## **DRIVE-BY BPO**

### 9905 CRYSTAL VALLEY WAY

DALLAS, TX 75227

43211

\$194,000 As-Is Value

by ClearCapital

Loan Number

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 Inspection Date Loan Number Borrower Name	9905 Crystal Valley Way, Dallas, TX 75227 03/20/2021 43211 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7180872 03/22/2021 00679800030 Dallas	Property ID	29834615
Tracking IDs					
Order Tracking ID	0319BP0	Tracking ID 1	0319BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018	Condition Comments
	LLC	9905 Crystal Valley Way, Dallas, TX 75227 is a single family
R. E. Taxes	\$3,982	home home built in 2005. has approximately 1,399 square feet, 4
Assessed Value	\$157,260	beds and 2 baths with a lot size of 4,251 square feet. Nearby
Zoning Classification	Residential Z164	schools include C A Tatum Jr Elementary School, Ann Richards Middle School and Skyline High School.
Property Type	SFR	Wildelic School and Skyline Flight School.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Private	

Neighborhood & Market Da	ata			
Location Type	Urban	Neighborhood Comments		
Local Economy	Stable	Parkway Village is an established neighborhood, Population		
Sales Prices in this Neighborhood	Low: \$136667 High: \$236300	59,924		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<30			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	9905 Crystal Valley Way	10520 Sand Springs Avenue	9431 Jill Lane	9419 Eddy Sass Court
City, State	Dallas, TX	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75227	75227	75227	75227
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.79 1	0.52 1	0.87 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$165,000	\$180,000	\$210,000
List Price \$		\$160,000	\$180,000	\$210,000
Original List Date		02/03/2021	02/02/2021	01/22/2021
DOM · Cumulative DOM	·	21 · 47	47 · 48	15 · 59
Age (# of years)	16	35	23	31
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	2 Stories Traditional	2 Stories Traditional	1 Story Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,419	1,611	1,415	1,712
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	4 · 2
Total Room #	8	8	8	8
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	0.10 acres	0.083 acres	0.092 acres	0.118 acres
Other				

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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#### Current Listings - Cont.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$ 

- Listing 1 Home has great bones and a nice layout. Fabulous vaulted ceiling greets you upon entering and throughout the family room with a fireplace that is meant to be the focal point. Galley kitchen is open to family room with eat in breakfast-dining area. Private owners suite down with a spacious bathroom. 2nd living area up has built-in shelves, nice size secondary bedrooms and 2nd bath. Cute back yard patio has room for the kids to run and play. Home has 2 car garage PLUS a 2 car carport and a rolling gate at driveway entry.
- Listing 2 BONUS ROOM which can be used for an extra bedroom, office, playroom or whatever .
- **Listing 3** open floor plan home with 4 bedrooms and 2 bathrooms in the heart of Dallas! Prepare a delicious meal in the freshly updated kitchen that offers tons of counter space, granite counter tops and stainless-steel appliances. Master bath has double vanity and low flow commode. Relax in the grand living room that showcases a brick fireplace and large windows.

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9905 Crystal Valley Way	9970 Rio Doso Drive	2740 N Saint Augustine Drive	2634 Cypress Avenue
City, State	Dallas, TX	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75227	75227	75227	75227
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.16 1	0.54 1	0.81 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$229,000	\$175,000	\$189,000
List Price \$		\$219,000	\$175,000	\$189,000
Sale Price \$		\$203,600	\$175,000	\$215,000
Type of Financing		Cash	Conventional	Cash
Date of Sale		01/05/2021	12/22/2020	03/12/2021
DOM · Cumulative DOM	·	50 · 85	8 · 42	5 · 58
Age (# of years)	16	14	50	36
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,419	1,890	1,412	1,600
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	4 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.10 acres	0.091 acres	0.174 acres	1.021 acres
Other				
Net Adjustment		-\$10,000	+\$10,000	-\$20,000
Adjusted Price		\$193,600	\$185,000	\$195,000

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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Recent Sales - Cont.

