### 12007 CANYON MILLS DRIVE HOUSTON, TX 77095

**IVE** 49902 7095 Loan Number **\$420,000**• 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	12007 Canyon Mills Drive, Houston, TX 77095 05/24/2022 49902 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8226085 05/24/2022 119-940-002- Harris	Property ID	32793510
Tracking IDs					
Order Tracking ID	05.24.22 BPO	Tracking ID 1	05.24.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Avila Glenn A, Rodriguez Mary A	Condition Comments
R. E. Taxes	\$7,632	Subject appears in average condition. No damages visible from
Assessed Value	\$298,000	street.
Zoning Classification	SFR	
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	Stone Gate HOA 2818700585	
Association Fees	\$1150 / Year (Pool,Landscaping,Tennis,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Subject resides in an established neighborhood. Surroundir
Sales Prices in this Neighborhood	Low: \$274,500 High: \$575,000	properties appear maintained.
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	12007 Canyon Mills Drive	11403 Bogan Flats	16207 Southern Stone	16626 Canterra Way
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77095	77095	77095	77095
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.65 1	0.78 1	0.37 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$450,000	\$425,000	\$499,999
List Price \$		\$440,000	\$425,000	\$499,999
Original List Date		03/31/2022	04/27/2022	04/28/2022
DOM · Cumulative DOM		54 · 54	7 · 27	5 · 26
Age (# of years)	22	21	21	22
Condition	Average	Average	Average	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 conv	2 Stories conv	2 Stories conv	2 Stories conv
# Units	1	1	1	1
Living Sq. Feet	3,262	3,666	3,040	3,187
Bdrm · Bths · ½ Bths	4 · 3 · 1	5 · 2 · 1	5 · 3	5 · 3 · 1
Total Room #	8	8	10	11
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	Pool - Yes		Pool - Yes Spa - Yes	
Lot Size	0.24 acres	0.23 acres	0.23 acres	0.17 acres
Other	<del></del>			

<sup>\*</sup> Listing 3 is the most comparable listing to the subject.

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

Listing 1 superior to subject larger gla.

Listing 2 Inferior to subject smaller gla.

**Listing 3** Also inferior to subject smaller gla. Remodel

<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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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	12007 Canyon Mills Drive	16314 Southern Stone	16511 Willow Fairway	11514 Agate Canyon
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77095	77095	77095	77095
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.75 1	1.10 1	0.45 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$395,000	\$385,000	\$450,000
List Price \$		\$395,000	\$385,000	\$425,000
Sale Price \$		\$395,000	\$415,000	\$425,000
Type of Financing		Undisclsoed	Undisclosed	Undisclosed
Date of Sale		02/07/2022	12/31/2021	12/10/2021
DOM · Cumulative DOM		5 · 19	6 · 30	5 · 52
Age (# of years)	22	21	18	22
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 conv	1.5 Stories split	2 Stories conv	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	3,262	2,852	3,469	3,043
Bdrm · Bths · ½ Bths	4 · 3 · 1	3 · 3	4 · 3 · 1	4 · 3
Total Room #	8	10	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 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	Pool - Yes			Pool - Yes Spa - Yes
Lot Size	0.24 acres	0.19 acres	0.22 acres	0.24 acres
Other				
Net Adjustment		+\$12,300	-\$6,210	+\$6,570
Adjusted Price		\$407,300	\$408,790	\$431,570

<sup>\*</sup> Sold 3 is the most comparable sale to the subject.

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

Sold 1 Inferior to subject smaller gla.

Sold 2 Superior to subject larger gla.

