

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	6872 Greenleaf Drive, North Richland Hills, TEXAS 76182	Order ID	9181417	Property ID	35129687
Inspection Date	02/27/2024	Date of Report	02/27/2024		
Loan Number	56714	APN	06079644		
Borrower Name	Catamount Properties 2018 LLC	County	Tarrant		

Tracking IDs					
Order Tracking ID	2.26_BPO	Tracking ID 1	2.26_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	KACIE CROWDER	Condition Comments The property appears to be in average condition and in line with nearby homes. No significant needed exterior repairs were observed, and no unusual factors were apparent from a drive-by inspection.
R. E. Taxes	\$6,950	
Assessed Value	\$407,257	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
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 The subject's subdivision consists of typical single story and two story homes and is an established neighborhood. There are schools and city parks nearby which may be attractive to some buyers. Freeways, shopping, restaurants, and an entertainment district are also in close proximity.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$342490 High: \$662700	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6872 Greenleaf Drive	7201 Mccoy Drive	7500 Brentwood Court	7908 Arlie Lane
City, State	North Richland Hills, TEXAS	Watauga, TX	North Richland Hills, TX	North Richland Hills, TX
Zip Code	76182	76148	76182	76182
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.97 ¹	0.88 ¹	0.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$399,900	\$430,000
List Price \$	--	\$375,000	\$399,900	\$430,000
Original List Date		02/24/2024	01/18/2024	01/19/2024
DOM · Cumulative DOM	-- · --	3 · 3	3 · 40	35 · 39
Age (# of years)	37	35	33	33
Condition	Average	Average	Average	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	2,390	2,232	2,179	2,272
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	8	8	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	Pool - Yes	Pool - Yes	--	Pool - Yes
Lot Size	0.15 acres	0.15 acres	0.14 acres	0.23 acres
Other	--	Awning(s), Covered Patio, Porch, Lighting	Covered Patio, Porch	Covered Patio, Porch, Private Yard

* 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** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Be summer-ready in this spectacular Watauga, Texas abode! Discover soaring ceilings for your super tall Christmas tree, a snug fireplace, and let the light in with the grand windows in this expansive home. Delight in the formal dining area featuring French doors. The exceptional kitchen boasts a breakfast bar, while the breakfast room offers serene pool and backyard views. Luxuriate in the primary suite downstairs, with bedrooms 2, 3 & 4 upstairs, each with generous walk-in closets. The pool is adorned with delightful dolphin tiles, complemented by a magnificent cabana. Enjoy the privacy and the easy landscaping. No immediate neighbors behind ensure tranquility. This oasis is conveniently situated near parks, dining, schools, and shopping, offering the perfect blend of comfort and convenience for your summer retreat!
- Listing 2** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Fantastic Briarwood Estates home boasts soaring ceilings, an iron baluster staircase and beautiful wood and tile floors. Great kitchen with gorgeous granite counters, stainless appliances and a breakfast bar to serve up your favorite morning starters. Show off your culinary skills and invite friends and family to an intimate dinner in your beautiful formal dining room. Large family room offers a great place to entertain or just enjoy an evening by the fireplace. Primary bedroom downstairs features an ensuite bath with jetted soaker tub, separate walk-in shower and large granite counter vanity. An adjoining flex space with French doors would make a great home office or perfect nursery to keep your precious ones nearby. An open game room, two bedrooms and bath upstairs provides great a space for kids to enjoy. Family and friends will certainly enjoy game night using your spacious two car garage as an entertainment space or a weekend barbecue in your large backyard with covered patio.
- Listing 3** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home appears to have been repaired and updated recently. It is superior in terms of condition and appeal to buyers. The home features similar quality of construction, amenities, and style. MLS Comments: Nestled in the coveted enclave of North Richland Hills, this 3-bedroom, 2-bathroom residence embodies serene living with a touch of elegance. Adorned with expansive windows throughout, natural light dances across the open living spaces, illuminating the charming fireplace, creating a cozy ambiance. The heart of the home boasts a modern kitchen featuring a breakfast bar and island, an ideal space for culinary adventures. The allure continues into the primary bedroom, a spacious sanctuary offering tranquility and comfort. The ensuite bathroom indulges with double sinks, a luxurious garden tub, and a separate shower, providing a spa-like retreat within the comforts of home. Step outside to discover a backyard haven designed for relaxation and recreation—a sparkling pool beckoning for summer gatherings and quiet escapes. Thoughtful design and meticulous care converge in this abode, offering an exquisite blend of modern amenities and timeless charm, making it the perfect place to call home.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6872 Greenleaf Drive	6709 Fair Oaks Dr	6625 Springhill Drive	6801 Greenleaf Dr
City, State	North Richland Hills, TEXAS	North Richland Hills, TX	Watauga, TX	North Richland Hills, TX
Zip Code	76182	76182	76148	76182
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.41 ¹	0.92 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$374,900	\$375,000	\$425,000
List Price \$	--	\$374,900	\$375,000	\$425,000
Sale Price \$	--	\$365,000	\$362,000	\$420,000
Type of Financing	--	Fha	Conv	Conv
Date of Sale	--	06/30/2023	06/13/2023	02/15/2024
DOM · Cumulative DOM	-- · --	32 · 53	33 · 82	37 · 83
Age (# of years)	37	39	37	34
Condition	Average	Average	Average	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	2,390	2,087	2,224	2,535
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2 · 1	4 · 3
Total Room #	8	7	8	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	Pool - Yes	Pool - Yes	Pool - Yes	--
Lot Size	0.15 acres	0.21 acres	0.14 acres	0.24 acres
Other	--	Deck, Rain Gutters	Rain Gutters, Private Yard, Storage	Covered Patio, Porch
Net Adjustment	--	\$0	\$0	-\$45,000
Adjusted Price	--	\$365,000	\$362,000	\$375,000

