# 9122 EDGELOCH DRIVE

SPRING, TX 77379

**50518 \$384,717** Loan Number • 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	9122 Edgeloch Drive, Spring, TX 77379 07/07/2022 50518 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8314385 07/07/2022 12310400100 Harris	Property ID	33028548
Tracking IDs					
Order Tracking ID	07.06.22 BPO	Tracking ID 1	07.06.22 BPO		
Tracking ID 2		Tracking ID 3			

#### **General Conditions**

Owner	ENO WILLIAMS	Condition Comments
R. E. Taxes	\$6,988	This property is in average condition based on the age of the
Assessed Value	\$384,717	property. This property conforms to the other homes in the
Zoning Classification	Residential	neighborhood. This property has good curb appeal.
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
НОА	Gleannloch Farms HOA 2812258015	
Association Fees	\$1000 / Year (Pool)	
Visible From Street	Visible	
Road Type	Public	

#### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Improving	This neighborhood is zoned to Klein ISD. This neighborhood has
Sales Prices in this Neighborhood	Low: \$279000 High: \$698380	a HOA that maintains and monitors deed restrictions within the neighborhood. There is a community pool that is shared with all
Market for this type of property	Increased 7 % in the past 6 months.	residents.
Normal Marketing Days	<30	

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#### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	9122 Edgeloch Drive	20119 Monarda Manor Court	9427 Edgeloch Drive	9307 Haderia Court
City, State	Spring, TX	Spring, TX	Spring, TX	Spring, TX
Zip Code	77379	77379	77379	77379
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.27 1	0.30 <sup>1</sup>	0.39 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$359,900	\$349,900	\$349,900
List Price \$		\$354,900	\$349,900	\$349,900
Original List Date		06/03/2022	06/02/2022	06/27/2022
DOM · Cumulative DOM	·	33 · 34	4 · 35	3 · 10
Age (# of years)	16	17	16	17
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,282	2,333	1,935	2,392
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	.23 acres	.158 acres	.278 acres
Other				

\* 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.

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

**Listing 1** This property is superior in GLA size to the subject property by 51 sq ft. This property is superior in lot size to the subject property by .07 acres. This property is proximate to the subject property by 1 sq mile or less.

**Listing 2** This property is inferior in GLA size to the subject property by 347 sq ft. This property is inferior in lot size to the subject property by .002 acres. This property is proximate to the subject property by 1 sq mile or less.

**Listing 3** This property is superior in GLA size to the subject property by 110 sq ft. This property is superior in lot size to the subject property by .118 acres. This property is proximate to the subject property by 1 sq mile or less.

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#### **Recent Sales**

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	9122 Edgeloch Drive	9439 Edgeloch Drive	20018 Alcea Court	9410 Brackenton Cres Drive
City, State	Spring, TX	Spring, TX	Spring, TX	Spring, TX
Zip Code	77379	77379	77379	77379
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.32 <sup>1</sup>	0.12 <sup>1</sup>	0.28 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$375,000	\$395,000	\$345,000
List Price \$		\$375,000	\$395,000	\$345,000
Sale Price \$		\$385,000	\$385,000	\$367,500
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		05/16/2022	06/23/2022	05/29/2022
DOM $\cdot$ Cumulative DOM	•	5 · 34	8 · 29	4 · 4
Age (# of years)	16	16	17	17
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,282	1,935	2,340	2,301
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	б	6
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	.141 acres	.175 acres	.153 acres
Other				
Net Adjustment		+\$632	-\$283	+\$86
Adjusted Price		\$385,632	\$384,717	\$367,586

\* 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.

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#### Recent Sales - Cont.

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

- **Sold 1** This property is inferior in GLA size to the subject property by 347 sq ft. This property is inferior in lot size to the subject property by .019 acres. This property is proximate to the subject property by 1 sq mile or less.
- **Sold 2** This property is superior in GLA size to the subject property by 58 sq ft. This property is superior in lot size to the subject property by .015 acres. This property is proximate to the subject property by 1 sq mile or less.
- **Sold 3** This property is superior in GLA size to the subject property by 19 sq ft. This property is inferior in lot size to the subject property by .007 acres. This property is proximate to the subject property by 1 sq mile or less.

