

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 | 4703 Hidden Creek, San Antonio, TEXAS 78238 | Order ID | 9316976 | Property ID | 35362199 |
| Inspection Date | 05/03/2024 | Date of Report | 05/03/2024 | | |
| Loan Number | 57059 | APN | 186330130420 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Bexar | | |

| Tracking IDs | | | | | |
|--------------------------|---------|----------------------|---------|--|--|
| Order Tracking ID | 5.2_BPO | Tracking ID 1 | 5.2_BPO | | |
| Tracking ID 2 | -- | Tracking ID 3 | -- | | |

General Conditions

| | | | |
|--|-----------------|--|--|
| Owner | Julio Benavidez | Condition Comments | |
| R. E. Taxes | \$5,321 | Subject is corner lot, typical in size and amenities but needs larger amount of exterior repairs, damaged trim, needs exterior paint, damaged fencing, damaged garage door, landscape needs trimming from roof and siding. | |
| Assessed Value | \$231,690 | | |
| Zoning Classification | Residential | | |
| Property Type | SFR | | |
| Occupancy | Vacant | | |
| Secure? | Yes | | |
| (all windows and doors appear secured) | | | |
| Ownership Type | Fee Simple | | |
| Property Condition | Fair | | |
| Estimated Exterior Repair Cost | \$7,500 | | |
| Estimated Interior Repair Cost | \$0 | | |
| Total Estimated Repair | \$7,500 | | |
| HOA | No | | |
| Visible From Street | Visible | | |
| Road Type | Public | | |

Neighborhood & Market Data

| | | | |
|--|-------------------------------------|--|--|
| Location Type | Suburban | Neighborhood Comments | |
| Local Economy | Slow | 568 homes in the neighborhood with an average size of 1530 and average age of 49 | |
| Sales Prices in this Neighborhood | Low: \$198,000 High: \$263,000 | | |
| Market for this type of property | Decreased 1 % in the past 6 months. | | |
| Normal Marketing Days | <90 | | |

Current Listings

| | Subject | Listing 1 * | Listing 2 | Listing 3 |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 4703 Hidden Creek | 4306 Timberhill | 4719 Esterbrook | 4502 Hidden Crk |
| City, State | San Antonio, TEXAS | San Antonio, TX | San Antonio, TX | San Antonio, TX |
| Zip Code | 78238 | 78238 | 78238 | 78238 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.40 ¹ | 0.41 ¹ | 0.18 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$230,000 | \$279,000 | \$235,000 |
| List Price \$ | -- | \$230,000 | \$257,500 | \$235,000 |
| Original List Date | | 04/30/2024 | 11/09/2023 | 04/01/2024 |
| DOM · Cumulative DOM | -- · -- | 3 · 3 | 164 · 176 | 21 · 32 |
| Age (# of years) | 47 | 49 | 50 | 47 |
| Condition | Fair | Average | Good | Average |
| 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 | 1 Story ranch | 1 Story ranch | 1 Story ranch | 1 Story ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,492 | 1,492 | 1,471 | 1,582 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 3 · 2 | 4 · 2 |
| Total Room # | 5 | 6 | 6 | 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 | 0.18 acres | 0.17 acres | 0.15 acres | 0.16 acres |
| Other | None | None | None | None |

* 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.

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

Listing 1 One Living Area, Ceiling Fans, Washer Connection, Dryer Connection, Microwave Oven, Stove/Range, Refrigerator, Water System, Ceramic Tile flooring, one central ac unit

Listing 2 Brick, Siding, Composition roofing, Ceiling Fan, Full Bath, Tub/Shower Combo, Single Vanity, One Living Area, Liv/Din Combo, Ceiling Fans, Washer Connection, Dryer Connection, Vinyl flooring, One Central ac unit

Listing 3 One Living Area, Eat-In Kitchen, Ceiling Fans, Washer Connection, Dryer Connection, Stove/Range, Dishwasher, Carpeting, Laminate flooring, One Living Room, Wood Burning fireplace, One Central ac unit

