CYPRESS, TX 77429

45515 Loan Number **\$280,500**• As-Is Value

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	17419 Cypress Orchard Lane, Cypress, TX 77429 07/07/2021 45515 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7416391 07/07/2021 12387900200 Harris	Property ID	30610359
Tracking IDs					
Order Tracking ID	0707BPO_Citi	Tracking ID 1	0707BPO_Citi		
Tracking ID 2		Tracking ID 3			

Owner	FREDDIE JEAN MCCLURE	Condition Comments	
R. E. Taxes	\$6,445	The home is in average condition. Both side of the home is clea	
Assessed Value	\$228,004	and clean. No damage was found during the time of inspection	
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	PRINCIPAL MANAGEMENT GROUP 713-329-7100		
Association Fees	\$600 / Year (Landscaping)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Da	nta			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	This home is located in a city in Cypress which is part of		
Sales Prices in this Neighborhood	Low: \$235000 High: \$529650	county. They have 753 single family homes with 2,097 median square feet. The medium year built is 2002. The home values		
Market for this type of property	Increased 7 % in the past 6 months.	ranges between \$187K - 237K.		
Normal Marketing Days	<30			

CYPRESS, TX 77429 Loan Number

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by ClearCapital

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	17419 Cypress Orchard Lane	14735 Harvest Chase Ct	18226 Auburn Woods Dr	14715 Chapel Cove Ct
City, State	Cypress, TX	Cypress, TX	Cypress, TX	Cypress, TX
Zip Code	77429	77429	77429	77429
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.27 1	0.77 1	0.55 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$282,000	\$255,000
List Price \$		\$250,000	\$280,000	\$255,000
Original List Date		06/22/2021	05/23/2021	05/25/2021
DOM · Cumulative DOM	·	15 · 15	45 · 45	43 · 43
Age (# of years)	16	19	26	20
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 Historical	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,160	2,382	2,095	2,279
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	9	3	5
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	0.16 acres	0.16 acres	0.14 acres	0.17 acres
Other				

^{*} Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

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

CYPRESS, TX 77429

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Current Listings - Cont.

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

- Listing 1 Cherish Every Moment Spent In This Beautiful 3-bedroom, 2-bathroom Home In Cypress Mill Park, Featuring A Brick Elevation, Fresh Paint, Fireplace, Study, Formal Dining Room, Sloped Ceilings In The Great Room, And A Patio In The Comfortable Backyard. Try A New Recipe In The Kitchen, Which Boasts Plenty Of Counterspace, A Walk-in Pantry, Dining Space, And Breakfast Bar. The Serene Primary Suite Is Complete With A Walk-in Closet, Dual Vanities With Knee Space, A Tub, And A Separate Shower. The Neighborhood Offers Residents A Community Center With A Swimming Pool, Park, And Playground. Situated Off Hwy 290 And Spring Cypress Rd, Commuters Are Close To Multiple Business Areas. Enjoy Popular Dining And Shopping At The Nearby Cyfair Town Center And Houston Premium Outlets. Schools Are Zoned To The Acclaimed Cyfair Isd.
- **Listing 2** This Cypress One-story Cul-de-sac Home Offers A Two-car Garage. This Home Has Been Virtually Staged To Illustrate Its Potential.
- Listing 3 Beautiful 3 Bedroom, 2 Bath, One-story Home In A Quiet Cul-de-sac. Primary Bedroom Has A Bonus/flexible Room That Could Easily Be A 4th Bedroom. This Home Has A Kitchen With Granite Counter Tops That Open Up To The Family Room With A Cozy Dual-sided Fireplace, A Formal Dining Room With A Grand Coffered Ceiling, And A Huge Covered Backyard Patio Ready For Outdoor Entertaining. This Home Features Loads Of Upgrades Ready For You To Add Your Personal Touches To Make This Your Perfect Forever Home.

