

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	5507 Gloucester Lane, Austin, TX 78723	Order ID	9708635	Property ID	36130618
Inspection Date	10/23/2024	Date of Report	10/25/2024		
Loan Number	58073	APN	217203		
Borrower Name	Catamount Properties 2018 LLC	County	Travis		

Tracking IDs

Order Tracking ID	10.21_2_BPO	Tracking ID 1	10.21_2_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	RONALD MCADAMS	Condition Comments	
R. E. Taxes	\$10,361	The subject property is a 1 story home that appears to be in good exterior condition and it looks like contractors were on site working in the exterior, it is unknown what they are fixing in the interior of the property. There is a dumpster on the driveway.	
Assessed Value	\$447,404		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (Secured with lockbox)		
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	Urban	Neighborhood Comments	
Local Economy	Stable	Neighborhood marketing trends are stable and there is a balance of supply and demand for the area. There is very minimal REO Activity in immediate. Seller concessions on average are at an acceptable range. Surrounding properties are maintained throughout and lawns are satisfactory.	
Sales Prices in this Neighborhood	Low: \$292500 High: \$741050		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	>180		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5507 Gloucester Lane	4705 Broadhill Dr	6705 Tulane Dr	5315 Peacedale Ln
City, State	Austin, TX	Austin, TX	Austin, TX	Austin, TX
Zip Code	78723	78723	78723	78723
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.00 ¹	0.98 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,999	\$400,000	\$449,000
List Price \$	--	\$399,999	\$400,000	\$449,000
Original List Date		09/28/2024	09/04/2024	09/01/2024
DOM · Cumulative DOM	-- · --	26 · 27	50 · 51	53 · 54
Age (# of years)	60	54	60	65
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 Single story	1 Story Single story	1 Story Single story	1 Story Single story
# Units	1	1	1	1
Living Sq. Feet	1,104	1,304	1,027	1,488
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	5 · 3
Total Room #	6	8	7	9
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Carport 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.20 acres	0.17 acres	0.18 acres
Other	--	--	--	--

* Listing 2 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** This Property Consists Of 4 Bedrooms, 2 Bathrooms, 1, 304 Square Feet And A Nice Size Back Yard With Shed. Convenient To I-35 And 183, 15 Minutes From Downtown Austin, 15 Minutes From Austin Airport And Lady Bird Lake.
- Listing 2** University Hills Neighborhood Of Austin, This Mid-century Rambler-style Home Offers A Seamless Blend Of Vintage Charm And Modern Elegance. Built In 1964, The Residence Exudes A Timeless Appeal With Recent Updates That Lend It A Contemporary Allure. With Its Prime Location And Thoughtful Renovations, 6705 Tulane Presents A Unique Opportunity For Comfortable And Stylish Living In The City. Stepping Through The Front Door, You Are Greeted By An Open-concept Layout That Seamlessly Integrates The Living, Dining And Kitchen Areas Bathed In Natural Light. The Interior Features A Tasteful Combination Of Original Architectural Details And Contemporary Finishes. The Updated Kitchen Showcases Sleek Soft-close Cabinets, A Farmhouse-style Sink, Stainless Steel Appliances, And Quartz Countertops, Providing A Perfect Blend Of Functionality And Style. Outside, The Large Yard Provides An Ideal Space For Outdoor Entertaining Or Relaxation, Whether Barbecuing With Family And Friends Or Enjoying A Quiet Evening Under The Covered Porch. This University Hills Gem Is Located Near Dottie Jordan Park And Trail And Little Walnut Creek.
- Listing 3** 5315 Peacedale Ln In The Charming Windsor Park Neighborhood In The Heart Of Austin. This Mid-century Home Offers Multiple Updates With A Total Of 4 Bedrooms With The Converted Garage Which Has A Full Bath And The Casita In The Spacious Backyard With Full Bath And Kitchenette On An Over 7, 800 Sq. Ft. Lot. The Windsor Park Neighborhood Offers A Huge Community Park And Is Walking Or Biking Distance To The Mueller Development With Its Parks. Heb, Local Shops And Restaurants. The Main House Has 3 Bedrooms, Offers A Eat-in Kitchen, And Updated Bathroom. Additional Updates Are: In 2010, The Large Covered Patio And New Hardiplank Siding Were Added. In 2014, The Garage Was Converted Into A Bedroom With It's Outside Entrance And Its Own Bathroom/shower Were Added. House Windows Were Replaced/updated. In Main House Bathroom Was Updated. In 2019, A New Kitchen Vent Was Added And The Roof Shingles Were Replaced. In 2022, The Kitchen Backsplash Was Updated, The Light Fixtures Were Updated. In 2023, The Casita/adu Was Built. This Home Is Ready For Your Personal Touches And Additional Updates. There Are So Many Possibilities With This Wonderful Value In A Sought After And Excellent Location.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5507 Gloucester Lane	4801 Broadhill Dr	4803 Oldfort Hill Dr	5201 Cloverdale Ln
City, State	Austin, TX	Austin, TX	Austin, TX	Austin, TX
Zip Code	78723	78723	78723	78723
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.95 ¹	0.99 ¹	0.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,900	\$475,000	\$449,999
List Price \$	--	\$399,900	\$440,000	\$429,999
Sale Price \$	--	\$399,900	\$425,000	\$430,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/02/2024	03/05/2024	04/12/2024
DOM · Cumulative DOM	-- · --	22 · 22	165 · 165	65 · 65
Age (# of years)	60	54	57	65
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 Single story	1 Story Single story	1 Story Single story	1 Story Single story
# Units	1	1	1	1
Living Sq. Feet	1,104	1,056	1,421	1,168
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 2	3 · 1
Total Room #	6	7	7	7
Garage (Style/Stalls)	Attached 1 Car	Carport 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.20 acres	0.22 acres	0.20 acres
Other	--	--	--	--
Net Adjustment	--	+\$10,500	-\$18,900	+\$17,200
Adjusted Price	--	\$410,400	\$406,100	\$447,200

