HOUSTON, TX 77058

\$230,000 • As-Is Value

44723

Loan Number

by ClearCapital

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	2358 College Green Drive, Houston, TX 77058 05/05/2021 44723 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	7277647 05/05/2021 108-793-000 Harris	Property ID	30100849
Tracking IDs					
Order Tracking ID Tracking ID 2	0505BPOs 	Tracking ID 1 Tracking ID 3	0505BPOs 		

### **General Conditions**

Owner	Torres Martha L	Condition Comments
R. E. Taxes	\$6,748	Subject appears to be in average condition and should be able to
Assessed Value	\$250,682	list as is.
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	
НОА	HCMS 832-864-1200	
Association Fees	\$62 / Year (Landscaping,Insurance)	
Visible From Street	Visible	
Road Type	Public	

### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments		
Local Economy	Improving	Subject is located in a large neighborhood of similar homes of similar age and size. Located in a shortage market at this time.		
Sales Prices in this Neighborhood	Low: \$164,000 High: \$285,500			
Market for this type of property	Increased 3 % in the past 6 months.			
Normal Marketing Days <30				

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### 2358 COLLEGE GREEN DRIVE

HOUSTON, TX 77058

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## **Current Listings**

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2358 College Green Drive	1830 Sullins Way	2014 Westlake Road	2011 Richvale Lane
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77058	77058	77062	77062
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.43 1	0.57 1	0.58 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$250,000	\$299,000
List Price \$		\$250,000	\$250,000	\$299,000
Original List Date		04/07/2021	04/06/2021	03/08/2021
DOM · Cumulative DOM	•	3 · 28	3 · 29	12 · 58
Age (# of years)	43	41	57	56
Condition	Average	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	2 Stories traditional	1 Story traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	2,170	1,872	1,700	2,107
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	3 · 2	4 · 3
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 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	0.14 acres	0.12 acres	0.30 acres	0.53 acres
Other	none	none	none	none

\* Listing 1 is the most comparable listing to the subject.

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

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

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

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

Listing 1 List one is an updated list comp superior in condition to subject in this area.

Listing 2 List two is an updated list comp superior in condition to subject in this area.

Listing 3 List three is an updated list comp superior in condition to subject in this area.

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### **Recent Sales**

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2358 College Green Drive	16718 Galewood Way	1823 Barleton Way	16706 Galewood Way
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77058	77058	77058	77058
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.07 <sup>1</sup>	0.44 1	0.08 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$209,000	\$205,000	\$260,000
List Price \$		\$209,000	\$205,000	\$260,000
Sale Price \$		\$209,000	\$217,500	\$255,000
Type of Financing		Conv	Conv	Conv
Date of Sale		02/11/2021	09/10/2020	11/09/2020
DOM $\cdot$ Cumulative DOM	•	1 · 30	6 · 69	18 · 52
Age (# of years)	43	43	41	43
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	1 Story traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,170	1,918	1,972	2,160
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	3 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	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	0.14 acres	0.14 acres	0.10 acres	0.10 acres
Other	none	none	none	none
Net Adjustment		+\$18,820	+\$16,930	-\$25,350
Adjusted Price		\$227,820	\$234,430	\$229,650

\* Sold 1 is the most comparable sale to the subject.

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

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

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

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

Sold 1 Sale one is an average condition sale similar to subject in this area. Adjustment for size and no pool. +10,000 no pool.

Sold 2 Sale two is an average condition sale similar to subject in this area. Adjustment for size and no pool.

sold 3 Sale three is an updated sale in this area superior to subject. Adjustment for size and -25,000 condition.

2358 COLLEGE GREEN DRIVE

HOUSTON, TX 77058

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### Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm		None noted	None noted at this time.				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li 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 \$235,000 \$235,000 **Sales Price** \$230,000 \$230,000 \$225,000 30 Day Price --

### **Comments Regarding Pricing Strategy**

Subject appears to be in average condition and should be able to list as is. Curb appeal is fine. Yard looks fine. Conforms well with its surroundings. There is an extreme shortage of list comps in this area at this time. All the list comps are superior in condition to subject in this area.

### 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.

by ClearCapital

**44723 \$230,000** Loan Number • As-Is Value

## **Subject Photos**



Front



Address Verification





Side



Street

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**Listing Photos** 

1830 Sullins Way Houston, TX 77058 L1



Front



2014 Westlake Road Houston, TX 77062



Front



2011 Richvale Lane Houston, TX 77062



Front

Effective: 05/05/2021

by ClearCapital

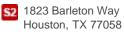
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**Sales Photos** 

16718 Galewood Way **S1** Houston, TX 77058









Front



16706 Galewood Way Houston, TX 77058

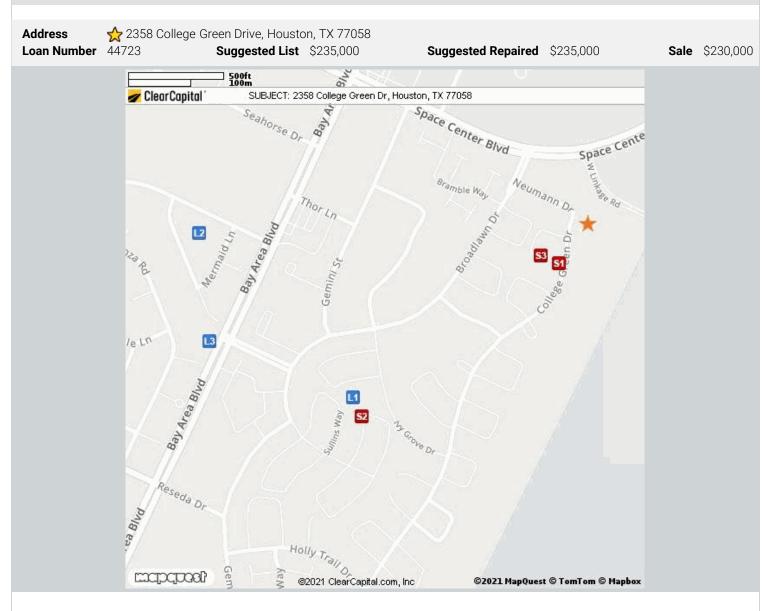


Front

by ClearCapital

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### ClearMaps Addendum



C	omparable	Address	Miles to Subject	Mapping Accuracy
$\star$	Subject	2358 College Green Drive, Houston, TX 77058		Parcel Match
L1	Listing 1	1830 Sullins Way, Houston, TX 77058	0.43 Miles 1	Parcel Match
L2	Listing 2	2014 Westlake Road, Houston, TX 77062	0.57 Miles 1	Parcel Match
L3	Listing 3	2011 Richvale Lane, Houston, TX 77062	0.58 Miles 1	Parcel Match
<b>S1</b>	Sold 1	16718 Galewood Way, Houston, TX 77058	0.07 Miles 1	Parcel Match
<b>S2</b>	Sold 2	1823 Barleton Way, Houston, TX 77058	0.44 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	16706 Galewood Way, Houston, TX 77058	0.08 Miles 1	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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.)

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. Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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.

If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
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

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### Report Instructions - cont.

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.

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.

by ClearCapital

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HOUSTON, TX 77058

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### Broker Information

Broker Name	Thomas Ogg	Company/Brokerage	Realty Associates
License No	0556010	Address	5307 Royal Parkway Friendswood TX 77546
License Expiration	05/31/2022	License State	ТХ
Phone	2819895246	Email	thomaspogg@gmail.com
Broker Distance to Subject	5.50 miles	Date Signed	05/05/2021

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 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 or nace, 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 prospective of the state with the properties 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.