* 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** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Looking for a solid home with a pool in NRH? Look no further! Your family will love this wonderful split level home! Downstairs you'll have 2 full bedrooms with walk-in closets, a full bath, separate utility room, & a large family sized den complete with WBFP & a wall of built in cabinetry. On the 2nd level, you'll enjoy the Primary Suite that includes a jetted tub, separate shower, & dual sinks. You'll love the living room that is open to the formal dining room & leads to the elevated deck overlooking the in-ground pool! The eat-in Kitchen features granite counters, electric range, microwave, & an island with breakfast bar! The wrap around deck is accessible via the Kitchen or the Dining room & leads you down to a generous sized back yard & the pool. Your 2 car garage also features some built in storage cabinets. Great location just off of Rufe Snow. Birdville ISD. Close to Watauga & Keller! This home is priced to sell quickly & will be sold in as-is condition.
- Sold 2** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: READY FOR SUMMER POOL PARTIES! Relax by your own pool this summer! This spacious 2 story Brick home has everything your family needs. Filled with natural light, the large family room featuring a fireplace connects directly with a dining area and a great view of the pool. The kitchen features plenty of countertop space and tons of cabinets for storage, a gas range, and room for a breakfast table. The 4 bedrooms and 2 full baths are located upstairs to keep them away from the entertaining spaces, great for privacy. The big master bedroom has a large walk in closet plus an ensuite bath with dual sinks, separate shower and tub. The downstairs utility room has room for a full size washer and dryer. Imagine floating in the pool and enjoying a BBQ on the gas grill with friends and family. The outdoor space has so many possibilities, let your imagine go wild! A MUST SEE!! Close to parks, schools and shopping!
- Sold 3** -45000 due to superior condition. The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home appears to have been repaired and updated recently. It is superior in terms of condition and appeal to buyers. The home features similar quality of construction, amenities, and style. MLS Comments: Are you ready to MOVE IN? This home has been freshened and is ready for new owners. From the lighting to new paint. Newly replaced glass in the windows allows natural light to brighten the home. This spacious property boasts a beautifully landscaped front yard, a welcoming foyer, and an open concept living and dining area. The family room with fireplace and a wet bar are perfect for holiday entertainment. The floor plan includes a large primary bedroom and a guest bedroom or office downstairs including two full baths. The two living areas, covered patio and spacious backyard offers plenty of room for your activities. With a city park within walking distance, along with convenient access to shopping and dining, this home offers the perfect blend of comfort and convenience for your housing needs.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Currently Under Contract			
Listing Agent Name							
Listing Agent Phone							
# 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
01/02/2024	\$399,900	01/20/2024	\$374,900	Pending/Contract	02/18/2024	\$374,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$370,900	\$370,900
Sales Price	\$370,000	\$370,000
30 Day Price	\$365,000	--
Comments Regarding Pricing Strategy		
<p>The local real estate market has been flourishing as a Seller's Market, and values have been increasing in most areas. Covid-19 has not affected the local real estate market which continues to be a Seller's market with increasing values and lack of inventory. Market time has been decreasing for most properties if priced competitively, and many are obtaining multiple offers soon after coming on the market. There are many buyers available both as owner occupants and Investors. Inventory has been low and demand has been high with most properties selling over asking price. Market time is usually under 30 days. All of the sales and listings utilized in this report are the closest most recent comparable properties that could be found and verified in the subject's own subdivision and surrounding areas. These properties are deemed to be the most comparable properties in terms of location, condition, and physical characteristics. After making the necessary adjustments, all sales were concluded to provide a reliable indication of value for the subject property and were included in the final analysis.</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



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 7201 Mccoy Drive
Watauga, TX 76148



