

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	10609 W Poinsettia Dr, Avondale, ARIZONA 85392	Order ID	9490856	Property ID	35713017
Inspection Date	07/22/2024	Date of Report	07/23/2024		
Loan Number	58054	APN	10227214		
Borrower Name	Catamount Properties 2018 LLC	County	Maricopa		

Tracking IDs					
Order Tracking ID	7.19_bpo	Tracking ID 1	7.19_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	MARISOL SALIDO	Property appears to be well maintained with no visible signs of deferred maintenance
R. E. Taxes	\$1,109	
Assessed Value	\$24,380	
Zoning Classification	Residential PAD	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Westwind 602-437-4777	
Association Fees	\$48 / Month (Other: Common Area Maint)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

		Neighborhood Comments
Location Type	Suburban	Neighborhood includes schools, parks, churches, retail shopping and restaurants. Close to Loop 101 and Westgate sports and entertainment complex
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$320000 High: \$700000	
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	10609 W Poinsettia Dr	3721 N 105th Ln	10738 W Citrus Grv	2701 N 110th Ave
City, State	Avondale, ARIZONA	Avondale, AZ	Avondale, AZ	Avondale, AZ
Zip Code	85392	85392	85392	85392
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.24 ¹	0.41 ¹	0.85 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$379,000	\$415,000	\$435,000
List Price \$	--	\$379,000	\$415,000	\$410,000
Original List Date		07/04/2024	06/21/2024	06/05/2024
DOM · Cumulative DOM	-- · --	11 · 19	6 · 32	19 · 48
Age (# of years)	27	26	24	23
Condition	Good	Good	Good	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	1 Story Detached	1 Story Detached	1 Story Detached	1 Story Detached
# Units	1	1	1	1
Living Sq. Feet	1,062	1,444	1,632	1,716
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	3	4	3	3
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	0.11 acres	0.16 acres	0.17 acres	0.15 acres
Other	--	, 38000	, 68000	, 70000

* 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** Adjust for GLA - This stunning, turnkey home features 3 bedrooms plus a bonus room/office, perfect for working from home. Enjoy the elegance and privacy provided by plantation shutters and the sleek look of new luxury vinyl flooring throughout. All 3 bathrooms have been completely remodeled, as well as the 2022 kitchen update: new appliances, granite counters and new cabinetry. New exterior paint, a new garage door and drip irrigation system were installed in 2024, ensuring a pristine and well-maintained exterior. Situated on a large cul-de-sac lot, this property offers ample outdoor space for relaxation and entertainment. It is conveniently located across from a large community park featuring a children's play structure, making it an ideal home for families. Located 4 miles from State Farm Stadium!
- Listing 2** Adjust for GLA - Welcome to the beautiful Garden Lakes subdivision, your oasis in the desert. Spacious 1632 square feet 3 bed/2bath beauty. Tile flooring through out. AC replaced approx. 18 months ago. New interior paint. All appliances convey (2 years old). Updated sprinkler system. Sparkling swimming pool on an oversized lot and so much more. Ready for a QUICK move in. WELCOME HOME FRIENDS!! W/D/R to convey AS IS.
- Listing 3** Adjust for GLA - Newly remodeled home in a lake community with a lakeview. Come see this beautiful 3 bed 2 bath with pool in this amazing lake community of Crystal Gardens. Enjoy all the different kinds of birds that visit the area, from geese to American Eagles. Lots of lakes to fish or just enjoy being by the water. Crystal gardens also has community playgrounds as well. Kitchen remodeled with quartz countertops, mosaic backsplash and a GAS stove. Bathrooms re-done with new vanity's, tile showers and backslash's. New tile in all wet areas and newer carpet in all bedrooms and entry room. Large master bedroom with walk-in closet. Have fun in the spacious backyard with a pool. Lots of space for patio furniture and and all your bbq friends and family. Low maintenance turf in the backyard as well.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	10609 W Poinsettia Dr	10661 W Poinsettia Dr	10747 W Ivory Ln	3901 N 105th Dr
City, State	Avondale, ARIZONA	Avondale, AZ	Avondale, AZ	Avondale, AZ
Zip Code	85392	85392	85392	85392
Datasource	MLS	MLS	MLS	Tax Records
Miles to Subj.	--	0.08 ¹	0.42 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$385,000	\$379,900	\$353,900
List Price \$	--	\$370,000	\$369,000	\$353,900
Sale Price \$	--	\$350,000	\$355,000	\$353,900
Type of Financing	--	Cash	Fha	Cash
Date of Sale	--	03/21/2024	06/13/2024	07/15/2024
DOM · Cumulative DOM	-- · --	75 · 115	63 · 62	1 · 0
Age (# of years)	27	27	31	26
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Investor
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Detached	1 Story Detached	1 Story Detached	1 Story Detached
# Units	1	1	1	1
Living Sq. Feet	1,062	1,444	1,394	1,444
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	3	4	3	4
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	0.11 acres	0.11 acres	0.10 acres	0.11 acres
Other	--	--	--	--
Net Adjustment	--	-\$13,000	-\$20,000	-\$20,000
Adjusted Price	--	\$337,000	\$335,000	\$333,900

