

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	3005 Beverly Drive, Denton, TX 76209	Order ID	9368852	Property ID	35471354
Inspection Date	05/30/2024	Date of Report	05/31/2024		
Loan Number	57517	APN	R103440		
Borrower Name	Catamount Properties 2018 LLC	County	Denton		

Tracking IDs

Order Tracking ID	5.28_BPO	Tracking ID 1	5.28_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	BILLY G PALMERTREE JR	Condition Comments The subject property was in good condition at the time of inspection and did not need any repairs.
R. E. Taxes	\$5,764	
Assessed Value	\$301,864	
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 Located in a named subdivision with good access to shopping, schools and employment. There were no REO sales in the neighborhood at the time of inspection. The sellers are generally not making concessions in the current market
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$241500 High: \$354700	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3005 Beverly Drive	2800 Anysa Lane	2724 Chebi Lane	2904 Mistywood Lane
City, State	Denton, TX	Denton, TX	Denton, TX	Denton, TX
Zip Code	76209	76209	76209	76209
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.73 ¹	0.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$330,000	\$325,000
List Price \$	--	\$309,000	\$330,000	\$314,000
Original List Date		05/06/2024	04/10/2024	04/03/2024
DOM · Cumulative DOM	-- · --	22 · 25	48 · 51	38 · 58
Age (# of years)	38	38	46	40
Condition	Average	Average	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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,476	1,315	1,624	1,417
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.14 acres	0.19 acres	0.25 acres	0.23 acres
Other	--	MLS#20609417	MLS#20579768	MLS#20577457

* 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** Don't miss your chance to own this cozy home tucked in the shade of large mature trees on a quaint cul de sac. This home features a beautiful living room with a tiled fireplace, wood beams, and plenty of natural light with a triple window. This space is perfectly open to the kitchen and dining room spaces, perfect for entertaining! Just off of the kitchen is a bright, large, bedroom being utilized as an office with direct access to the exterior ideal for the work-from-home employee or student. The spacious primary bedroom has vaulted ceilings and an updated bathroom. The quaint backyard has a tall privacy fence and features a concrete patio space.
- Listing 2** Welcome to your charming slice of Denton, TX, nestled within the desirable Northwood Estate subdivision. This meticulously maintained 1978 single-story home boasts 3 bedrooms, 2 bathrooms, and spans 1624 sq ft of comfortable living space. Embrace the convenience of single-level living, or step outside to discover your expansive backyard oasis, perfectly poised on a quarter-acre lot, offering endless possibilities for outdoor recreation and relaxation. Don't miss the opportunity to make this delightful property your own!
- Listing 3** Welcome home to this beautifully renovated property with a natural color palette that brings a sense of tranquility. The kitchen boasts a nice backsplash, perfect for culinary creations. With other rooms for flexible living space, you can easily adapt to your lifestyle needs. The primary bathroom offers good under sink storage for all your essentials. Step outside to the fenced backyard, complete with a covered sitting area for relaxation. Fresh interior and exterior paint gives the home a clean, updated look. New flooring throughout ties it all together. Don't miss out on this fantastic opportunity to make this house your home! This home has been virtually staged to illustrate its potential.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3005 Beverly Drive	2908 Anysa Lane	2905 Howard Court	2213 Longmeadow Street
City, State	Denton, TX	Denton, TX	Denton, TX	Denton, TX
Zip Code	76209	76209	76209	76209
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.11 ¹	0.74 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$324,990	\$322,000	\$325,000
List Price \$	--	\$299,990	\$322,000	\$325,000
Sale Price \$	--	\$285,000	\$311,500	\$325,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/29/2024	04/04/2024	04/12/2024
DOM · Cumulative DOM	-- · --	101 · 147	15 · 48	11 · 38
Age (# of years)	38	38	35	32
Condition	Average	Average	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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,476	1,424	1,430	1,658
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	0.14 acres	0.14 acres	0.14 acres	0.21 acres
Other	--	MLS#20470256	MLS#20534267	MLS#20553114
Net Adjustment	--	\$0	\$0	-\$20,000
Adjusted Price	--	\$285,000	\$311,500	\$305,000