Recent Sales

| | Subject | Sold 1 * | Sold 2 | Sold 3 |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 4703 Hidden Creek | 4411 Sparrow Crk | 4604 Timberhill | 4822 Shade Crk |
| City, State | San Antonio, TEXAS | San Antonio, TX | San Antonio, TX | San Antonio, TX |
| Zip Code | 78238 | 78238 | 78238 | 78238 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.18 ¹ | 0.30 ¹ | 0.06 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$198,000 | \$245,900 | \$234,999 |
| List Price \$ | -- | \$198,000 | \$229,500 | \$234,999 |
| Sale Price \$ | -- | \$198,000 | \$229,500 | \$235,000 |
| Type of Financing | -- | Conventional | Fha | Fha |
| Date of Sale | -- | 03/14/2024 | 01/12/2024 | 02/23/2024 |
| DOM · Cumulative DOM | -- · -- | 35 · 56 | 108 · 104 | 10 · 21 |
| Age (# of years) | 47 | 47 | 50 | 46 |
| Condition | Fair | Fair | Average | Average |
| 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 | 1 Story ranch | 1 Story ranch | 1 Story ranch | 1 Story ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,492 | 1,299 | 1,299 | 1,299 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 3 · 2 | 3 · 2 |
| Total Room # | 5 | 6 | 6 | 6 |
| 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 | 0.18 acres | 0.15 acres | 0.30 acres | 0.16 acres |
| Other | None | None | None | None |
| Net Adjustment | -- | +\$11,925 | -\$28,200 | -\$18,525 |
| Adjusted Price | -- | \$209,925 | \$201,300 | \$216,475 |

* 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** One Living Area, Separate Dining Room, Eat-In Kitchen, Utility Area in Garage, High Ceilings, Open Floor Plan, All Bedrooms Downstairs, Laundry in Garage, Ceiling Fans, Washer Connection, Dryer Connection, Stove/Range, Disposal, Dishwasher, Ice Maker Connection, Patio Slab, Covered Patio, Privacy Fence, adj. -5550 concessions, +3000 lot size, 14475 sq. ft.
- Sold 2** One Living Area, Eat-In Kitchen, Walk-In Pantry, Utility Area in Garage, Ceiling Fans, Washer Connection, Dryer Connection, Washer, Dryer, Stove/Range, Refrigerator, Disposal, Dishwasher, Vent Fan, Smoke Alarm, Electric Water Heater, Garage Door Opener, Private Garbage Service, Chain Link Fence, Mature Trees, adj. -5675 concessions, -12000 lot size, +14475 sq. ft., -25000 condition
- Sold 3** One Living Area, Ceiling Fans, Chandelier, Washer Connection, Dryer Connection, Microwave Oven, Stove/Range, Smoke Alarm, Carpeting, Laminate flooring, One Central ac unit, adj. -10000 concessions, 2000 lot size, 14475 sq. ft., -25000 condition

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|--|---------------|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | Listing History Comments | | | | |
| Listing Agency/Firm | | | No prior listing or sales history located in MLS | | | | |
| 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 |

Marketing Strategy

| | As Is Price | Repaired Price |
|---|--------------------|-----------------------|
| Suggested List Price | \$212,000 | \$227,000 |
| Sales Price | \$209,000 | \$224,000 |
| 30 Day Price | \$201,000 | -- |
| Comments Regarding Pricing Strategy | | |
| Used only the most similar comps from the same established neighborhood. Not able to bracket subject with the most similar comps. Subject is atypical in condition. | | |

