

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>	18703 Oxenberg Manor Lane, Tomball, TX 77377	<b>Order ID</b>	8362458	<b>Property ID</b>	33131175
<b>Inspection Date</b>	08/04/2022	<b>Date of Report</b>	08/05/2022		
<b>Loan Number</b>	50450	<b>APN</b>	1232880010001		
<b>Borrower Name</b>	Champery Real Estate 2015 LLC	<b>County</b>	Harris		

Tracking IDs					
<b>Order Tracking ID</b>	08.02.22 BPO	<b>Tracking ID 1</b>	08.02.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	CARLOS M MONTEIRO	<b>Condition Comments</b> From an exterior view from the road, the subject property appears to be in average condition with no need of repairs.
<b>R. E. Taxes</b>	\$7,734	
<b>Assessed Value</b>	\$276,552	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The subject property is located in a conforming suburban location
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$279500 High: \$584700	
<b>Market for this type of property</b>	Increased 8 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	18703 Oxenberg Manor Lane	19108 Northfork Bend Ln	12722 Carriage Glen Dr	18715 Peralta Hill Ln
<b>City, State</b>	Tomball, TX	Tomball, TX	Tomball, TX	Tomball, TX
<b>Zip Code</b>	77377	77377	77377	77377
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.46 <sup>1</sup>	0.46 <sup>1</sup>	0.06 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$390,000	\$399,900	\$465,000
<b>List Price \$</b>	--	\$390,000	\$399,900	\$455,000
<b>Original List Date</b>		05/11/2022	07/13/2022	07/15/2022
<b>DOM · Cumulative DOM</b>	-- · --	31 · 86	20 · 23	16 · 21
<b>Age (# of years)</b>	17	11	18	18
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story RANCH	1 Story RANCH	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,616	2,269	2,961	3,086
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 2 · 1	4 · 3 · 1
<b>Total Room #</b>	8	9	9	10
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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>	Pool - Yes	Pool - Yes Spa - Yes	--	--
<b>Lot Size</b>	0.19 acres	0.17 acres	0.16 acres	0.18 acres
<b>Other</b>	none	none	none	none

\* Listing 2 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** Ready for immediate move in!! Gorgeous 1 story David Weekly home in the Villages of Northpointe. Have coffee on your large front porch with views of the lake! Walk inside to find open concept living with high ceilings & tons of natural light. A private study features French doors and wood flooring also views of the lake. Your kitchen features beautiful granite with upgraded pull-out cabinets, gas cooking, & breakfast bar. Find special touches such as Tiffany lighting in the formal dining, kitchen, & breakfast area overlooking the back patio. The primary bedroom features ensuite bathroom with double sinks & oversized shower. Gorgeous Plantation shutters throughout, 2 more spacious bedrooms with extra closet space, as well as game/flex room. Love your private backyard with covered patio & swim spa. Bonus 3 Car garage w/ 1 rear stall that leads to backyard. Updated A/C in 2019, reverse osmosis, and more. Easy access to shopping, freeways, and the highly acclaimed Tomball ISD!
- Listing 2** Fabulous 4 bedroom 2.5 bath home with 3-car tandem garage in coveted Village Creek. Nearly 3000 sqft floorplan with welcoming entry, vaulted ceiling, and formal dining with French doors. Kitchen is open to the den and breakfast room. Updated granite counters, white cabinets, subway tile backsplash, large breakfast bar, stainless appliances, gas range with double oven, and refrigerator is included! Fresh paint and new carpet in bedrooms and game room, updated wood-look tile downstairs, and bamboo flooring upstairs. Huge covered back patio with 3 fans makes outdoor entertaining a breeze and backs to the greenbelt with no back neighbors. Other updates: 2 New A/C Units 2022, Exterior Paint, Back Fence, Lighting/Plumbing Fixtures, Roof 2016. No previous flooding or busted pipes. Neighborhood walking trails, large lake with fish and ducks, playgrounds, pool, splashpad, and clubhouse. Fun community events and great location near popular restaurants, shopping, and highly acclaimed Tomball ISD!
- Listing 3** Welcome Home to 18715 Peralta Hill. This 4 bedroom 3.5 bathroom home has it all. The home has been meticulously updated. The use of neutral paint and contrasting wood look flooring makes for an open and airy feel. The owners have updated every inch of the home. It is sophisticated, elegant and shows like a model. If you want move in ready this is it. Peralta Hill is zoned to the award-winning school district of Tomball ISD and is zoned to Tomball Memorial High School. The home is a short walk to the neighborhood pool and playground. Villages of Northpointe is located in close proximity to upscale dining and shopping at Vintage Park. Shops and restaurants in historic Old Town Tomball are close as well. Take a look at this beautiful home today. You will be impressed with the pride of ownership and care the sellers put into this distinctive home. NO FLOODING as per seller.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	18703 Oxenberg Manor Lane	18623 Oxenberg Manor Ln	12410 Montebello Manor Ln	18710 Aberdeen Hollow Ln
<b>City, State</b>	Tomball, TX	Tomball, TX	Tomball, TX	Tomball, TX
<b>Zip Code</b>	77377	77377	77377	77377
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.03 <sup>1</sup>	0.10 <sup>1</sup>	0.16 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$369,000	\$385,000	\$350,000
<b>List Price \$</b>	--	\$369,000	\$385,000	\$350,000
<b>Sale Price \$</b>	--	\$401,500	\$380,000	\$380,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	05/31/2022	03/04/2022	02/23/2022
<b>DOM · Cumulative DOM</b>	-- · --	5 · 26	6 · 43	4 · 34
<b>Age (# of years)</b>	17	17	18	19
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,616	2,310	2,589	2,604
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 3	4 · 2 · 1
<b>Total Room #</b>	8	9	8	10
<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>	Pool - Yes	Pool - Yes	--	--
<b>Lot Size</b>	0.19 acres	0.19 acres	0.20 acres	0.20 acres
<b>Other</b>	none	none	none	none
<b>Net Adjustment</b>	--	\$0	\$0	\$0
<b>Adjusted Price</b>	--	\$401,500	\$380,000	\$380,000