* Sold 2 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** Back on the market due to Buyer's inability to secure financing. Close to TWU, UNT, Golden Triangle Mall, downtown and S I-35. Well maintained home in quite neighborhood on cul-de-sac. Bonus room in the converted garage (approx. 462 SF) with central heat and air allows for more living space. Spacious living room with wood burning fireplace. Good size master with ensuite bathroom with dual sinks and his and her walk in closets and built ins. Storage galore throughout. Covered patio and wooden deck is great for entertaining. Shed offers storage for yard tools and more. Roof replaced in 2017, hot water heater replaced in June 2020, fresh interior paint and NEW carpet in bedrooms. Move in ready. Don't miss this one!
- Sold 2** This well maintained home is a hidden gem sitting among the trees on a quiet cul-de-sac. Walk in and be greeted with beautiful natural light and an open concept living dining area that is perfect for entertaining. This home is move in ready with new windows and carpet installed within the past year among other updates. Foundation piers were also installed in 2011. This is the perfect starter home and won't last long!
- Sold 3** Welcome to 2213 Longmeadow St, where comfort and convenience converge in the heart of Denton! This delightful single story residence presents a spacious open layout with 3 bedrooms and 2 full baths and hard floors throughout, providing ample space for relaxed living. The large family room features a fireplace, recessed ceiling and painted accents that leads to the dining area where you will find wainscoting and large windows that allow for tons of natural light. The backyard is a perfect place to relax with friends or family with a sizable yard, covered patio, and a shed that's been converted to an outdoor reading nook. Located minutes from both UNT and TWU, its proximity to highways, parks, and shopping destinations ensures easy access to all the amenities the area has to offer. GLA Superior -\$20000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject listed and sold per the table below.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/06/2024	\$250,000	05/23/2024	\$250,000	Sold	05/23/2024	\$232,500	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$305,000	\$305,000
Sales Price	\$300,000	\$300,000
30 Day Price	\$290,000	--
Comments Regarding Pricing Strategy		
A thorough and diligent search was done and the best comparable listings and sales where chosen. All comparable homes were in or near the same neighborhood and were of similar quality, age, size and condition.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The comparables are reasonably similar and the broker's as-is conclusion is bracketed by the data set.
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Subject Photos