Client(s): Wedgewood Inc

Property ID: 30610359

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by ClearCapital

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	17419 Cypress Orchard Lane	14819 Creek Mill Ct	16719 Canyon Whisper Dr	14738 Autumn Glen Ci
City, State	Cypress, TX	Cypress, TX	Cypress, TX	Cypress, TX
Zip Code	77429	77429	77429	77429
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.16 1	0.41 1	0.35 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$279,900	\$269,950	\$250,000
List Price \$		\$279,900	\$269,950	\$250,000
Sale Price \$		\$280,000	\$285,000	\$262,000
Type of Financing		Unknown	Unknown	Unknown
Date of Sale		07/02/2021	06/25/2021	06/21/2021
DOM · Cumulative DOM	•	51 · 51	37 · 37	39 · 39
Age (# of years)	16	16	17	20
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 Historical	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,160	2,160	2,360	2,179
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	4 · 2
Total Room #	8	3	11	9
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	0.16 acres	0.16 acres	0.17 acres	0.15 acres
Other				
Net Adjustment		+\$500	-\$22,543	-\$2,176

^{*} 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.

CYPRESS, TX 77429

45515 Loan Number **\$280,500**• As-Is Value

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Recent Sales - Cont.

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

- Sold 1 3 Bedroom 2 Bath In Cypress Mill Park! Formal Dining Or Private Office At The Front Off The Entry Foyer. Open Concept Living Plus Split Bedrooms For Privacy. The Kitchen Features Rich Wood Cabinets In A Cherry Finish, New Granite Countertops, Tile Backsplash And Stainless Steel Appliances. The Kitchen Has A Breakfast Nook That Looks Into The Spacious Living Room With Fireplace. The Primary Bedroom Includes A Sitting Area And A Private Bathroom That Comes With All Of The Features You Expect, Two Walk-in Closets, Separate Shower, Soaking Tub And Dual Vanity Sinks. Covered Patio With A Nice Size Yard. Attached 2 Car Garage. Great Location On A Corner Lot On A Small Cul-de-sac Street, One Lot From A Walking Trail Around A Community Lake! Vacant And Move In Ready!
- Sold 2 Beautiful, Recently Updated 1 Story Home In The Heart Of Cypress Point Lake Estates. Charming Property With A Great Backyard.
- Sold 3 Gorgeous 1-story Gem Located In The Beautiful Cypress Mill Park Subdivision. Home Features 4 Beds, 2 Baths, And An Attached 2-car Garage. Gorgeous Curb Appeal With A Traditional Brick Exterior, Mature Landscape, And A Large Front Porch. Updates Include New Door Hardware And Light Fixtures, The Interior Was Painted In 2021, Recent Carpet In The Bedroom, Ac Replaced In 2015, Water Heater Replaced In 2017. The Roof Is Approximately 10 Years Old. The Spacious Dining Room Overlooks The Front Of The Home. Upon Entering The Kitchen You Are Greeted With An Abundance Of Cabinet Space, Neutral Tile Backsplash, And An Island. The Sink Overlooks The Living Room. This Home Is Perfect For Entertaining With The Kitchen Being Open To The Breakfast And Living Areas. A Gorgeous Wall Of Windows Overlook The Back Of The Home. The Fabulous Primary Suite Offers Plush Carpet, Neutral Paint, And An Ensuite Bath With A Garden Tub And Walk-in Shower. Spacious Secondary Rooms.

Client(s): Wedgewood Inc

Property ID: 30610359

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Original List

Price

by ClearCapital

Original List

Date

17419 CYPRESS ORCHARD LANE

CYPRESS, TX 77429

Result Date

45515 Loan Number

Result Price

\$280,500• As-Is Value

Source

Current Listing Status

Not Currently Listed
Listing Agency/Firm
Listing Agent Name
Listing Agent Phone
of Removed Listings in Previous 12 Months

of Sales in Previous 12 Months

of Sales in Previous 12 Months

of Sales in Previous 12 Months

Result

Final List

Price

Marketing Strategy			
	As Is Price	Repaired Price	
Suggested List Price	\$280,500	\$280,500	
Sales Price	\$280,500	\$280,500	
30 Day Price	\$280,500		
Comments Regarding Pricing S	trategy		
Compare to L2 and S1 the h	nome can be sold as is at \$280,500		
·			

Clear Capital Quality Assurance Comments Addendum

Final List

Date

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.