* 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** Adjust for GLA - Beautifully maintained 4 bedroom home in the heart of Avondale, AZ. This home is truly move in ready and comes with refrigerator, washer AND dryer! It has a fairly new HVAC system ready to handle those hot days! Relax on the covered patio or barbecue under the new Ramada and enjoy those beautiful Arizona sunsets! Close to everything Avondale has to offer such as; great schools, convenient stores, and recreational facilities! Don't miss out on this great opportunity, seller will contribute to buyer's closing costs!!!
- Sold 2** Adjust for GLA - Welcome to your dream home nestled in a sought after lake community, offering a serene lifestyle! This home has been updated with fresh paint and new cabinets/countertops. Large windows throughout the home ensure each room is bathed in natural light, creating a bright and airy atmosphere. Backyard provides serene place to relax and entertain friends.
- Sold 3** Adjust for GLA - Property was sold off market to corporate investor (Opendoor)

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was acquired by current owner on 07/17/2024 in an off market cash sale An option agreement was recorded on 07/02/2024			
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	\$337,000	\$337,000
Sales Price	\$337,000	\$337,000
30 Day Price	\$337,000	--
Comments Regarding Pricing Strategy		
Buyer demand has declined due to increased interest rates. Seller concessions should be expected for fast sale Homes that have been renovated/updated will meet current buyer demand.		

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.
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Subject Photos



