# **DRIVE-BY BPO**

### **4912 DORCHESTER HEIGHTS LANE**

AUSTIN, TEXAS 78754

**52482** Loan Number

**\$335,000**• 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	4912 Dorchester Heights Lane, Austin, TEXAS 7875 02/09/2023 52482 Catamount Properties 2018 LLC	Order ID  Date of Report  APN  County	8611583 02/09/2023 567890 Travis	Property ID	33901289
Tracking IDs					
Order Tracking ID	02.08.23 BPO Request	Tracking ID 1	)2.08.23 BPO Requ	est	
Tracking ID 2	<del></del>	Tracking ID 3	-		

General Conditions						
Owner	Hall Lora N	Condition Comments				
R. E. Taxes	\$4,621	Home and landscaping seem to have been maintained well as				
Assessed Value	\$393,655	noted from doing an exterior drive by inspection. Subject has				
Zoning Classification	Residential	good functional utility and conforms well within the neighborhood.				
Property Type	SFR	neignbornood.				
Occupancy     Occupied       Ownership Type     Fee Simple						
						Property Condition
Estimated Exterior Repair Cost \$0 Estimated Interior Repair Cost \$0						
Total Estimated Repair	\$0					
НОА	COLONIAL PLACE unknown					
Association Fees	\$100 / Month (Other: code)					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Home is within an area that is centrally located and where			
Sales Prices in this Neighborhood	Low: \$250,000 High: \$691,000	homeowners enjoy easy access to local conveniences, shopp schools, parks and other places of interest.			
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	4912 Dorchester Heights Lane	5210 Langwood Dr	1517 Roseburg Dr	1606 Tun Tavern Trl
City, State	Austin, TEXAS	Austin, TX	Austin, TX	Austin, TX
Zip Code	78754	78754	78754	78754
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.64 1	2.21 1	2.37 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$340,000	\$498,706	\$435,000
List Price \$		\$330,000	\$399,500	\$420,000
Original List Date		10/24/2022	03/04/2022	10/06/2022
DOM · Cumulative DOM	•	108 · 108	131 · 342	126 · 126
Age (# of years)	19	46	1	5
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 Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	1,613	1,364	1,601	1,721
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	6	5	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	0.22 acres	0.06 acres	0.06 acres	0.06 acres
Other	None	None	None	None

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** Inferior, less interior gla than subject property. Property is located near major roadways and shopping areas. Home appears to be in similar condition to neighboring homes. Style conforms to other homes in the area. No negative externalities that would influence value.
- **Listing 2** Equal, similar due to size and condition. Property is located near major roadways and shopping areas. Home appears to be in similar condition to neighboring homes. Style conforms to other homes in the area. No negative externalities that would influence value.
- **Listing 3** Superior, More interior gla than subject Property. Property is located near major roadways and shopping areas. Home appears to be in similar condition to neighboring homes. Style conforms to other homes in the area. No negative externalities that would influence value.

<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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Cip Code Datasource Miles to Subj. Property Type Driginal List Price \$ Distail Price P	4912 Dorchester Heights Lane Austin, TEXAS 78754 Tax Records SFR	9004 Wellesley Dr  Austin, TX 78754  MLS 0.61 1  SFR \$299,800	4704 Fort Moultrie Ln  Austin, TX  78754  MLS  0.26 ¹  SFR	11020 Furrow Hill Dr  Austin, TX 78754  MLS 1.23 ¹  SFR
Oatasource Miles to Subj. Property Type Original List Price \$ List Price \$ Sale Price \$ Type of Financing Oate of Sale OOM · Cumulative DOM Age (# of years) Condition Sales Type Location View Style/Design	78754  Tax Records SFR	78754 MLS 0.61 <sup>1</sup> SFR	78754 MLS 0.26 <sup>1</sup>	78754 MLS 1.23 <sup>1</sup>
Date of Sale  DOM · Cumulative DOM  Age (# of years)  Condition  Sales Type  Location  View  Style/Design	Tax Records SFR	MLS 0.61 <sup>1</sup> SFR	MLS 0.26 <sup>1</sup>	MLS 1.23 <sup>1</sup>
Miles to Subj. Property Type Original List Price \$ List Price \$ Sale Price \$ Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) Condition Sales Type Location View Style/Design	SFR	0.61 <sup>1</sup> SFR	0.26 1	1.23 1
Property Type Original List Price \$ List Price \$ Sale Price \$ Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) Condition Sales Type Location View Style/Design	SFR 	SFR		
Original List Price \$ List Price \$ Sale Price \$ Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) Condition Sales Type Location View Style/Design			SFR	SFR
List Price \$ Sale Price \$ Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) Condition Sales Type Location View Style/Design		\$299,800		-
Sale Price \$ Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) Condition Sales Type Location View Style/Design			\$400,000	\$360,000
Type of Financing  Date of Sale  DOM · Cumulative DOM  Age (# of years)  Condition  Sales Type  Location  View  Style/Design		\$299,800	\$345,000	\$360,000
DOM · Cumulative DOM  Age (# of years)  Condition  Sales Type  Location  View  Style/Design		\$299,000	\$335,000	\$345,000
Date of Sale  DOM · Cumulative DOM  Age (# of years)  Condition  Sales Type  Location  View  Style/Design		Conventional	Conventional	Conventional
Age (# of years)  Condition  Sales Type  Location  View  Style/Design		01/04/2023	01/10/2023	12/16/2022
Condition Sales Type Location View Style/Design	·	28 · 58	95 · 200	29 · 51
Sales Type Location View Style/Design	19	27	17	18
Location View Style/Design	Average	Average	Average	Average
View Style/Design		Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
	1 Story Conventional	1 Story Conventional	1 Story Conventional	1 Story Conventional
# Units	1	1	1	1
Living Sq. Feet	1,613	1,254	1,613	1,801
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	6	6 7	
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	0.22 acres	0.11 acres	0.23 acres	0.15 acres
Other	None	None	None	None
Net Adjustment		+\$17,192	\$0	-\$9,003

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

<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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# Recent Sales - Cont.