* 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** Sold 1 adjustments made for inferior bathrooms, inferior garage, inferior GLA and inferior lot sq ft. Home Features All Hard Flooring, Shed-style Raised Ceilings, Additional Storage, Attached Carport And Extended Driveway For Plenty Of Off-street Parking. The Freshly-painted Interior Welcomes Plenty Of Natural Light And You'll Love The Inviting Kitchen With Its Granite Countertops, Subway Tile Backsplash And Stainless Appliances. The Large Front And Rear Yards Await Your Creative Ideas And Are Perfect Gardening, Entertaining Or Just Relaxing. No Hoa! Conveniently Located With Quick Access To Ih35/us183/tx130 For A Short Trip To Downtown, Mueller, Ut, Lake Lbj, Aiba, Tesla.
- Sold 2** Sold 2 adjustments made for superior garage, superior GLA, and inferior lot sq ft. Endless Potential And Fresh Interior Paint Throughout Situated In A Quiet, Friendly, Up-and-coming East Austin Neighborhood That Is Located 10-15 Minutes To Downtown, Austin-bergstrom Int'l Airport, Moody Center, Ut Stadium, Tesla, Mueller, Mckinney Falls State Park, Southern Walnut Creek Trail, Many Great Eastside Bars And Restaurants, And So Much More! This Well-maintained 3 Br/2 Ba Solid Brick Ranch-style Home With Great Bones And A Solid Foundation Features An Open Concept, Updated Windows With Custom Blinds Throughout, A Recently Updated Roof, An Expansive Covered Porch Perfect For Having Your Morning Coffee And/or Watching Sunsets, A Large 2-car Garage, A Sunroom, And A Large, Fenced-in Private Backyard Perfect For Entertaining, Gardening, And/or Maybe Even A Pool! This Home Is Waiting For Your Personal Touches To Make It All Your Own! Low Tax Rate (1.8%!!), No Hoa, And Quick And Easy Access To 183, 35, And 290.
- Sold 3** Sold 3 adjustments made for inferior garage, inferior bathrooms, inferior GLA and inferior lot sq ft. Welcome To Windsor Park, A Charming Neighborhood In The Heart Of Austin. This Mid-century Home Offers 3 Bedrooms, 1 Bathroom, And 1168 Square Feet Of Living Space On A .20 Acre Lot. As You Enter The Home, You'll Notice Two Spacious Living Areas That Provide Plenty Of Room For Relaxing And Entertaining. The Eat-in Kitchen Is Perfect For Meals With Family And Friends And Features Ample Storage Space. Step Out Onto The Open Patio In The Fenced Backyard Where You Can Enjoy Al Fresco Dining Or Simply Relax Under The Shade Of Beautiful 50-year-old Pecan Trees. There's Also A Storage Building In The Back Yard For All Your Outdoor Equipment. This Home Is Ideally Located Just Minutes From Downtown Austin, Ut Austin Campus, And Bustling Mueller Development Where You Can Enjoy Shops, Restaurants, Parks, And Pools Within Walking Or Biking Distance.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				None			
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	\$415,000	\$415,000
Sales Price	\$410,000	\$410,000
30 Day Price	\$400,000	--
Comments Regarding Pricing Strategy		
<p>The sold comps were weighed more heavily in the evaluation to arrive at a price that the subject could be effectively marketed for in the current market against other similar listings. Final value based on sold comps overall as each of them supports the subject in a specific attribute.</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.
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Subject Photos



