

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>	1302 E Milada Drive, Phoenix, ARIZONA 85042	<b>Order ID</b>	9359666	<b>Property ID</b>	35450589
<b>Inspection Date</b>	05/22/2024	<b>Date of Report</b>	05/22/2024		
<b>Loan Number</b>	56738	<b>APN</b>	30037336		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Maricopa		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	5.22_BPO	<b>Tracking ID 1</b>	5.22_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	DEANNA POINDEXTER	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,567	The exterior of the subject appears to be in adequately maintained condition, interior is assumed to be in average condition for this report.	
<b>Assessed Value</b>	\$41,730		
<b>Zoning Classification</b>	Residential R-10		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<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>	DOBBINS CREEK 480-539-1396		
<b>Association Fees</b>	\$110 / Month (Greenbelt,Other: Gated)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Private		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Subject is located in the DOBBINS CREEK Subdivision which has 282 similar homes.	
<b>Sales Prices in this Neighborhood</b>	Low: \$325,000 High: \$699,000		
<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>	1302 E Milada Drive	9021 S 11th Pl	1832 E Alicia Dr	1923 E South Mountain Ave
<b>City, State</b>	Phoenix, ARIZONA	Phoenix, AZ	Phoenix, AZ	Phoenix, AZ
<b>Zip Code</b>	85042	85042	85042	85042
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.13 <sup>1</sup>	0.91 <sup>1</sup>	0.94 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$435,000	\$598,900	\$475,000
<b>List Price \$</b>	--	\$435,000	\$598,900	\$475,000
<b>Original List Date</b>		05/16/2024	02/11/2024	04/14/2024
<b>DOM · Cumulative DOM</b>	-- · --	6 · 6	101 · 101	38 · 38
<b>Age (# of years)</b>	23	20	22	44
<b>Condition</b>	Average	Average	Good	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 Southwestern	1 Story Southwestern	1 Story Southwestern	1 Story Southwestern
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,170	1,756	2,544	2,053
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	4 · 2
<b>Total Room #</b>	6	6	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	None
<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>	Pool - Yes	--	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.16 acres	0.20 acres	0.25 acres	0.23 acres
<b>Other</b>	Gated Community	Gated Community	Not gated	Not gated

\* Listing 1 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** Public Remarks: Welcome to this beautifully maintained home that offers a perfect blend of comfort and style. The neutral color paint scheme creates a tranquil atmosphere, ideal for relaxation. The primary bedroom features a generous walk-in closet, and the primary bathroom boasts double sinks for added convenience. The spacious kitchen island is perfect for culinary adventures. Adjacent is a walk-in pantry, offering convenient storage solutions for all your kitchen essentials. Outside, the fenced-in backyard provides a private sanctuary for outdoor activities, and the covered patio is a great spot to enjoy morning coffee or afternoon breezes. The recent partial flooring replacement adds a refreshing touch to the home. Don't miss out on this opportunity to make this your home sweet home.
- Listing 2** Public Remarks: Beautiful semi-custom home with a split floorpan on quarter-acre lot, with amazing mountain views from the pool. Tucked away on a quiet cul-de-sac this home has 3 bedrooms 2 bathrooms and a den that can be used for an office or a study. The upgrades are extensive from crown molding, 8' doors throughout the kitchen has quartz countertops, maple cabinets, kitchen island with a large pantry. Air conditioned by four Mitsubishi slim a/c efficiency units, this also includes the single car garage being air conditioned, creating a nice bonus space was used for an extra room and workout space. Outside you have shade screens, a few different areas for entertaining around the pool with a extended space for a bbq or fire pit.
- Listing 3** Public Remarks: A rare Phoenix find! This four-bedroom two, two-bath home also offers extra living space with its fully converted garage. The pool is ready for summer and has also had recent maintenance completed. The pool has a new pump, filter, and blue pebble pool surface upgrade. A newer roof(2022), recently redone flooring, fresh paint throughout the home, and new landscaped gravel make this home a no-brainer! The spacious backyard has a newer irrigation system. The house has solar panels with a transferable loan to be owned. There is a large storage building and covered storage in the backyard; both roofs were done in 2022. Both bathrooms have been renovated. Homes is walking distance to the Mormon Trailhead for hikers. We look forward to you seeing it!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	1302 E Milada Drive	1619 E Harwell Rd	913 E Gary Ln	1442 E Constance Way
<b>City, State</b>	Phoenix, ARIZONA	Phoenix, AZ	Phoenix, AZ	Phoenix, AZ
<b>Zip Code</b>	85042	85042	85042	85042
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.86 <sup>1</sup>	0.69 <sup>1</sup>	0.85 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$470,000	\$549,900	\$485,000
<b>List Price \$</b>	--	\$470,000	\$549,900	\$485,000
<b>Sale Price \$</b>	--	\$470,000	\$520,000	\$480,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	05/20/2024	03/21/2024	05/21/2024
<b>DOM · Cumulative DOM</b>	-- · --	22 · 22	53 · 53	51 · 51
<b>Age (# of years)</b>	23	21	24	18
<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 Southwestern	2 Stories Southwestern	1 Story Southwestern	1 Story Southwestern
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,170	2,092	2,261	1,960
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 4	4 · 2	4 · 2 · 1
<b>Total Room #</b>	6	9	8	8
<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>	Pool - Yes	Pool - Yes	Pool - Yes	--
<b>Lot Size</b>	0.16 acres	0.17 acres	0.15 acres	0.20 acres
<b>Other</b>	Gated Community	Gated Community	Not gated, 10K seller concessions	Not gated, 15K seller concessions
<b>Net Adjustment</b>	--	-\$20,000	-\$30,000	-\$25,000
<b>Adjusted Price</b>	--	\$450,000	\$490,000	\$455,000