Front



Address Verification



Side



Street



Street



Street

Subject Photos



Other

Listing Photos

L1 2800 Anysa Lane
Denton, TX 76209



Front

L2 2724 Chebi Lane
Denton, TX 76209



Front

L3 2904 Mistywood Lane
Denton, TX 76209



Front

Sales Photos

S1 2908 Anysa Lane
Denton, TX 76209



Front

S2 2905 Howard Court
Denton, TX 76209



Front

S3 2213 Longmeadow Street
Denton, TX 76209



Front

ClearMaps Addendum

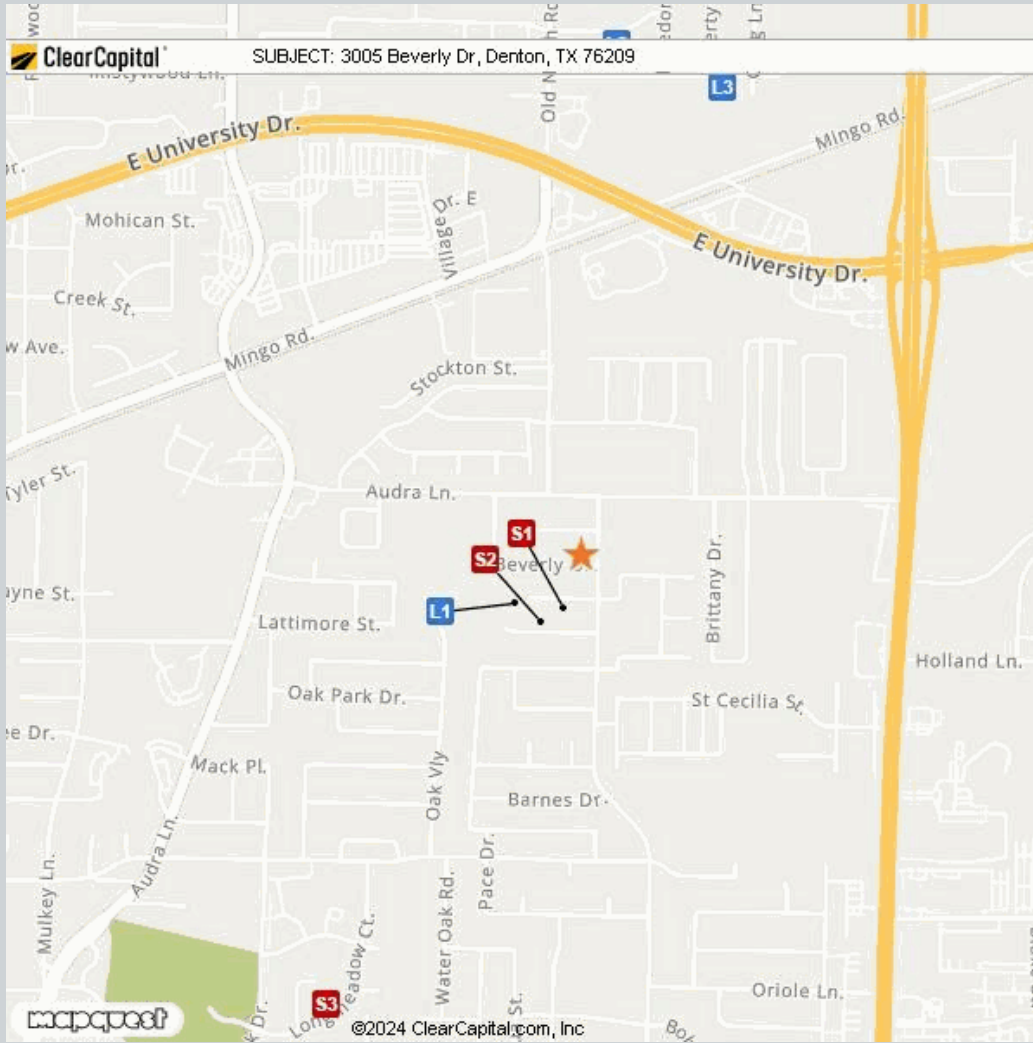
Address ★ 3005 Beverly Drive, Denton, TX 76209

Loan Number 57517

Suggested List \$305,000

Suggested Repaired \$305,000

Sale \$300,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3005 Beverly Drive, Denton, TX 76209	--	Parcel Match
L1 Listing 1	2800 Anysa Lane, Denton, TX 76209	0.12 Miles ¹	Parcel Match
L2 Listing 2	2724 Chebi Lane, Denton, TX 76209	0.73 Miles ¹	Parcel Match
L3 Listing 3	2904 Mistywood Lane, Denton, TX 76209	0.70 Miles ¹	Parcel Match
S1 Sold 1	2908 Anysa Lane, Denton, TX 76209	0.08 Miles ¹	Parcel Match
S2 Sold 2	2905 Howard Court, Denton, TX 76209	0.11 Miles ¹	Parcel Match
S3 Sold 3	2213 Longmeadow Street, Denton, TX 76209	0.74 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	Mike Tobin	Company/Brokerage	Coldwell banker
License No	0530315	Address	3614 Long Prairie Road Flower Mound TX 75022
License Expiration	01/31/2025	License State	TX
Phone	4698350540	Email	michael.tobin@cbrealty.com
Broker Distance to Subject	13.42 miles	Date Signed	05/30/2024

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.