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#### Subject Sales & Listing History

Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm			There is no	There is no listing information on file for this property.			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
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	\$384,717	\$384,717		
Sales Price	\$384,717	\$384,717		
30 Day Price	\$384,700			
Comments Regarding Pricing Strategy				

This marketing strategy is based on sold comparables in the past 120 days. The properties on this report all have similar GLA and lot sizes to the subject property. All of the properties are proximate to the subject property by 1 sq mile or less.

#### 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

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# **Subject Photos**



Front



Front



Front



Address Verification



Address Verification



Address Verification

by ClearCapital

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# **Subject Photos**



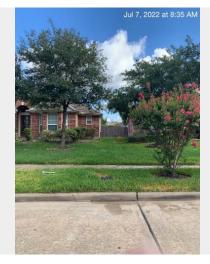
Side



Side



Street



Side



Side



#### Street

by ClearCapital

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**Subject Photos** 



Street

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# **Listing Photos**

20119 Monarda Manor Court Spring, TX 77379

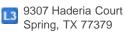


Front





Front





Front

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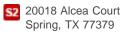
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# **Sales Photos**

S1 9439 Edgeloch Drive Spring, TX 77379



Front





Front



9410 Brackenton Crest Drive Spring, TX 77379



Front

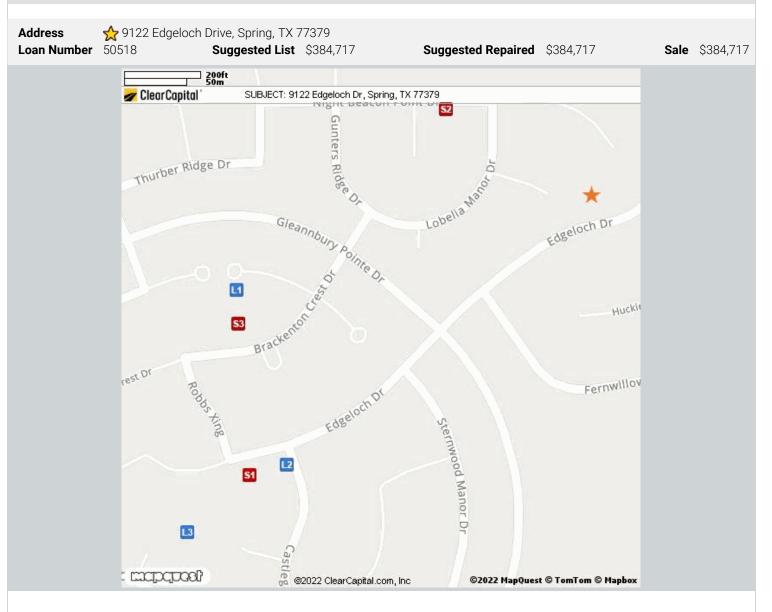
Effective: 07/07/2022

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### ClearMaps Addendum



Comparabl	e Address	Miles to Subject	Mapping Accuracy
★ Subject	9122 Edgeloch Drive, Spring, TX 77379		Parcel Match
🔟 🛛 Listing 1	20119 Monarda Manor Court, Spring, TX 77379	0.27 Miles 1	Parcel Match
🛂 Listing 2	9427 Edgeloch Drive, Spring, TX 77379	0.30 Miles 1	Parcel Match
🖪 Listing 3	9307 Haderia Court, Spring, TX 77379	0.39 Miles 1	Parcel Match
Sold 1	9439 Edgeloch Drive, Spring, TX 77379	0.32 Miles 1	Parcel Match
Sold 2	20018 Alcea Court, Spring, TX 77379	0.12 Miles 1	Parcel Match
Sold 3	9410 Brackenton Crest Drive, Spring, TX 77379	0.28 Miles 1	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.

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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.

If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
 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

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### Report Instructions - cont.

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	Stephanie Downing	Company/Brokerage	Walzel Properties
License No	576726	Address	13423 Northspring Bend Ln Cypress TX 77429
License Expiration	08/31/2023	License State	ТХ
Phone	8327230537	Email	sr.downing@yahoo.com
Broker Distance to Subject	5.30 miles	Date Signed	07/07/2022

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.