\* Sold 1 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** Public Remarks: Quiet, Gated beautiful home in an all ages community, hard floors and fresh paint throughout come with a washer/ dryer and has storage. this home is currently located, private pool, well maintained landscape in backyard.
- Sold 2** Public Remarks: Welcome to this wonderful South Mountain home, nestled in the picturesque subdivision of "Citrus Heights" with breathtaking views of South Mountain. This single-story GEM features an inviting floor plan with thoughtfully designed split floorplan. The home boasts beautiful vaulted ceilings that create an open and airy atmosphere. Step inside to discover the open kitchen which is a true delight, equipped with black stainless steel appliances, a brand new gas range and dishwasher. Throughout the home, you'll find the timeless appeal! The backyard is a true oasis, with a beautiful pebble-tec salt water swimming pool (with Solar to warm it up) a water feature and umbrella holders. More...
- Sold 3** Public Remarks: You'll LOVE this delightful 4-bed, 2.5-bath home in Casitas Grande at South Mountain! Nestled on a corner lot, it offers an RV gate & a 2-car garage w/attached cabinetry. Discover a large living & dining room combo with a tray ceiling & sliding doors to the back. Adjacent is the kitchen, boasting stainless steel appliances, granite counters, recessed lighting, a pantry, ample wood cabinetry & breakfast bar. Plantation shutters add to the home's appeal, enhanced by designer paint, tile & wood-look flooring. Double-door main bedroom has an ensuite with dual vanities, separate tub/shower & walk-in closets. Two other bedrooms share a Jack & Jill bathroom. Enjoy the spacious backyard with a covered patio, lush lawn, mature trees & well-laid flagstone. Close to Downtown Phoenix! Welcome home!!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		none					
<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>	\$480,000	\$480,000
<b>Sales Price</b>	\$470,000	\$470,000
<b>30 Day Price</b>	\$460,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject faces community main gate which may impact marketability. The exterior of the subject appears to be in adequately maintained condition, interior is assumed to be in average condition for this report. Subject is located in neighborhood with low inventory and moderate demand. There are few if any distressed properties in the subject area which are having no impact on the subject market at this time. All available comparables were reviewed, the most similar and proximate to the subject were selected, appropriate adjustments were made where necessary.</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



