DRIVE-BY BPO

by ClearCapital

9940 WOODWIND DRIVE

HOUSTON, TX 77025

56312 Loan Number

\$338,000• As-Is Value

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

Address Inspection Date Loan Number Borrower Name	9940 Woodwind Drive, Houston, TX 77025 01/18/2024 56312 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9114407 01/18/2024 13092800200 Harris	Property ID	34989286
Tracking IDs					
Order Tracking ID	1.17_BPO	Tracking ID 1	1.17_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	WINNIE DING	Condition Comments
R. E. Taxes	\$7,262	The subject appears to be in average condition with no noted
Assessed Value	\$394,481	repairs from exterior drive by viewing.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	King Property Management 713-956-1995	
Association Fees	\$2545 / Year (Other: gate)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subject is located in a small gated section of a newer homes			
Sales Prices in this Neighborhood	Low: \$270,000 High: \$485,000	that are surrounded by older homes. All are well maintained ar close to all services and major highways.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<90				

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	9940 Woodwind Drive	3514 Omeara Dr	9611 Marlive Ln Unit B	3641 Main Plaza Drive
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77025	77025	77025	77025
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.69 1	0.54 1	0.97 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$339,000	\$370,101	\$305,000
List Price \$		\$339,000	\$370,101	\$305,000
Original List Date		10/15/2023	11/22/2023	11/13/2023
DOM · Cumulative DOM		95 · 95	57 · 57	30 · 66
Age (# of years)	14	17	6	10
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	3 Stories Contemporary	3 Stories Contemporary	3 Stories Contemporary	3 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,238	2,168	1,802	2,089
Bdrm \cdot Bths \cdot ½ Bths	3 · 3 · 1	3 · 2 · 1	3 · 3 · 1	3 · 2 · 1
Total Room #	7	7	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	.04 acres	0.03 acres	0.03 acres	.03 acres
Other	N, A	N, A	N, A	N, A

^{*} Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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Current Listings - Cont.

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

- Listing 1 Welcome to this Patio Home located in a Gated community in great location. 3 Bedroom, 2 Full Bath & 1 half Bath, Hardwood floors and an open floor plan. First floor have 2 rooms W/full bathroom, a large walk-in closet and back door opens to a fully fenced modern yard. Open concept 2nd floor W/Kitchen and main living and dining space W/half bath for guests. 3rd Floor have Primary bedroom include a large ensuite bathroom and a huge built-in closet, the water Heater and A/C unit are recently. Just 5 minutes from the NRG Stadium, Houston Zoo, Rice U/Rice Village.
- Listing 2 Welcome to this Patio Home located in a Gated community in great location. 3 Bedroom, 2 Full Bath & 1 half Bath, Hardwood floors and an open floor plan. First floor have 2 rooms W/full bathroom, a large walk-in closet and back door opens to a fully fenced modern yard. Open concept 2nd floor W/Kitchen and main living and dining space W/half bath for guests. 3rd Floor have Primary bedroom include a large ensuite bathroom and a huge built-in closet, the water Heater and A/C unit are recently. Just 5 minutes from the NRG Stadium, Houston Zoo, Rice U/Rice Village.
- Listing 3 Here's a fantastic chance to reside in close proximity to the Texas Medical Center within a secure gated community, offering convenient access not only to the Medical Center itself but also to NRG Stadium, museums, and more! This 3 bedroom, 2.5 bathroom corner lot patio home has gorgeous oak hardwood flooring, brand new carpet (installed Aug 2023), marble countertops, and stainless-steel appliances. Host gatherings in the open concept living/kitchen space, complete with a kitchen island, high ceilings, and gas log fireplace. Unwind in your own primary retreat, featuring a relaxing jetted tub, a separate shower, a dual-sink vanity, and a spacious walk-in closet. The generously sized fenced-in patio is perfect for entertaining guests. This property is ideal for both those seeking a "lock and leave" lifestyle and busy professionals working in the Medical Center.

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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	9940 Woodwind Drive	3210 Clearview Circle	10618 Clearview Villa Place	3574 Link Valley Drive
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77025	77025	77025	77025
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.76 1	0.77 1	0.63 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$329,900	\$350,000	\$345,000
List Price \$		\$329,900	\$350,000	\$345,000
Sale Price \$		\$329,900	\$340,500	\$342,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		07/25/2023	07/10/2023	08/15/2023
DOM · Cumulative DOM		18 · 43	5 · 24	14 · 31
Age (# of years)	14	14	17	19
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	3 Stories Contemporary	3 Stories Contemporary	3 Stories Contemporary	3 Stories Contempora
# Units	1	1	1	1
Living Sq. Feet	2,238	1,822	2,473	2,370
Bdrm · Bths · ½ Bths	3 · 3 · 1	3 · 2 · 1	3 · 3 · 1	3 · 2 · 1
Total Room #	7	6	7	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	.04 acres	.04 acres	.04 acres	.04 acres
Other	N, A	N, A	N, A	N, A
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$329,900	\$340,500	\$342,000