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Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** Downstairs master suite. New carpet, interior paint, microwave, disposal, upstairs bath floor tile, commodes, garage opener, and fence. Sup -\$10,000 sqft
- **Sold 2** brick home with 4 bedrooms and 2 full baths(all new) and one car attached garage. Plus newly painted inside and out with new carpet and new laminated wood flooring. Inf +\$5,000 garage, Inf +\$5,000 condition
- **Sold 3** traditional style with 1600 sqft with 3 Bedroom & 2 Bath with living room, kitchen, and breakfast area. Lots of opportunities for this home. There is a 2 car garage plus workshop with its own shower and sink that can fit an oversize truck or trailer with its oversize doors. Sup -\$10,000 sqft, sup -\$10,000 acreage

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Subject Sale	es & Listing His	tory					
Current Listing Status Not Currently Listed			Listing Histor	y Comments			
Listing Agency/Firm		02/10/2021 & 09/07/2006					
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$194,000	\$194,000			
Sales Price	\$194,000	\$194,000			
30 Day Price	\$194,000				
Comments Regarding Pricing S	trategy				
Comps are based on condition,sqft, and acres					
Comps are based on condit	ion,sqπ, and acres				

### 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.

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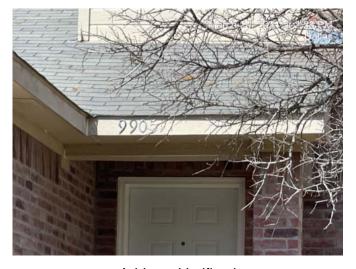
# **Subject Photos**



**Front** 



Address Verification



Address Verification



Side



Street



Street

by ClearCapital

# **Listing Photos**



10520 Sand Springs Avenue Dallas, TX 75227



**Front** 



9431 Jill Lane Dallas, TX 75227



Front



9419 Eddy Sass Court Dallas, TX 75227



**Front** 

by ClearCapital

## **Sales Photos**





Front

2740 N Saint Augustine Drive Dallas, TX 75227



Front

2634 Cypress Avenue Dallas, TX 75227



Front

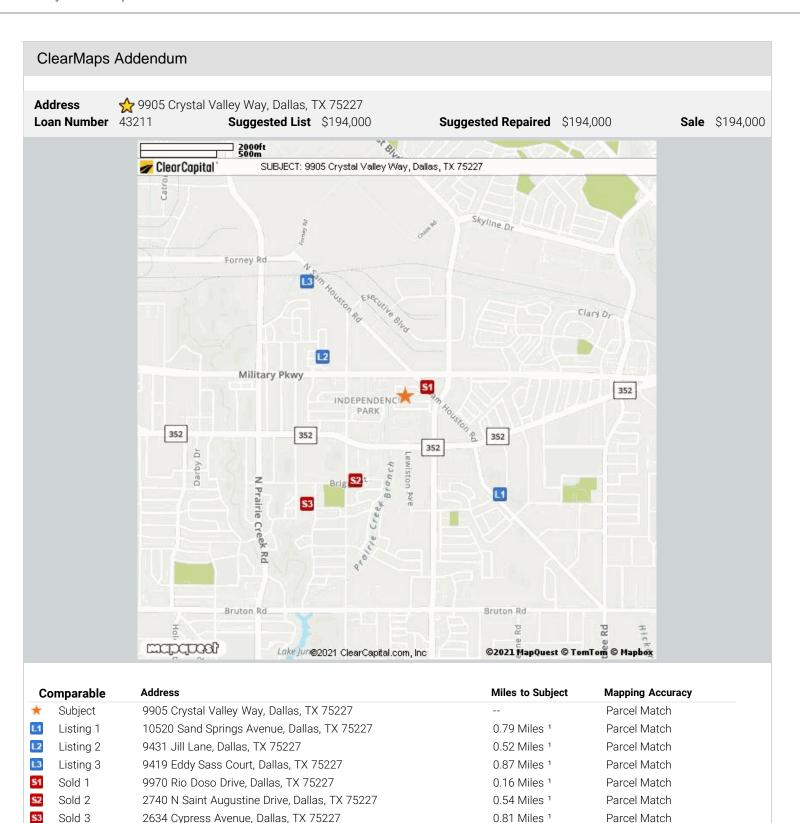
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Sold 3



2634 Cypress Avenue, Dallas, TX 75227

0.81 Miles 1

Parcel Match

<sup>&</sup>lt;sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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.

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#### 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.

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#### 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.

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#### **Broker Information**

Broker Name Jennifer Turner Company/Brokerage Washington First Realty

License No0704084Address205 Palomino Ln Celina TX 75009

**License Expiration** 04/30/2022 **License State** TX

**Phone** 4695710078 **Email** jenniferturner03@yahoo.com

**Broker Distance to Subject** 36.87 miles **Date Signed** 03/22/2021

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.

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