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

- Sold 1 Inferior, less interior gla than subject property. Property is located near major roadways and shopping areas. Home appears to be in similar condition to neighboring homes. Style conforms to other homes in the area. No negative externalities that would influence value. +\$17,192 Inferior GLA
- **Sold 2** Equal, similar due to size and condition. Property is located near major roadways and shopping areas. Home appears to be in similar condition to neighboring homes. Style conforms to other homes in the area. No negative externalities that would influence value.
- **Sold 3** Superior, More interior gla than subject Property. Property is located near major roadways and shopping areas. Home appears to be in similar condition to neighboring homes. Style conforms to other homes in the area. No negative externalities that would influence value. -\$9,003 Superior gla

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Subject Sales & Listin	g History					
Current Listing Status	Not Currently	Listed	Listing Histor	y Comments		
Listing Agency/Firm			None Noted	<b>1</b> .		
Listing Agent Name						
Listing Agent Phone						
# of Removed Listings in Previ Months	ous 12 0					
# of Sales in Previous 12 Months	0					
Original List Original Li Date Price	st Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$339,900	\$339,900		
Sales Price	\$335,000	\$335,000		
30 Day Price	\$325,000			
Comments Regarding Pricing Strategy				

I went back 6 months, out in distance 1 mile and was able to find comps which fit the bpo requirements. The comps used are the best possible currently available comps within 1 mile and the adjustments are sufficient for this area to account for the differences in the subject and comps.

# 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 the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported. Notes

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# **Subject Photos**







Address Verification



Street

# by ClearCapital

**Listing Photos** 





Front

1517 Roseburg Dr Austin, TX 78754



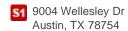
Front

1606 Tun Tavern Trl Austin, TX 78754



Front

# **Sales Photos**





Front

4704 Fort Moultrie Ln Austin, TX 78754



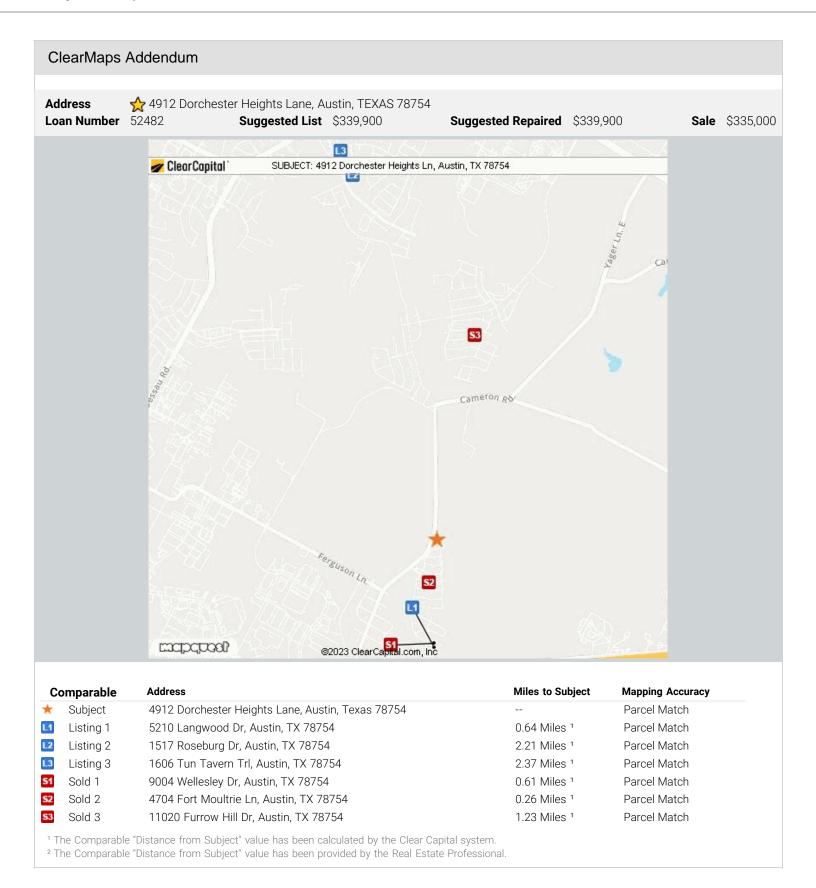
Front

11020 Furrow Hill Dr Austin, TX 78754



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.
- 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 Robert Hernandez Company/Brokerage eXp Realty

License No 507138 Address 10510 McMillian Dr Austin TX

78753 **License Expiration**07/31/2023 **License State**TX

Phone 5127843385 Email buyhomesnow@hotmail.com

**Broker Distance to Subject** 3.05 miles **Date Signed** 02/09/2023

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.

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