**Sold 3** Also inferior to subject smaller gla.

<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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Subject Sales	& Listing Hist	ory					
Current Listing State	ıs	Not Currently Lis	sted	Listing History	y Comments		
Listing Agency/Firm Listing Agent Name				12007 Canyon Mills Drive Cumulative Days On Market (CDOM) 7 Current Listing Days On Market (DOM): 7 MLS# 28602629 Single-Family Agent Office Field Change Info Change Type Pric Date DOM jlg NOEH01 Status PEND->CLOSD Sold \$315,000 07/01/2019 7 jlg NOEH01 Status OP->PEND Pending \$315,000 06/12/2019 7 jlg NOEH01 Status ACT->OP Option Pending			
Listing Agent Phone # of Removed Listings in Previous 12 Months		0					
# of Sales in Previous 12 0 \$315,000 05/31/2019 7 ELLISI Months Back On Market \$315,000 05/2 ACT->OP Option Pending \$315 GGPR24 Status ->ACT New Lis				ML GGPR24 Status 29/2019 5 KhaiT EX 5,000 05/28/2019 (	s OP->ACT XPD01 Status 5 ELLISML		
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	\$425,000	\$425,000		
Sales Price	\$420,000	\$420,000		
30 Day Price	\$410,000			
Comments Regarding Pricing St	trategy			
Opinion arrived by comparable sold and listed coms from subject neighborhood listed with HAR MLS.				
	,	-		

### 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.

Client(s): Wedgewood Inc

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# **Subject Photos**





Front



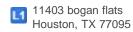
**Address Verification** 



Address Verification

Street

## **Listing Photos**





Front

16207 southern stone Houston, TX 77095



Front

16626 canterra way Houston, TX 77095



Front

## **Sales Photos**



\$1 16314 southern stone Houston, TX 77095



Front



16511 willow fairway Houston, TX 77095



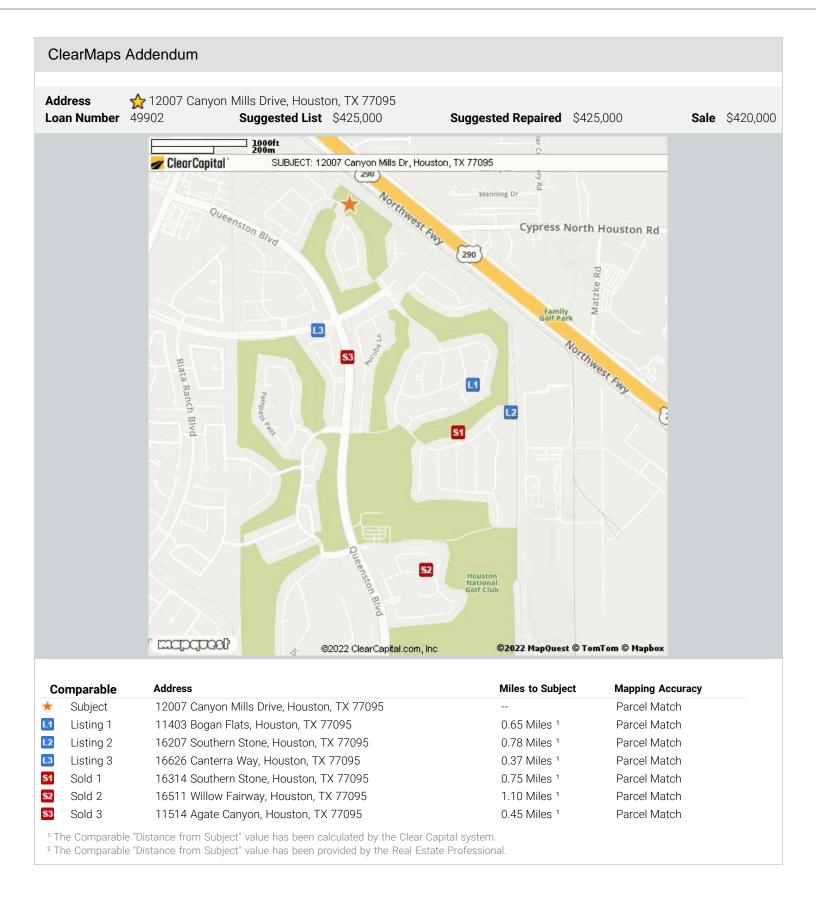
Front



11514 agate canyon Houston, TX 77095



Front



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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 Alan Paul Schmidt Company/Brokerage The Conner Group Real Estate

**License No**544130 **Address**7058 Lakeview Haven, #107
Houston TX 77095

License Expiration 10/31/2023 License State TX

Phone 7135601718 Email alancent21@sbcglobal.net

**Broker Distance to Subject** 4.67 miles **Date Signed** 05/24/2022

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 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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