\* Sold 2 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** Gorgeous one-story, corner home in the desirable neighborhood of Northpointe. Features include open living spaces, 3 bedrooms plus a Gameroom, 2 baths, elegant moldings/trim work, granite countertops throughout, a covered back patio, swimming pool, epoxy floor in the garage, sprinklers & more. The gourmet kitchen boasts upgraded cabinetry, stainless steel appliances, an island with a breakfast bar, abundant cabinet/counter space, and subway and herringbone tile backsplashes. The den offers a cozy gas log fireplace and views of the swimming pool and backyard. The serene primary suite has an ensuite bath with dual sinks, a tub, and a separate shower that you will love. The extended covered back patio has a ceiling fan and plenty of room for your patio furniture. The home has beautiful, low-maintenance landscaping in the front & back, and views of a lovely treeline beyond the rear fence. Don't miss this one, book your showing TODAY!
- Sold 2** Stunning one-story David Weekley home with sunroom nestled on a desirable cul-de-sac lot in Villages of Northpointe! You will love the front porch & landscaping when you drive up & it only get better from there! Amenities include: extensive tile and hardwood flooring, crown molding, study/4th bedroom, built-in entertainment center, rear covered flagstone patio w/extension. Great open floor plan with custom millwork, Gourmet kitchen w/gas cooking, plenty of prep space and storage, breakfast bar for casual dining, sunroom/flex space opens off the kitchen, breakfast and family, cozy gas log fireplace and built-in entertainment center, private primary suite with deep soaking tub, dual sinks and glass enclosed shower, 3 additional bedrooms share two full baths, outdoor dining/living on the extended covered patio with ceiling fans. Storage shed. Convenient to shopping, dining, recreationally facilities, easy access to 249 and 99. Award winning Tomball schools
- Sold 3** TODAY IS THE DAY! Start making memories in this spacious one story with 4 bedrooms / 2.5 baths with a home office & flex room. The owner stated that the property has never flooded or experienced any burst pipes during the freeze last year. The first thing that will catch your eye in this amazing home is the openness. The home features a huge kitchen with generous cabinets & countertops and it opens to the family room! Everywhere you look you see nice architectural details, including high ceilings, crown molding & niches. In addition, there is a covered patio for relaxing and enjoying your garden. The community has a pool, playgrounds, lakes, trails, tennis courts, dog park and endless outdoor activities.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No recent history available			
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$395,000	\$395,000
<b>Sales Price</b>	\$385,000	\$385,000
<b>30 Day Price</b>	\$375,000	--
<b>Comments Regarding Pricing Strategy</b>		
From an view from the road, the subject property appears to be in average condition with no need for repairs. Sell as us.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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## Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Subject Photos