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



Side



Side



Back



Street



Street

Subject Photos



Other



Other



Other



Other



Other



Other

Listing Photos

L1 4306 Timberhill
San Antonio, TX 78238



Front

L2 4719 Esterbrook
San Antonio, TX 78238



Front

L3 4502 Hidden Crk
San Antonio, TX 78238



Front

Sales Photos

S1 4411 Sparrow Crk
San Antonio, TX 78238



Front

S2 4604 Timberhill
San Antonio, TX 78238



Front

S3 4822 Shade Crk
San Antonio, TX 78238



Front

ClearMaps Addendum

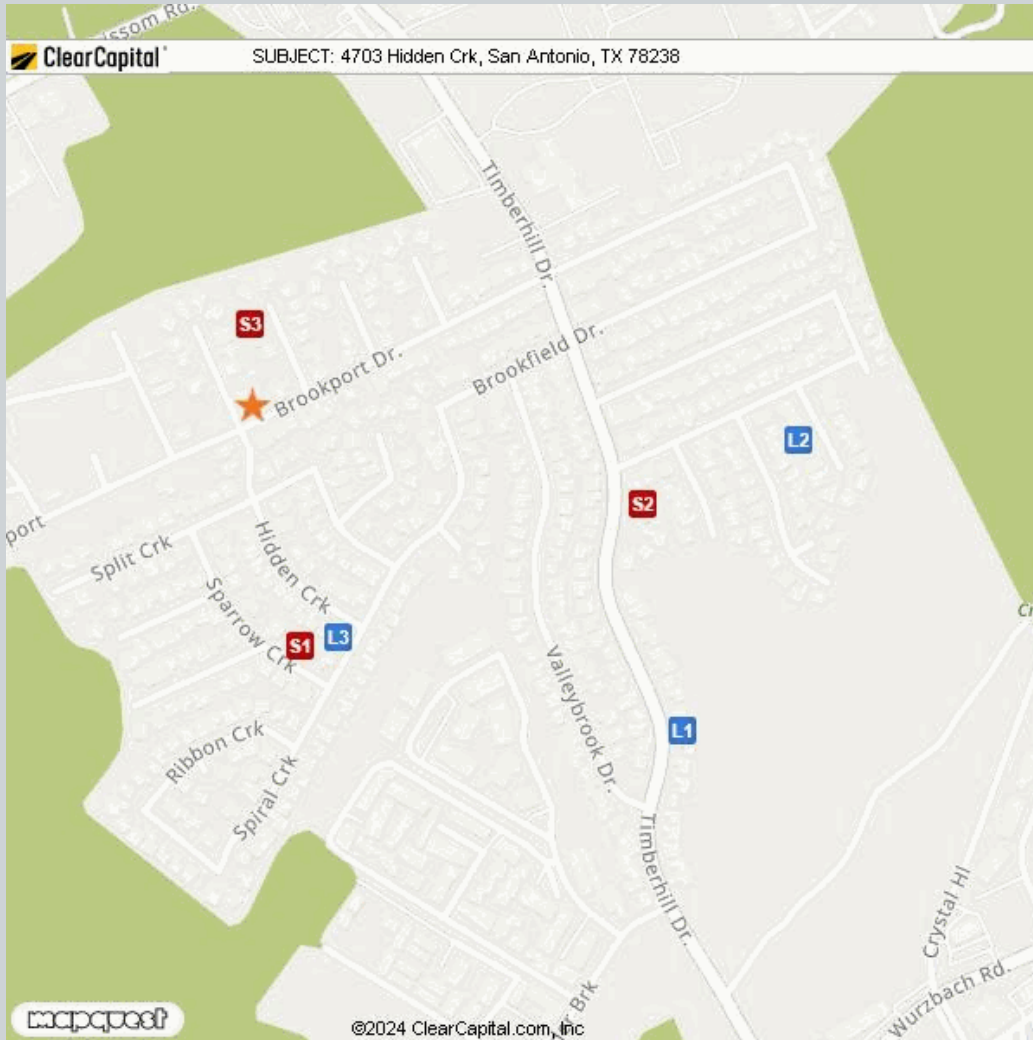
Address ★ 4703 Hidden Creek, San Antonio, TEXAS 78238

Loan Number 57059

Suggested List \$212,000

Suggested Repaired \$227,000

Sale \$209,000



Comparable

| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|---|-------------------------|------------------|
| ★ Subject | 4703 Hidden Creek, San Antonio, Texas 78238 | -- | Parcel Match |
| L1 Listing 1 | 4306 Timberhill, San Antonio, TX 78238 | 0.40 Miles ¹ | Parcel Match |
| L2 Listing 2 | 4719 Esterbrook, San Antonio, TX 78238 | 0.41 Miles ¹ | Parcel Match |
| L3 Listing 3 | 4502 Hidden Crk, San Antonio, TX 78238 | 0.18 Miles ¹ | Parcel Match |
| S1 Sold 1 | 4411 Sparrow Crk, San Antonio, TX 78238 | 0.18 Miles ¹ | Parcel Match |
| S2 Sold 2 | 4604 Timberhill, San Antonio, TX 78238 | 0.30 Miles ¹ | Parcel Match |
| S3 Sold 3 | 4822 Shade Crk, San Antonio, TX 78238 | 0.06 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.

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

| | | | |
|-----------------------------------|--------------|--------------------------|--|
| Broker Name | Karen Wesler | Company/Brokerage | Sterling Real Estate Services |
| License No | 0515538 | Address | 7417 Peaceful Mdws San Antonio TX 78250 |
| License Expiration | 10/31/2024 | License State | TX |
| Phone | 2102157740 | Email | karenwesler@gmail.com |
| Broker Distance to Subject | 2.60 miles | Date Signed | 05/03/2024 |

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.