Front

L2 7500 Brentwood Court
North Richland Hills, TX 76182



Front

L3 7908 Arlie Lane
North Richland Hills, TX 76182



Front

Sales Photos

S1 6709 Fair Oaks Dr
North Richland Hills, TX 76182



Front

S2 6625 Springhill Drive
Watauga, TX 76148



Front

S3 6801 Greenleaf Dr
North Richland Hills, TX 76182



Front

ClearMaps Addendum

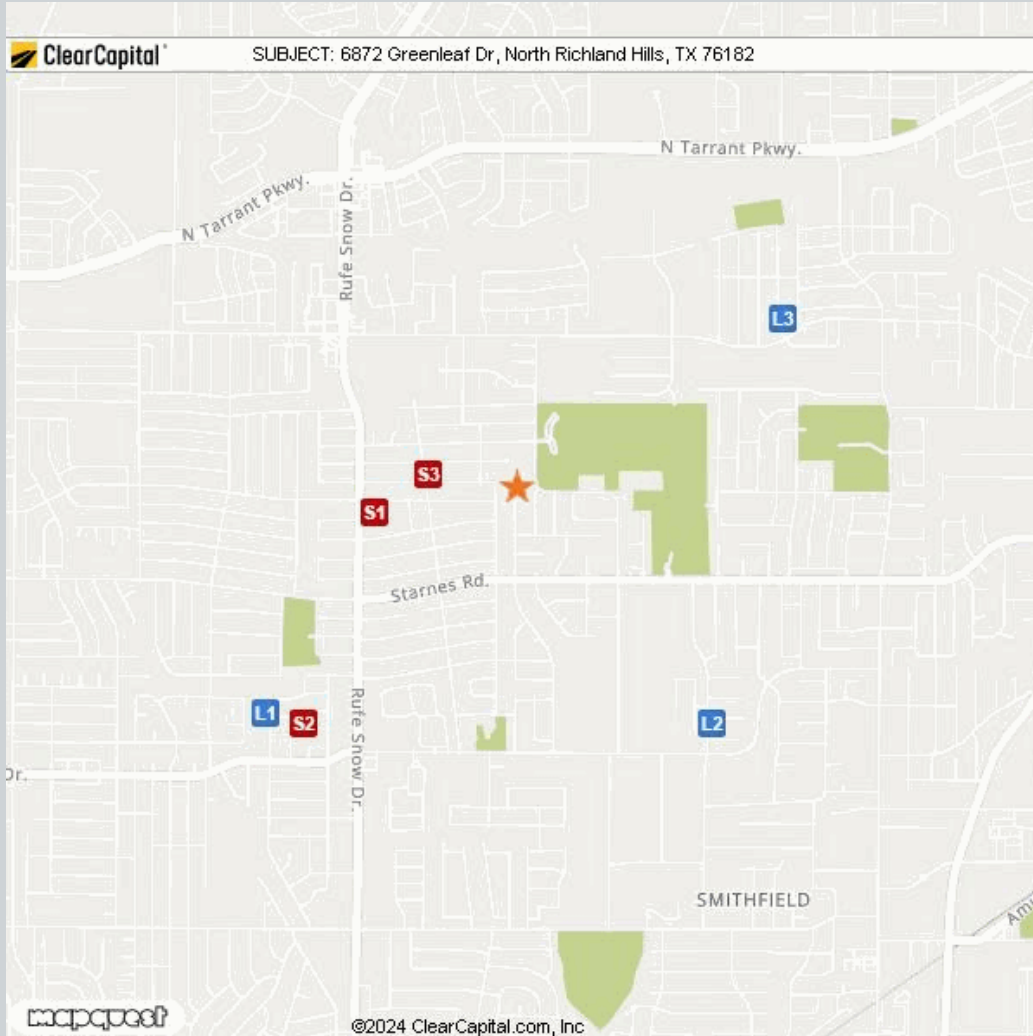
Address ★ 6872 Greenleaf Drive, North Richland Hills, TEXAS 76182

Loan Number 56714

Suggested List \$370,900

Suggested Repaired \$370,900

Sale \$370,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6872 Greenleaf Drive, North Richland Hills, Texas 76182	--	Parcel Match
L1 Listing 1	7201 Mccoy Drive, Fort Worth, TX 76148	0.97 Miles ¹	Parcel Match
L2 Listing 2	7500 Brentwood Court, North Richland Hills, TX 76182	0.88 Miles ¹	Parcel Match
L3 Listing 3	7908 Arlie Lane, North Richland Hills, TX 76182	0.91 Miles ¹	Parcel Match
S1 Sold 1	6709 Fair Oaks Dr, North Richland Hills, TX 76182	0.41 Miles ¹	Parcel Match
S2 Sold 2	6625 Springhill Drive, Fort Worth, TX 76148	0.92 Miles ¹	Parcel Match
S3 Sold 3	6801 Greenleaf Dr, North Richland Hills, TX 76182	0.25 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	Susan Hill	Company/Brokerage	Susan Hill REO Services
License No	351010	Address	5 Country Club Court Pantego TX 76013
License Expiration	01/31/2026	License State	TX
Phone	8179946995	Email	sue@suehillgroup.com
Broker Distance to Subject	12.05 miles	Date Signed	02/27/2024

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.