## 15922 MAPLE SHORES DRIVE

HOUSTON, TEXAS 77044 Loa

54441 Loan Number **\$510,000**• 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	15922 Maple Shores Drive, Houston, TEXAS 77044 07/28/2023 54441 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8852922 07/30/2023 12772800200 Harris	Property ID	34445148
Tracking IDs					
Order Tracking ID	07.28_BPO	Tracking ID 1	)7.28_BPO		
Tracking ID 2		Tracking ID 3	-		

General Conditions		
Owner	ALLEN D BERRY	Condition Comments
R. E. Taxes	\$10,766	The property appears to be maintained and no rotten boards
Assessed Value	\$402,286	noted
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
<b>Estimated Interior Repair Cost</b>		
Total Estimated Repair	\$0	
НОА	Lakeshore Community 2815790761	
Association Fees	\$900 / Year (Pool,Landscaping,Tennis,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ııa	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	This property is by lake Houston. The community offers
Sales Prices in this Neighborhood	Low: \$280000 High: \$629000	clubhouse, tennis court and pool.
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<30	

Client(s): Wedgewood Inc

Property ID: 34445148

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	15922 Maple Shores Drive	13427 Breakwater Path Loop	13722 Playa Lucia Ct	16827 Caney Mountain D
City, State	Houston, TEXAS	Houston, TX	Houston, TX	Humble, TX
Zip Code	77044	77044	77044	77346
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.46 1	0.51 1	0.90 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$449,900	\$579,900	\$600,000
List Price \$		\$449,900	\$579,900	\$600,000
Original List Date		06/01/2023	06/13/2023	06/16/2023
DOM · Cumulative DOM	:	59 · 59	47 · 47	44 · 44
Age (# of years)	17	12	13	5
Condition	Good	Good	Good	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 Historical	1 Story Traditional	1 Story Georgian	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,681	3,228	3,760	3,631
Bdrm · Bths · ½ Bths	5 · 4	4 · 3	4 · 3 · 1	4 · 3 · 1
Total Room #	8	10	9	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 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	0.19 acres	0.19 acres	0.22 acres	0.22 acres
Other				

<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** this property is inferior of the subject because it offers less living square footage, less bathrooms and bedrooms than the subject property.
- Listing 2 this property is superior of the subject because it offers more living square footage and more lot size than the subject property.
- Listing 3 this property is superior of the subject because it offers larger lot size and younger in age than the subject property.

<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				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	15922 Maple Shores Drive	13915 Coral Garden Ln	13610 Elm Shores Dr	13515 Breakwater Path
City, State	Houston, TEXAS	Houston, TX	Houston, TX	Houston, TX
Zip Code	77044	77044	77044	77044
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.65 1	0.15 1	0.50 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$520,000	\$525,000	\$450,000
List Price \$		\$520,000	\$525,000	\$450,000
Sale Price \$		\$510,000	\$520,000	\$440,300
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		05/11/2023	02/17/2023	07/12/2023
DOM · Cumulative DOM	·	76 · 76	42 · 42	27 · 41
Age (# of years)	17	13	12	13
Condition	Good	Good	Good	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 ; Water	Neutral ; Residential
Style/Design	2 Stories Historical	2 Stories Traditional	2 Stories Traditional	1 Story traditoinal
# Units	1	1	1	1
Living Sq. Feet	3,681	3,986	3,564	3,260
Bdrm · Bths · ½ Bths	5 · 4	4 · 3 · 1	4 · 3 · 1	4 · 3
Total Room #	8	9	11	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.19 acres	0.29 acres	0.19 acres	.19 acres
Other				
Net Adjustment		-\$8,300	-\$7,000	+\$4,800
Adjusted Price		\$501,700	\$513,000	\$445,100

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

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

- **Sold 1** this property is superior of the subject because it offers more lot size, more garage space, younger in age, and larger in square footage than the subject property.
- **Sold 2** this property is superior of the subject because it offers a younger age than the subject property.
- Sold 3 this property is inferior of the subject because it offers less living squre footage than the subject property.

<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 Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently L	isted	Listing Histor	ry Comments		
Listing Agency/F	irm			n\a			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed List Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

	As Is Price	Repaired Price	
Suggested List Price	\$510,000	\$510,000	
Sales Price	\$510,000	\$510,000	
30 Day Price	\$510,000		
Comments Regarding Pricing S	trategy		

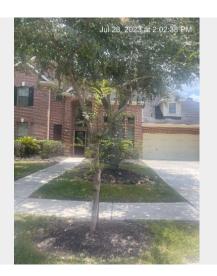
## Clear Capital Quality Assurance Comments Addendum

**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.

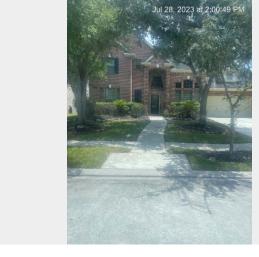
Client(s): Wedgewood Inc

Property ID: 34445148

# **Subject Photos**



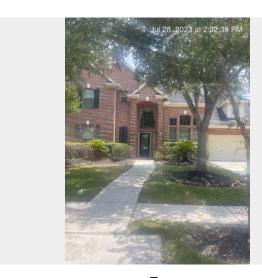
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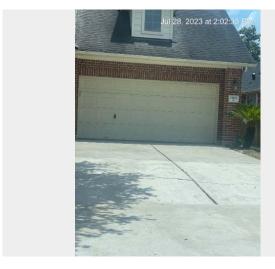
Front