^{*} Sold 3 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ 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 Light, bright, and open 3/2.5/2 is ready to welcome you home! Great location for Medical Center. Two cozy bedrooms and one full bath are found on the first floor, while the main living area, including a well-appointed kitchen with granite island bar that flows beautifully into the expansive open concept dining and living areas, plus a convenient half bath make up the second floor, and the generous Primary Suite with bonus room loft and a luxurious bath including jetted tub and glass shower await you upstairs. All appliances included: built in microwave, gas range, refrigerator, washer and dryer. Sleek and modern inside, a small, fully privacy fenced back yard rounds out this lovely home located in a quietly charming and well laid out gated community. Make it yours today!
- Sold 2 This three-story residence is situated in a prime location with an easy commute to the Texas Medical Center, ensuring convenience for medical professionals or anyone working in the area with additional easy access to downtown, Galleria area, and Greenway Plaza. This home has been meticulously maintained and is awaiting its new owners. Enter the first floor with a large entryway, bedroom w/private bath, and access to the back yard. The main living area is inundated with tons of natural light, beautiful Brazilian cherry wood floors, built in shelves, a private balcony for an evening cocktail or morning coffee. The kitchen is wonderful with under cabinet lighting, recently replaced microwave, oven, disposal, and faucet. The pantry is an organized persons dream with Elfa shelving. The primary bedroom is a serene retreat with the most amazing closet system! The community also offers an on-site dog park which is fenced and the perfect opportunity to meet other owners of our furry friends.
- Sold 3 20 MINUTES FROM DOWNTOWN HOUSTON FOR YOUR CONVIENCE! Come check out this Gorgeous gated community and make this your home! This home features, 3 bedroom, 2.5 bathroom, 2-car garage. As soon as you walk in you'll have an office room, a full bathroom and two bedrooms. One of the bedrooms opens up to the backyard! Perfect for those who enjoy a private outdoor space to just relax! Walk upstairs you will fall in love with the open concept, the high ceilings in the living room! All the natural light that comes in from the large windows. The spacious kitchen boasts a great size island, granite countertops, & stainless steel appliances. The living room also has a fire place! You will definitely enjoy this home! The primary bedroom is also located upstairs and features a double sink vanity, a shower, a tub, & an enormous closet! Minutes away from Medical center, Reliant Stadium, Galleria, & Downtown! Easy access to 610 Loop, Hwy-59, Hwy-90, Hwy-288.

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Current Listing S	Status	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/Firm			No sales nor listing history for the subject in the local MLS in the last 12 months				
Listing Agent Name							
Listing Agent Ph	one						
# of Removed Li 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

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$338,000	\$338,000			
Sales Price	\$338,000	\$338,000			
30 Day Price	\$335,000				
Comments Regarding Pricing St	trategy				
I used the CMA I pulled to get the values in this market.					

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.

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Subject Photos

by ClearCapital

DRIVE-BY BPO



Front



Front



Address Verification

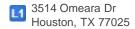


Street



Street

Listing Photos





Front

9611 Marlive Ln Unit B Houston, TX 77025



Front

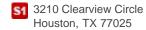
3641 Main Plaza Drive Houston, TX 77025

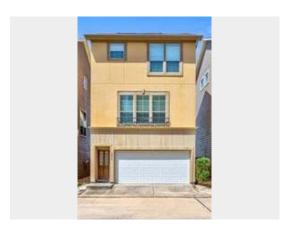


Front

56312

Sales Photos





Front

10618 Clearview Villa Place Houston, TX 77025



Front

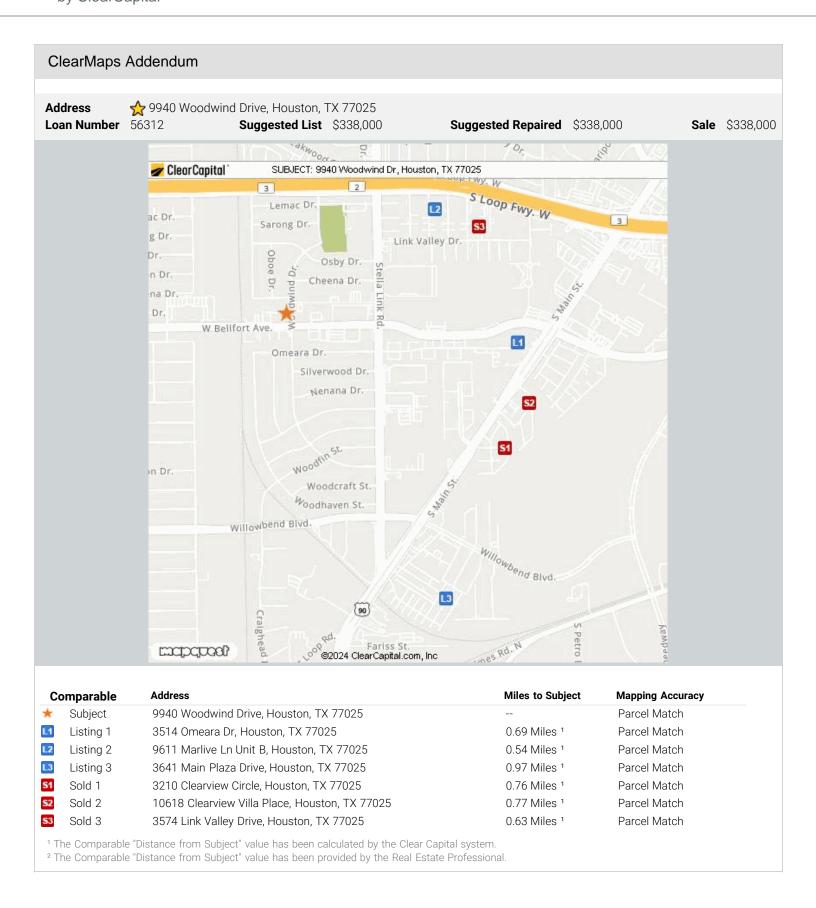
3574 Link Valley Drive Houston, TX 77025



Front

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Addendum: Report Purpose

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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

by ClearCapital

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.

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

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Broker Name Niccole Hudson Company/Brokerage Ultimate Realty

License No 526170 **Address** 2319 Cezanne Cir Missouri City TX

77459

License Expiration 03/31/2024 **License State** TX

Phone8328807750Emailrealtornikki@me.com

Broker Distance to Subject 14.28 miles **Date Signed** 01/18/2024

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 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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