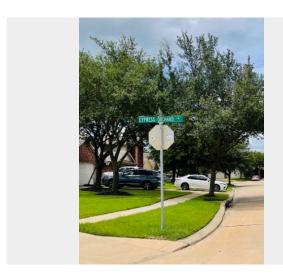
Client(s): Wedgewood Inc

Property ID: 30610359

Subject Photos



Front



Address Verification



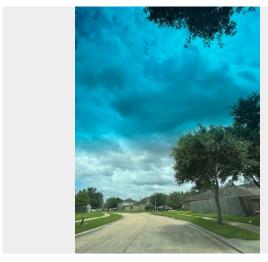
Address Verification



Side



Side

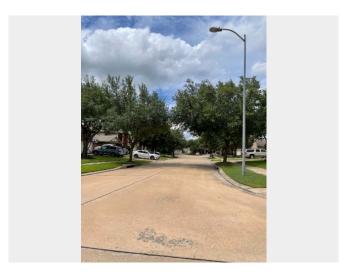


Street

Client(s): Wedgewood Inc

Property ID: 30610359

Subject Photos



Street

Client(s): Wedgewood Inc

Property ID: 30610359

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Listing Photos



14735 Harvest Chase Ct Cypress, TX 77429



Front



18226 Auburn Woods Dr Cypress, TX 77429



Front



14715 Chapel Cove Ct Cypress, TX 77429



Front

Sales Photos





Front

16719 Canyon Whisper Dr Cypress, TX 77429



Front

14738 Autumn Glen Ct Cypress, TX 77429



S1

S2

Sold 1

Sold 2

Sold 3

DRIVE-BY BPO

CYPRESS, TX 77429 Loan Number

ClearMaps Addendum **Address** ☆ 17419 Cypress Orchard Lane, Cypress, TX 77429 Loan Number 45515 Suggested List \$280,500 Suggested Repaired \$280,500 **Sale** \$280,500 Huffmeister Rd 🕢 Clear Capital SUBJECT: 17419 Cypress Orchard Ln, Cypress, TX 77429 Blue Point Dr Harbour Bridge Point Dr Cypress Bridge Avalon Point Ct Double Bay Rd Maple Mill Dr Cypress Mill Park Dr resswood Dr L2 Spring Glad Rosegla Arbormont Dr Ory Creek Queenslake Dr rthwest Fwy mapapasi Cypre 2021 MapQuest © TomTom © Mapbox @2021 ClearCapital.com, Inc Address Miles to Subject **Mapping Accuracy** Comparable Subject 17419 Cypress Orchard Lane, Cypress, TX 77429 Parcel Match L1 Listing 1 14735 Harvest Chase Ct, Cypress, TX 77429 0.27 Miles 1 Parcel Match Listing 2 18226 Auburn Woods Dr, Cypress, TX 77429 0.77 Miles 1 Parcel Match Listing 3 14715 Chapel Cove Ct, Cypress, TX 77429 0.55 Miles 1 Parcel Match

¹ The Comparable	"Distance from Subject	" value has been	calculated by the	ne Clear Capital system.

16719 Canyon Whisper Dr, Cypress, TX 77429

14738 Autumn Glen Ct, Cypress, TX 77429

14819 Creek Mill Ct, Cypress, TX 77429

0.16 Miles 1

0.41 Miles 1

0.35 Miles ¹

Parcel Match

Parcel Match

Parcel Match

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

45515 Loan Number **\$280,500**• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 30610359

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CYPRESS, TX 77429

45515 Loan Number \$280,500
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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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.
- 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

CYPRESS, TX 77429

45515 Loan Number **\$280,500**• As-Is Value

Report Instructions - cont.

by ClearCapital

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.

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17419 CYPRESS ORCHARD LANE CYPRESS, TX 77429

Loan Number

77433

45515

\$280,500

er 🧶 As-Is Value

Broker Information

by ClearCapital

Broker Name THANH LE Company/Brokerage Texas United Realty

License No 647876 **Address** 12107 Arbor Blue Ln Cypress TX

License Expiration 10/31/2022 License State TX

Phone8329681456Emailthanh.le.realestate@gmail.com

Broker Distance to Subject 4.07 miles **Date Signed** 07/07/2021

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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