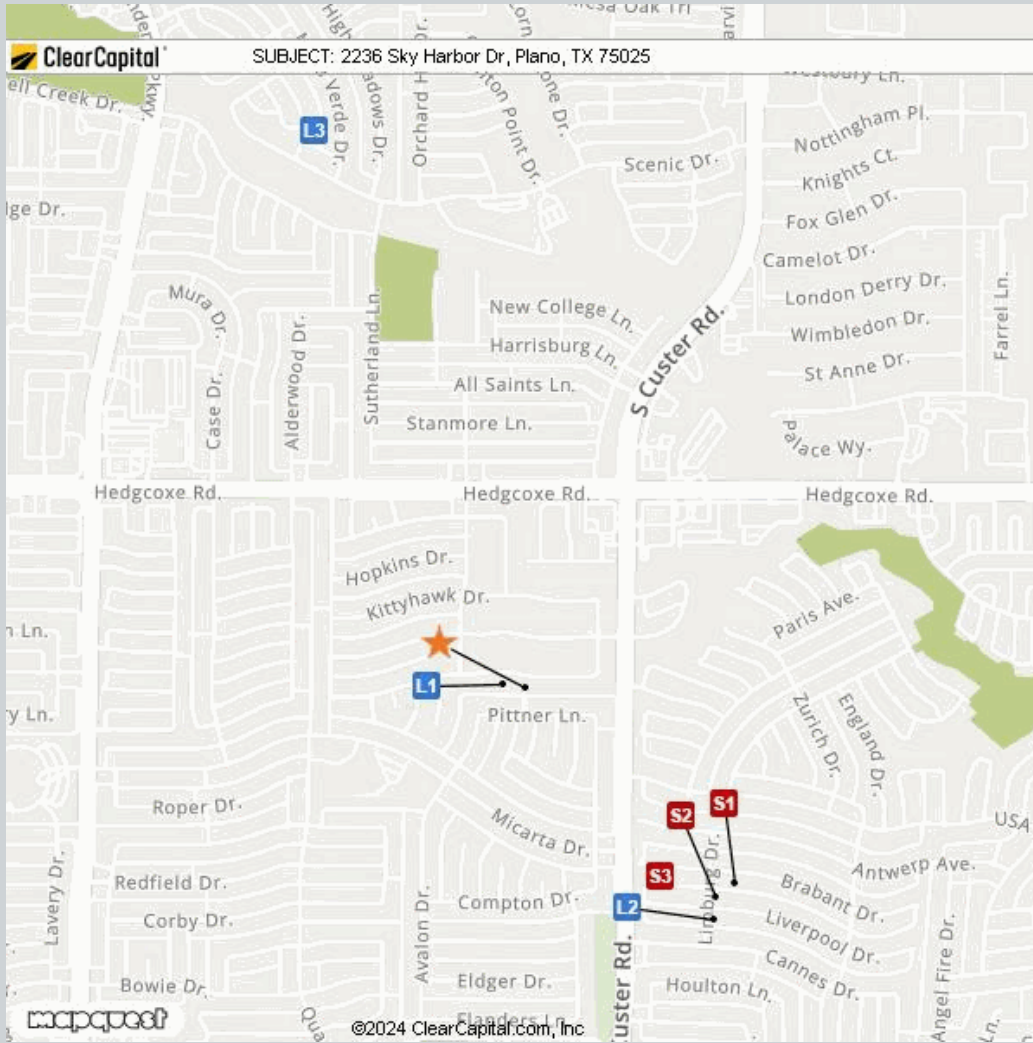
**Address** ★ 2236 Sky Harbor Drive, Plano, TEXAS 75025

**Loan Number** 56642

**Suggested List** \$430,000

**Suggested Repaired** \$430,000

**Sale** \$422,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2236 Sky Harbor Drive, Plano, Texas 75025	--	Parcel Match
L1 Listing 1	2308 Sky Harbor Drive, Plano, TX 75025	0.03 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2052 Liverpool Drive, Plano, TX 75025	0.43 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	8424 Wildcreek Drive, Plano, TX 75025	0.85 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2048 Brabant Drive, Plano, TX 75025	0.41 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2057 Liverpool Drive, Plano, TX 75025	0.41 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2116 Brabant Drive, Plano, TX 75025	0.33 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.

\*\*\* 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

<b>Broker Name</b>	George Milos	<b>Company/Brokerage</b>	Nord Realty LLC
<b>License No</b>	605462	<b>Address</b>	101 E. Park Blvd Plano TX 75074
<b>License Expiration</b>	06/30/2025	<b>License State</b>	TX
<b>Phone</b>	2143153997	<b>Email</b>	nordrealty@gmail.com
<b>Broker Distance to Subject</b>	4.08 miles	<b>Date Signed</b>	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.**