Front



Address Verification



Side



Side



Street



### Subject Photos



Other



Other

## Listing Photos

**L1** 9021 S 11th Pl  
Phoenix, AZ 85042



Front

**L2** 1832 E Alicia Dr  
Phoenix, AZ 85042



Front

**L3** 1923 E South Mountain Ave  
Phoenix, AZ 85042



Front

## Sales Photos

**S1** 1619 E Harwell Rd  
Phoenix, AZ 85042



Front

**S2** 913 E Gary Ln  
Phoenix, AZ 85042



Front

**S3** 1442 E Constance Way  
Phoenix, AZ 85042



Front

### ClearMaps Addendum

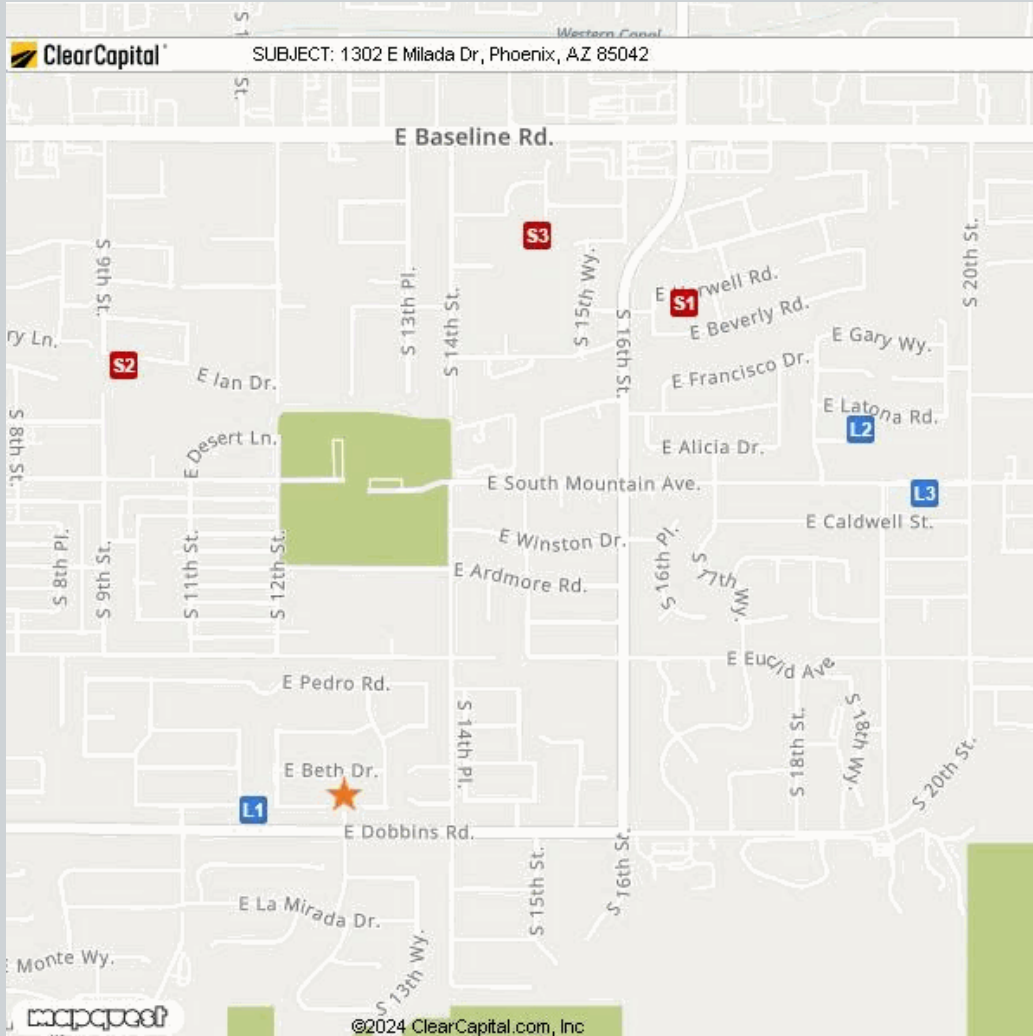
**Address** ★ 1302 E Milada Drive, Phoenix, ARIZONA 85042

**Loan Number** 56738

**Suggested List** \$480,000

**Suggested Repaired** \$480,000

**Sale** \$470,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1302 E Milada Drive, Phoenix, Arizona 85042	--	Parcel Match
L1 Listing 1	9021 S 11th Pl, Phoenix, AZ 85042	0.13 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1832 E Alicia Dr, Phoenix, AZ 85042	0.91 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1923 E South Mountain Ave, Phoenix, AZ 85042	0.94 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1619 E Harwell Rd, Phoenix, AZ 85042	0.86 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	913 E Gary Ln, Phoenix, AZ 85042	0.69 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1442 E Constance Way, Phoenix, AZ 85042	0.85 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>	Scott Stone	<b>Company/Brokerage</b>	SStone PLLC
<b>License No</b>	SA510681000	<b>Address</b>	1776 North Scottsdale Road Scottsdale AZ 85257
<b>License Expiration</b>	05/31/2026	<b>License State</b>	AZ
<b>Phone</b>	6022955100	<b>Email</b>	sstonebpo@gmail.com
<b>Broker Distance to Subject</b>	10.27 miles	<b>Date Signed</b>	05/22/2024

*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 document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.**

### **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.**