

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.

<b>Address</b>	3503 Deep Anchor Way, Crosby, TX 77532	<b>Order ID</b>	8592014	<b>Property ID</b>	33840064
<b>Inspection Date</b>	01/24/2023	<b>Date of Report</b>	01/24/2023		
<b>Loan Number</b>	50017	<b>APN</b>	0950160000008		
<b>Borrower Name</b>	Champery Real Estate 2015 LLC	<b>County</b>	Harris		

### Tracking IDs

<b>Order Tracking ID</b>	01.23.23 BPO Citi.CS Update	<b>Tracking ID 1</b>	01.23.23 BPO Citi.CS Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Champery Real Estate 2015 LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$5,355		Home in average condition.
<b>Assessed Value</b>	\$238,040		
<b>Zoning Classification</b>	A1		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	Newport POA 281-462-1199		
<b>Association Fees</b>	\$600 / Year (Pool,Landscaping,Tennis,Greenbelt)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Slow		Location is a golfing and boating community. New homes are being built in the subdivision as well.
<b>Sales Prices in this Neighborhood</b>	Low: \$273,000 High: \$375,000		
<b>Market for this type of property</b>	Decreased 17 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	3503 Deep Anchor Way	2918 Deep Anchor Way	2827 Deep Anchor Way	2903 Skimmer Way
<b>City, State</b>	Crosby, TX	Crosby, TX	Crosby, TX	Crosby, TX
<b>Zip Code</b>	77532	77532	77532	77532
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.61 <sup>1</sup>	0.68 <sup>1</sup>	0.69 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$284,500	\$289,000	\$340,000
<b>List Price \$</b>	--	\$275,000	\$275,000	\$329,000
<b>Original List Date</b>		10/27/2022	10/30/2022	01/11/2023
<b>DOM · Cumulative DOM</b>	-- · --	89 · 89	86 · 86	13 · 13
<b>Age (# of years)</b>	23	22	30	16
<b>Condition</b>	Good	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
<b>View</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
<b>Style/Design</b>	1 Story Traditional	1 Story Traditional	2 Stories Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,640	1,646	1,795	1,981
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.22 acres	0.19 acres	0.19 acres	0.21 acres
<b>Other</b>	Golf and Boating Community	Golf and Boating Community	Golf and Boating Community	Golf and Boating Community

\* 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.

## Current Listings - Cont.

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

- Listing 1** Newly updated one story home! Beautiful modern look with an open concept floor plan. New luxury laminate vinyl plank flooring, new appliances and new granite! Gorgeous on the exterior as well as inside. You will not want to miss this gem and call this house a home!
- Listing 2** beautiful 3/2 home on a corner lot located in shadow lake subdivision in Crosby near Lake Houston. Community offers amenities such as boat ramp, pool, playground and a tennis court. Home offers you an open concept with high ceilings allowing you plenty of space to entertain friends and family, as well plenty of space in the back yard to enjoy your morning coffee.
- Listing 3** spacious home with many features and upgrades, nestled in the quiet lake front community of Lake Shadows. Home features a spacious tile entry way, high ceilings and elegant archways open to the formal dining room and living room. Perfect for entertaining or a cozy night at home, featuring a gas fireplace and leads to the kitchen and breakfast nook. This amazing kitchen is a dream with granite counters, 42 inch cabinets, and stainless steel appliances (stove & dishwasher are less than a year old). Primary bedroom is generously sized to fit extra large furniture leading to a jacuzzi tub in the bathroom. The laundry room is recently remodeled to be extra large and includes new cabinets and counters (6 upper & 6 lower). The backyard is no less spectacular with a stunning large covered patio, 10x20 storage building, a whole home Generac generator (> 2 years), and plenty of room for a boat or other toys.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	3503 Deep Anchor Way	2515 Foley. Road	3026 Skimmer Way	18619 Belle Cote Drive
<b>City, State</b>	Crosby, TX	Crosby, TX	Crosby, TX	Crosby, TX
<b>Zip Code</b>	77532	77532	77532	77532
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.10 <sup>1</sup>	0.47 <sup>1</sup>	0.58 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$279,900	\$280,000	\$375,000
<b>List Price \$</b>	--	\$279,900	\$280,000	\$375,000
<b>Sale Price \$</b>	--	\$279,000	\$273,000	\$375,000
<b>Type of Financing</b>	--	Unknown	Unknown	Unknown
<b>Date of Sale</b>	--	08/25/2022	09/16/2022	08/16/2022
<b>DOM · Cumulative DOM</b>	-- · --	7 · 35	24 · 47	14 · 111
<b>Age (# of years)</b>	23	21	27	18
<b>Condition</b>	Good	Good	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
<b>View</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
<b>Style/Design</b>	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,640	1,625	1,769	1,694
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.22 acres	0.26 acres	0.29 acres	0.73 acres
<b>Other</b>	Golf and Boating Community	Golf and Boating Community	Golf and Boating Community	Golf and Boating Community
<b>Net Adjustment</b>	--	+\$390	-\$1,753	-\$31,348
<b>Adjusted Price</b>	--	\$279,390	\$271,247	\$343,652