Front



Front

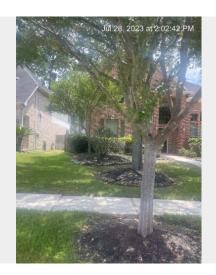


Address Verification

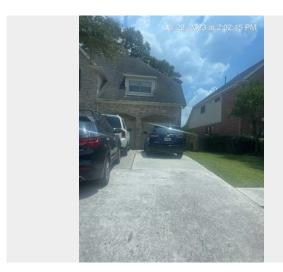


Side

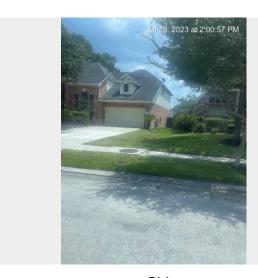
# **Subject Photos**



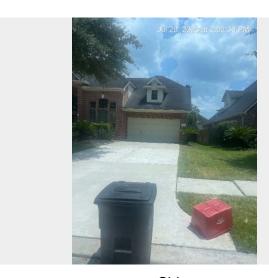
Side



Side



Side



Side



Street



Street

Client(s): Wedgewood Inc

Property ID: 34445148

# **Subject Photos**



Street

Client(s): Wedgewood Inc

Property ID: 34445148

# **Listing Photos**



13427 Breakwater Path Loop Houston, TX 77044

**DRIVE-BY BPO** 



Front



13722 Playa Lucia Ct Houston, TX 77044



Front

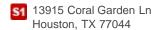


16827 Caney Mountain Dr Humble, TX 77346



Front

# **Sales Photos**





Front

13610 Elm Shores Dr Houston, TX 77044



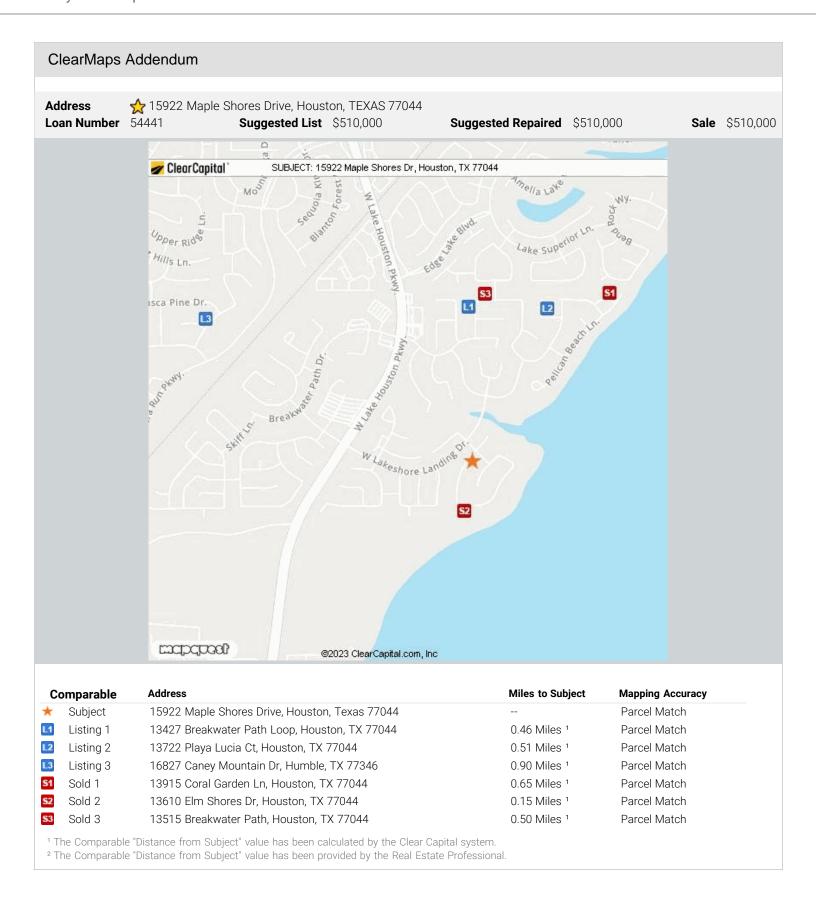
Front

13515 breakwater path Houston, TX 77044



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:

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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. 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.

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Report Instructions - cont.

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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 Nina Davis-Smith Company/Brokerage Motivated Realty LLC

**License No** 548711 **Address** 6011 Granite Shadow Lane Porter

TX 77365

License Expiration 08/31/2023 License State TX

Phone 2816581979 Email ninamotivatedrealty@aol.com

**Broker Distance to Subject** 9.51 miles **Date Signed** 07/30/2023

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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