12307 ENGLISH BROOK CIRCLE

HUMBLE, TX 77346



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	12307 English Brook Circle, Humble, TX 77346 05/05/2022 49474 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8174192 05/06/2022 12245800500 Harris	Property ID	32671354
Tracking IDs					
Order Tracking ID Tracking ID 2	05.04.22 BPO	Tracking ID 1 Tracking ID 3	05.04.22 BPO		

General Conditions

Owner	Ford Deion	Condition Comments
R. E. Taxes	\$5,916	The subject property appears to be in marketable condition.
Assessed Value	\$201,709	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The neighborhood has access to major roads, parks and			
Sales Prices in this Neighborhood	Low: \$255,000 High: \$290,000	schools.			
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	12307 English Brook Circle	11803 Misty Peak Lane	12127 Landsdown Ridge Way	12331 Beacon Tree Court
City, State	Humble, TX	Humble, TX	Humble, TX	Humble, TX
Zip Code	77346	77346	77346	77346
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.87 ¹	0.19 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$270,000	\$267,000	\$299,000
List Price \$		\$270,000	\$267,000	\$299,000
Original List Date		04/28/2022	04/18/2022	04/18/2022
$\text{DOM} \cdot \text{Cumulative DOM}$		8 · 8	9 · 18	3 · 18
Age (# of years)	20	16	19	19
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,397	2,244	2,401	2,401
Bdrm \cdot Bths $\cdot \frac{1}{2}$ Bths	4 · 2 · 1	3 · 2 · 1	4 · 3	5 · 3
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	0.12 acres	0.17 acres	0.12 acres	0.22 acres
Other	none	none	none	none

* 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.

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

Listing 1 Similar: a two story home with similar features; slightly inferior GLA and similar year built with a larger lot size.

Listing 2 Inferior: a two story home with similar features; slightly superior GLA and similar year built with a similar lot size.

Listing 3 Superior: a two story home with similar features; slightly inferior GLA and similar year built with a similar lot size.

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\$268,000 • As-Is Value

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	12307 English Brook Circle	18118 Noble Forest Drive	12315 Carriage Oak Circle	4939 Timber Path Drive
City, State	Humble, TX	Humble, TX	Humble, TX	Humble, TX
Zip Code	77346	77346	77346	77346
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.23 1	0.05 1	0.39 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$259,900	\$279,995	\$274,900
List Price \$		\$259,900	\$269,900	\$374,900
Sale Price \$		\$259,900	\$269,900	\$270,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		03/11/2022	02/18/2022	01/21/2022
DOM \cdot Cumulative DOM	•	7 · 46	28 · 64	13 · 25
Age (# of years)	20	23	18	21
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,397	2,328	2,412	2,503
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
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	0.12 acres	0.13 acres	0.11 acres	0.13 acres
Other	none	none	none	none
Net Adjustment		+\$1,380	-\$300	-\$2,120
Adjusted Price		\$261,280	\$269,600	\$267,880

* Sold 3 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.

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Recent Sales - Cont.

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

- Sold 1 Inferior: a two story home with similar features; slightly inferior GLA and similar year built with a similar lot size adjusted for GLA.
- **Sold 2** Superior: a two story home with similar features; slightly superior GLA and similar year built with a similar lot size adjusted for GLA.
- **Sold 3** Similar: a two story home with similar living areas and features; superior GLA and similar year built with a similar lot size adjusted for GLA.

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Subject Sales & Listing History

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
# of Sales in Pre Months	vious 12	0					
# of Removed Lis Months	stings in Previous 12	0					
Listing Agent Pho	one						
Listing Agent Na	me			months.	months.		
Listing Agency/Firm			No transact	No transaction history is available in the MLS for the past 36			
Current Listing Status Not Currently Listed		Listing History Comments					

Marketing Strategy

	As Is Price	Repaired Price			
Suggested List Price	\$277,000	\$277,000			
Sales Price	\$268,000	\$268,000			
30 Day Price	\$263,000				
Comments Regarding Pricing Strategy					
The valuation is primarily based on sale #3 using GLA, proximity and features.					

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.

DRIVE-BY BPO by ClearCapital

12307 ENGLISH BROOK CIRCLE HUMBLE, TX 77346

 K CIRCLE
 49474

 E, TX 77346
 Loan Number

49474 \$268,000 Number • As-Is Value

Subject Photos





Front

Address Verification



Side



Street

by ClearCapital

49474 Loan Number \$268,000 • As-Is Value

Listing Photos

11803 misty peak lane Humble, TX 77346



Front





Front



12331 beacon tree court Humble, TX 77346



Front

by ClearCapital

HUMBLE, TX 77346

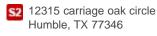


Sales Photos

S1 18118 noble forest drive Humble, TX 77346



Front





Front



4939 timber path drive Humble, TX 77346



Front

HUMBLE, TX 77346

49474 \$268,000 Loan Number • As-Is Value

ClearMaps Addendum ☆ 12307 English Brook Circle, Humble, TX 77346 Address Loan Number 49474 Suggested List \$277,000 Suggested Repaired \$277,000 Sale \$268,000 ₽. 1000ft 💋 Clear Capital SUBJECT: 12307 English Brook Cir, Humble, TX 77346 Atas 9 Atascocita Rd **S**3 L3 Falcon Forest Dr Will Clayton Pkwy WHHiams Gully Will Clayton Pkwy L1 Eagle Spring Pkwy Eagle Spring Bea 1890pqpm P @2022 ClearCapital.com, Inc. ©2022 MapQuest © TomTom © Mapbox

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	12307 English Brook Circle, Humble, TX 77346		Parcel Match
🗾 Listing 1	11803 Misty Peak Lane, Humble, TX 77346	0.87 Miles 1	Parcel Match
Listing 2	12127 Landsdown Ridge Way, Humble, TX 77346	0.19 Miles 1	Parcel Match
Listing 3	12331 Beacon Tree Court, Humble, TX 77346	0.08 Miles 1	Parcel Match
Sold 1	18118 Noble Forest Drive, Humble, TX 77346	0.23 Miles 1	Parcel Match
Sold 2	12315 Carriage Oak Circle, Humble, TX 77346	0.05 Miles 1	Parcel Match
Sold 3	4939 Timber Path Drive, Humble, TX 77346	0.39 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.

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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.

*** 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.

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Report Instructions - cont.

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.

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	Ronald Gipson	Company/Brokerage	cornerstone real estate
License No	0295421	Address	17112 edge branch lane houston TX 77044
License Expiration	11/30/2023	License State	ТХ
Phone	5125878105	Email	rongipson60@gmail.com
Broker Distance to Subject	2.08 miles	Date Signed	05/06/2022

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.