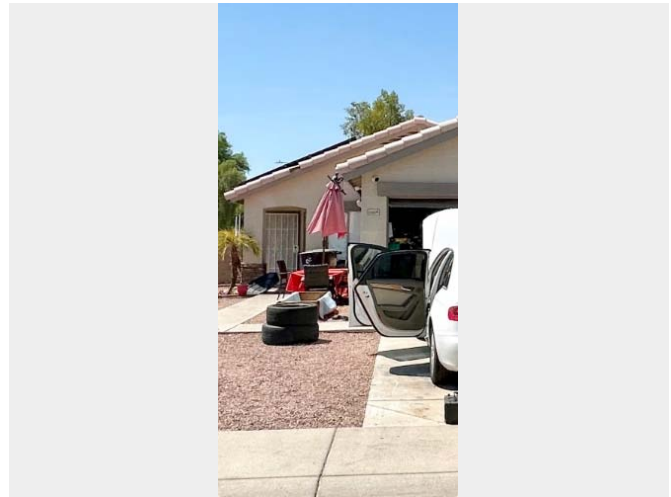
Front



Front



Front



Address Verification



Side



Side

Subject Photos



Back



Street



Street



Other

Listing Photos

L1 3721 N 105TH LN
Avondale, AZ 85392



Front

L2 10738 W CITRUS GRV
Avondale, AZ 85392



Front

L3 2701 N 110TH AVE
Avondale, AZ 85392



Front

Sales Photos

S1 10661 W POINSETTIA DR
Avondale, AZ 85392



Front

S2 10747 W IVORY LN
Avondale, AZ 85392



Front

S3 3901 N 105Th Dr
Avondale, AZ 85392



Front

ClearMaps Addendum

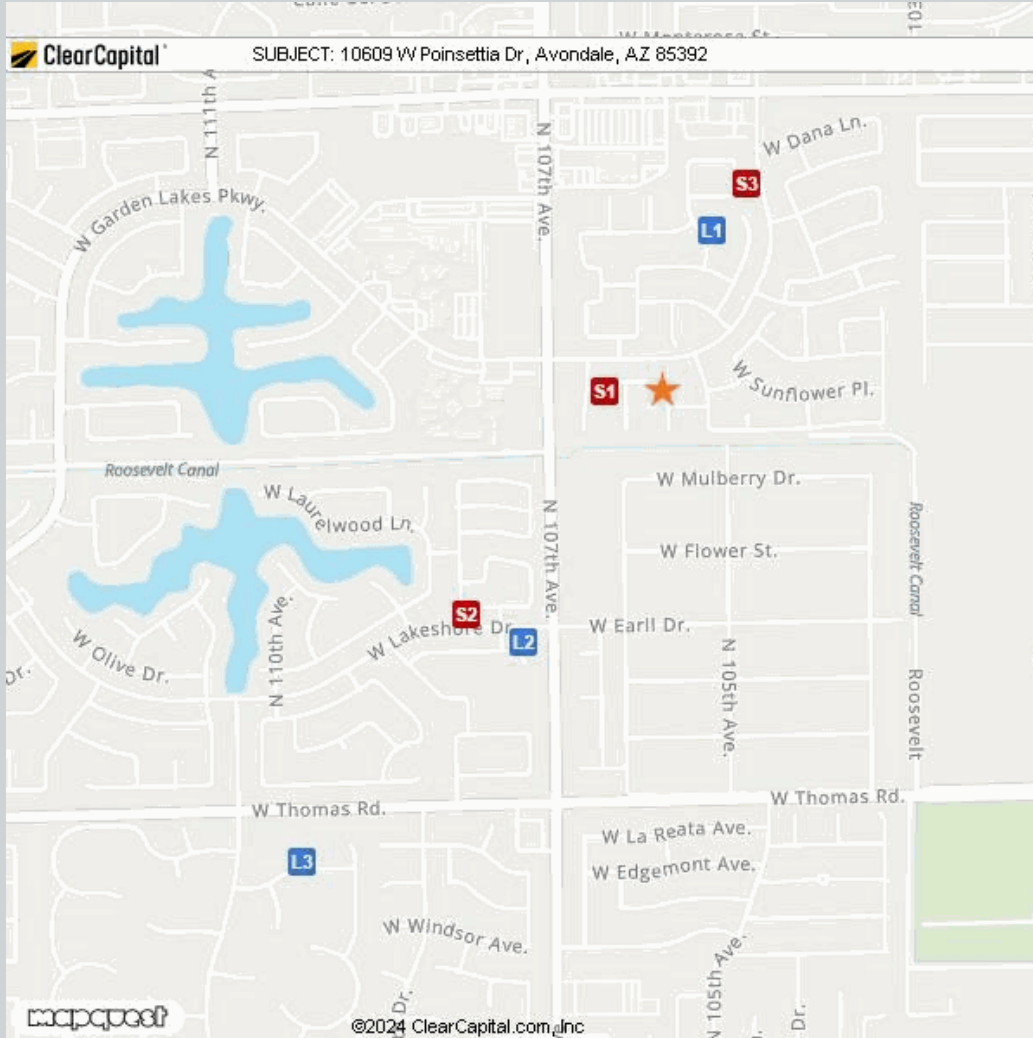
Address ★ 10609 W Poinsettia Dr, Avondale, ARIZONA 85392

Loan Number 58054

Suggested List \$337,000

Suggested Repaired \$337,000

Sale \$337,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	10609 W Poinsettia Dr, Avondale, Arizona 85392	--	Parcel Match
L1	Listing 1	3721 N 105th Ln, Avondale, AZ 85392	0.24 Miles ¹	Parcel Match
L2	Listing 2	10738 W Citrus Grv, Avondale, AZ 85392	0.41 Miles ¹	Parcel Match
L3	Listing 3	2701 N 110th Ave, Avondale, AZ 85392	0.85 Miles ¹	Parcel Match
S1	Sold 1	10661 W Poinsettia Dr, Avondale, AZ 85392	0.08 Miles ¹	Parcel Match
S2	Sold 2	10747 W Ivory Ln, Avondale, AZ 85392	0.42 Miles ¹	Parcel Match
S3	Sold 3	3901 N 105th Dr, Avondale, AZ 85392	0.32 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	Heather Macpherson	Company/Brokerage	Realty One Group
License No	SA655252000	Address	15013 W Crocus Dr Surprise AZ 85379
License Expiration	10/31/2024	License State	AZ
Phone	4802038712	Email	heather@phoenixhotproperty.com
Broker Distance to Subject	10.39 miles	Date Signed	07/23/2024

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.