\* 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.

## Recent Sales - Cont.

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

- Sold 1** 3/2 one story in the Lake Shadows subdivision. Large lot with beautiful landscaping, covered patio, and green house. This house is as good as new. Recent roof, AC, ductwork, flooring, and primary bathroom remodel. Kitchen has lots of cabinets, gas range, granite countertops, and floating shelves. Primary bedroom is spacious and the en suite bathroom is stunning. All bedrooms have ceiling fans. Laundry in house. LSF -440, BSF +150, YB -200 and remodeled -10000
- Sold 2** his 3 bedroom 2 bath home sits on a large corner lot next to a cul de sac. As you walk into the entry the dining room is to the right and opens into the kitchen. The kitchen has stainless steel appliances, pantry, and a breakfast bar. On the left of the entry are the secondary bedrooms and bath. The large living room features a fireplace and access to the porch. Primary suite is located off of the living room with a spacious laundry room nearby. You can enjoy the outdoors from the screened in porch or under the shade of the many trees on this lot. LSF -863, BSf -1290, and YB +400
- Sold 3** his home has three bedrooms, office with closet so possible 4th bedroom, if needed. Kitchen has been updated and features bright white cabinets, stainless steel appliances, under cabinet lighting and large pantry. Neutral counter tops and back splash and tile flooring finish off this picture perfect kitchen. Large open concept living and dining room with wood flooring, large wall of windows and decorative molding. Secondary bedrooms feature new flooring installed 2022. Home interior was painted in 2019. Stove & Dishwasher 2021 New roof with transferable 20 year warranty installed in 2021. PEX plumbing system. Primary bedroom features crown molding, wood floors, private bath with both tub and separate shower. Outside you have a patio, above ground pool with deck. The back yard is almost an acre. 31,624 sq ft Included in sell is 0 Foley Rd with back driveway, boat house, RV hook up and water. BSF -90, LSF -5758, YB -500, Above ground Pool -10000, House Boat -15000, updated -10000.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Currently listed for \$275,000 originally listed \$279,900.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
10/27/2022	\$279,900	11/11/2022	\$275,000	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$275,000	\$275,000
<b>Sales Price</b>	\$275,000	\$275,000
<b>30 Day Price</b>	\$271,500	--
<b>Comments Regarding Pricing Strategy</b>		
Pricing is being based upon what recently listing comp 1 and sold comp 1. Both are similar to the subject in age and building square footage.		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

### Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Listing Photos

**L1** 2918 Deep Anchor Way  
Crosby, TX 77532



Front

**L2** 2827 DEEP ANCHOR WAY  
Crosby, TX 77532



Front

**L3** 2903 Skimmer Way  
Crosby, TX 77532



Front



## Sales Photos

**S1** 2515 Foley. Road  
Crosby, TX 77532



Front

**S2** 3026 Skimmer Way  
Crosby, TX 77532



Front

**S3** 18619 Belle Cote Drive  
Crosby, TX 77532



Front

### ClearMaps Addendum

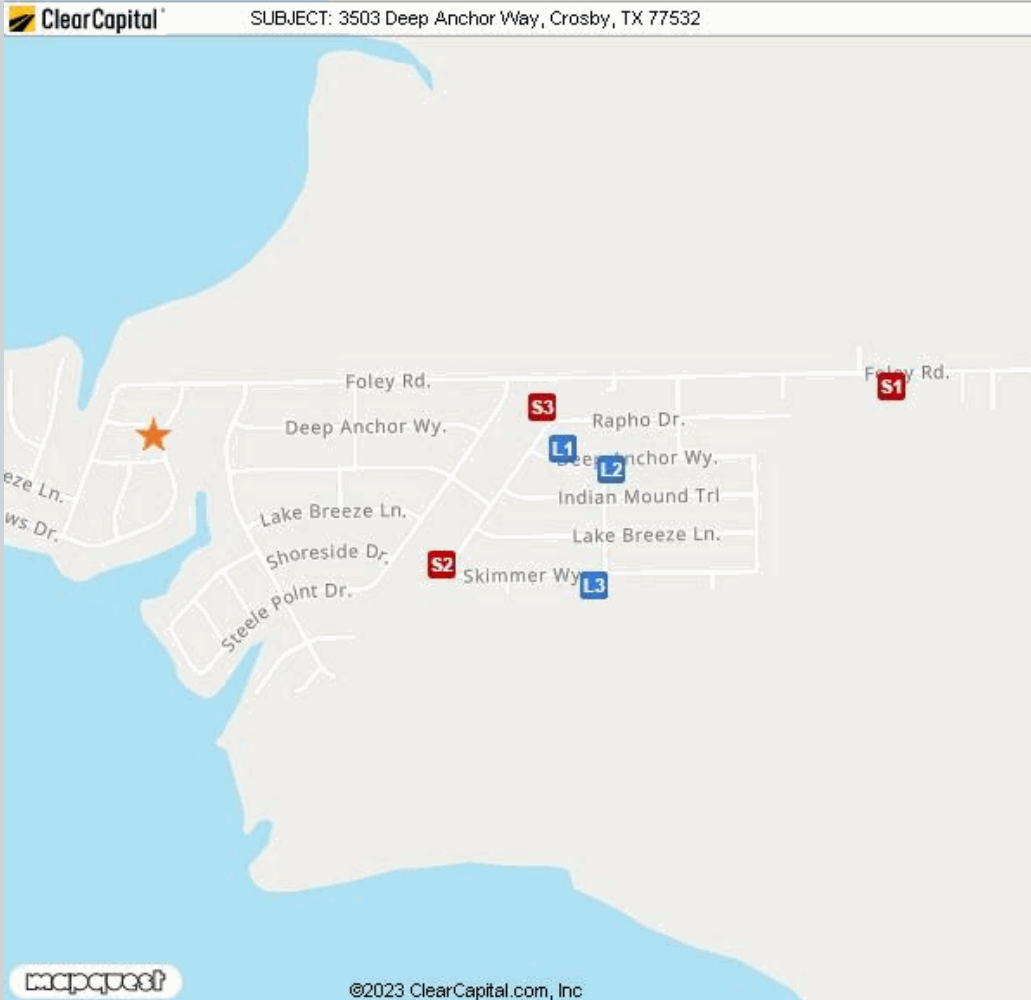
**Address** ★ 3503 Deep Anchor Way, Crosby, TX 77532

**Loan Number** 50017

**Suggested List** \$275,000

**Suggested Repaired** \$275,000

**Sale** \$275,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3503 Deep Anchor Way, Crosby, TX 77532	--	Parcel Match
L1 Listing 1	2918 Deep Anchor Way, Crosby, TX 77532	0.61 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2827 Deep Anchor Way, Crosby, TX 77532	0.68 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2903 Skimmer Way, Crosby, TX 77532	0.69 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2515 Foley. Road, Crosby, TX 77532	1.10 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3026 Skimmer Way, Crosby, TX 77532	0.47 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	18619 Belle Cote Drive, Crosby, TX 77532	0.58 Miles <sup>1</sup>	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.)

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.

## 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.

### 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.

## Broker Information

<b>Broker Name</b>	Joyce Nichols	<b>Company/Brokerage</b>	Texas United Realty
<b>License No</b>	0535740	<b>Address</b>	13707 Birney Point Ln Houston TX 77044
<b>License Expiration</b>	05/31/2023	<b>License State</b>	TX
<b>Phone</b>	2817733078	<b>Email</b>	EyesAndEars4URealtor@gmail.com
<b>Broker Distance to Subject</b>	2.42 miles	<b>Date Signed</b>	01/24/2023

*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.**