Other



## Listing Photos

**L1** 19108 NORTHFORK BEND LN  
Tomball, TX 77377



Front

**L2** 12722 CARRIAGE GLEN DR  
Tomball, TX 77377



Front

**L3** 18715 PERALTA HILL LN  
Tomball, TX 77377



Front

## Sales Photos

**S1** 18623 OXENBERG MANOR LN  
Tomball, TX 77377



Front

**S2** 12410 MONTEBELLO MANOR LN  
Tomball, TX 77377



Front

**S3** 18710 ABERDEEN HOLLOW LN  
Tomball, TX 77377



Front

## ClearMaps Addendum

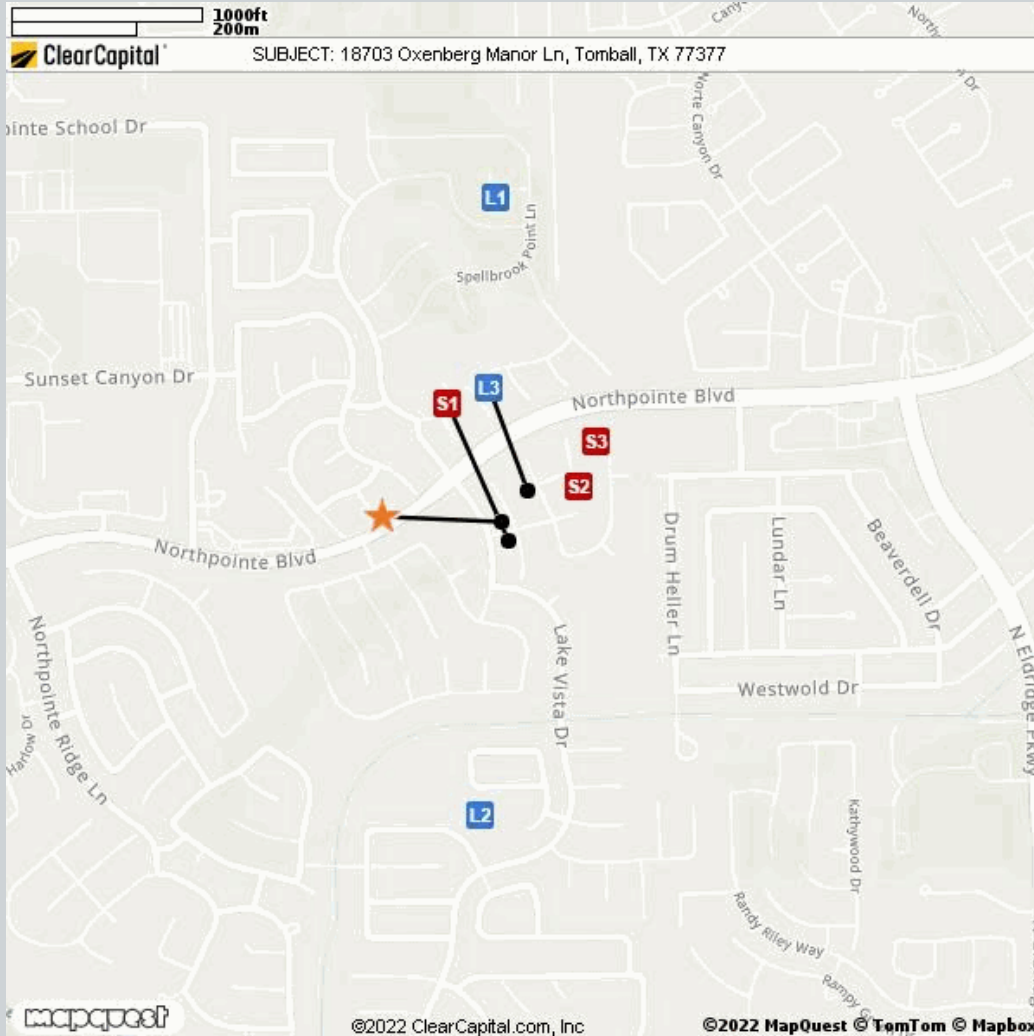
**Address** ★ 18703 Oxenberg Manor Lane, Tomball, TX 77377

**Loan Number** 50450

**Suggested List** \$395,000

**Suggested Repaired** \$395,000

**Sale** \$385,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	18703 Oxenberg Manor Lane, Tomball, TX 77377	--	Parcel Match
L1 Listing 1	19108 Northfork Bend Ln, Tomball, TX 77377	0.46 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	12722 Carriage Glen Dr, Tomball, TX 77377	0.46 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	18715 Peralta Hill Ln, Tomball, TX 77377	0.06 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	18623 Oxenberg Manor Ln, Tomball, TX 77377	0.03 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	12410 Montebello Manor Ln, Tomball, TX 77377	0.10 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	18710 Aberdeen Hollow Ln, Tomball, TX 77377	0.16 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>	Steve Bourriague	<b>Company/Brokerage</b>	Ultima
<b>License No</b>	661471	<b>Address</b>	21722 Tatton Crest Ct Spring TX 77388
<b>License Expiration</b>	09/30/2023	<b>License State</b>	TX
<b>Phone</b>	3462689201	<b>Email</b>	steve6708@aol.com
<b>Broker Distance to Subject</b>	7.60 miles	<b>Date Signed</b>	08/05/2022

*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.**