Front



Address Verification



Address Verification



Address Verification



Side



Side

Subject Photos



Street



Street

Listing Photos

L1 4705 Broadhill Dr
Austin, TX 78723



Front

L2 6705 Tulane Dr
Austin, TX 78723



Front

L3 5315 Peacedale Ln
Austin, TX 78723



Front

Sales Photos

S1 4801 Broadhill Dr
Austin, TX 78723



Front

S2 4803 Oldfort Hill Dr
Austin, TX 78723



Front

S3 5201 Cloverdale Ln
Austin, TX 78723



Front

ClearMaps Addendum

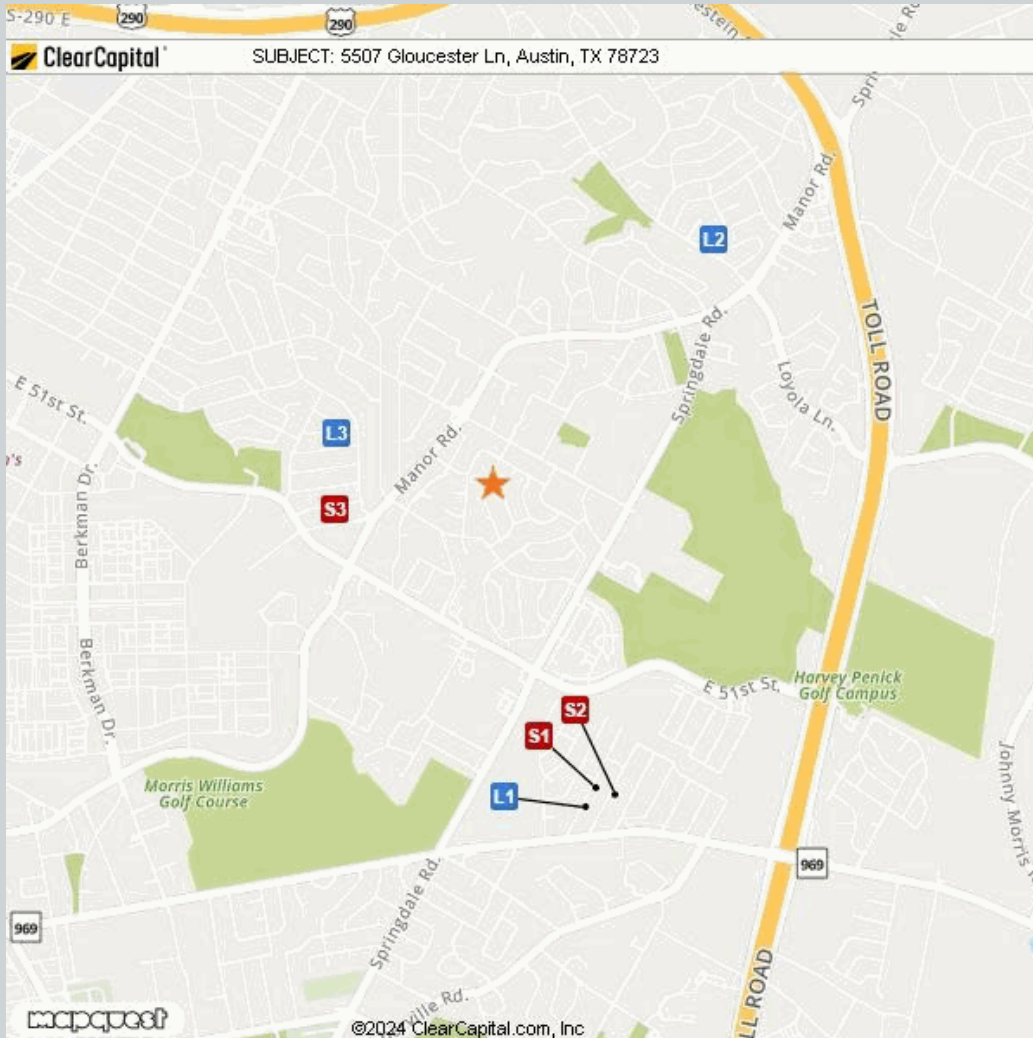
Address ★ 5507 Gloucester Lane, Austin, TX 78723

Loan Number 58073

Suggested List \$415,000

Suggested Repaired \$415,000

Sale \$410,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	5507 Gloucester Lane, Austin, TX 78723	--	Parcel Match
L1	Listing 1	4705 Broadhill Dr, Austin, TX 78723	1.00 Miles ¹	Parcel Match
L2	Listing 2	6705 Tulane Dr, Austin, TX 78723	0.98 Miles ¹	Parcel Match
L3	Listing 3	5315 Peacedale Ln, Austin, TX 78723	0.49 Miles ¹	Parcel Match
S1	Sold 1	4801 Broadhill Dr, Austin, TX 78723	0.95 Miles ¹	Parcel Match
S2	Sold 2	4803 Oldfort Hill Dr, Austin, TX 78723	0.99 Miles ¹	Parcel Match
S3	Sold 3	5201 Cloverdale Ln, Austin, TX 78723	0.47 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprotider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	Francisco Lopez Reyes	Company/Brokerage	Exp Realty
License No	755467	Address	11101 county down dr Austin TX 78747
License Expiration	03/31/2025	License State	TX
Phone	3172895924	Email	plumatx@gmail.com
Broker Distance to Subject	13.12 miles	Date Signed	10/25/2024

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.