# **DRIVE-BY BPO**

### 9107 TAIDSWOOD DRIVE

SPRING, TEXAS 77379

**57607** Loan Number

**\$390,000**• 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	9107 Taidswood Drive, Spring, TEXAS 77379 06/22/2024 57607 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9429924 06/22/2024 11003900000 Harris	<b>Property ID</b>	35593427
Tracking IDs					
Order Tracking ID	6.21_bpo	Tracking ID 1	6.21_bpo		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	DIANE CAMERON	Condition Comments			
R. E. Taxes	\$9,144	The subject property appears to be maintained. There are no			
Assessed Value	\$341,711	visible repair items. The subject property has a pool and spa.			
Zoning Classification	Residential				
Property Type	SFR				
Occupancy	Occupied				
wnership Type Fee Simple					
Property Condition	Average				
Estimated Exterior Repair Cost					
Estimated Interior Repair Cost					
Total Estimated Repair					
НОА	Champions Forest HOA (713) 329-7100				
Association Fees	\$375 / Year (Other: No Amenities Listed )				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subject neighborhood consists of a mix of move up homes			
Sales Prices in this Neighborhood	Low: \$275,500 High: \$1,228,000	and executive sized homes. Homes were built between the mid 1970's to the early 2000's. There is a neighborhood pool. There			
Market for this type of property	Remained Stable for the past 6 months.	are shopping centers and restaurants within 1 mile of the neighborhood.			
Normal Marketing Days	<90				

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**Current Listings** Subject Listing 1 Listing 2 Listing 3 \* Street Address 9107 Taidswood Drive 16251 Rutley Circle 9507 Oxted Lane 8142 Vintage Creek Drive City, State Spring, TEXAS Spring, TX Spring, TX Spring, TX 77379 Zip Code 77379 77379 77379 **Datasource** Public Records MLS MLS MLS 0.24 1 Miles to Subj. 0.94 1 0.39 1 **Property Type** SFR SFR SFR SFR Original List Price \$ \$ \$380,000 \$397,500 \$389,900 List Price \$ \$355.000 \$397.500 \$384.900 --**Original List Date** 06/04/2024 05/31/2024 04/08/2024 **DOM** · Cumulative DOM \_\_ . \_\_ 18 · 18 22 · 22 75 · 75 47 50 46 Age (# of years) 46 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 2 Stories Traditional 2 Stories Traditional 1 Story Traditional 2 Stories Traditional # Units 1 1 1 Living Sq. Feet 2.537 3.042 2.532 2.568 Bdrm · Bths · ½ Bths  $4 \cdot 2 \cdot 1$  $4 \cdot 2 \cdot 1$  $3 \cdot 2 \cdot 1$  $4 \cdot 2 \cdot 1$ Total Room # 10 8 8 Detached 2 Car(s) Detached 2 Car(s) Detached 2 Car(s) Detached 2 Car(s) Garage (Style/Stalls) Basement (Yes/No) No No No No 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft. Pool/Spa Pool - Yes Pool - Yes Pool - Yes Pool - Yes Spa - Yes Spa - Yes Spa - Yes Lot Size 0.22 acres 0.28 acres 0.20 acres 0.23 acres Other

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

- **Listing 1** Larger square footage. Same number of bedrooms and bathrooms. 2 less living areas. Similar age. Larger lot size. Has a pool and spa.
- **Listing 2** Slightly smaller square footage. 1 less bedroom. 1 less living area. Same number of bathrooms. Similar age. Similar lot size. Has a pool and spa.
- **Listing 3** Slightly larger square footage. Same number of bedrooms and bathrooms. 1 less living area. Similar age. Similar lot size. Has a pool. No spa.

<sup>\*</sup> Listing 3 is the most comparable listing 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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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	9107 Taidswood Drive	16407 Hexham Drive	9403 Taidswood Drive	8422 Burwood Park Drive
City, State	Spring, TEXAS	Spring, TX	Spring, TX	Spring, TX
Zip Code	77379	77379	77379	77379
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.30 1	0.22 1	0.51 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$380,000	\$440,000	\$459,000
List Price \$		\$375,000	\$440,000	\$459,000
Sale Price \$		\$380,000	\$440,000	\$445,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		05/03/2024	04/04/2024	03/27/2024
DOM · Cumulative DOM	•	81 · 81	35 · 35	41 · 41
Age (# of years)	47	47	46	44
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,537	2,560	2,497	3,023
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	5 · 3 · 1
Total Room #	10	8	9	10
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 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	Pool - Yes Spa - Yes	Pool - Yes	Pool - Yes Spa - Yes	Pool - Yes Spa - Yes
Lot Size	0.22 acres	0.23 acres	0.25 acres	0.41 acres
Other		\$5000 Closing Costs	\$5000 Closing Costs	
Net Adjustment		-\$2,700	-\$3,800	-\$23,400
Adjusted Price		\$377,300	\$436,200	\$421,600

<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** Slightly larger square footage. Same number of bedrooms and bathrooms. 2 less living areas. Same age. Similar lot size. Has a pool. No spa. Sold for higher than the list price due to the seller paying \$5000 towards the buyers closing costs.
- **Sold 2** Located on the same street as the subject property. Slightly smaller square footage. Same number of bedrooms and bathrooms. 1 less living area. Similar age. Similar lot size. Has a pool and spa. The seller paid \$5000 towards the buyers closing costs.
- **Sold 3** Larger square footage. 1 additional bedroom. 1 less living area. 1 additional full bath. Same number of half baths. Similar age. Larger lot size. Has a pool and spa.

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Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			An extensive search of the Houston MLS system was				
Listing Agent Name		completed.	npleted. There is no record for the subject property.				
Listing Agent Phone							
# 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	\$395,000	\$395,000		
Sales Price	\$390,000	\$390,000		
30 Day Price	\$385,000			
Comments Regarding Pricing Strategy				

The suggested value is for fair market. The seller should expect to pay up to 2% towards the buyers closing costs. "This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice."

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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**

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Front



Address Verification



Street



Garage

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# **Listing Photos**



8142 Vintage Creek Drive Spring, TX 77379



Front



16251 Rutley Circle Spring, TX 77379



Front



9507 Oxted Lane Spring, TX 77379



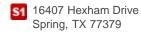
Front

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### **Sales Photos**





Front

9403 Taidswood Drive Spring, TX 77379



Front

8422 Burwood Park Drive Spring, TX 77379

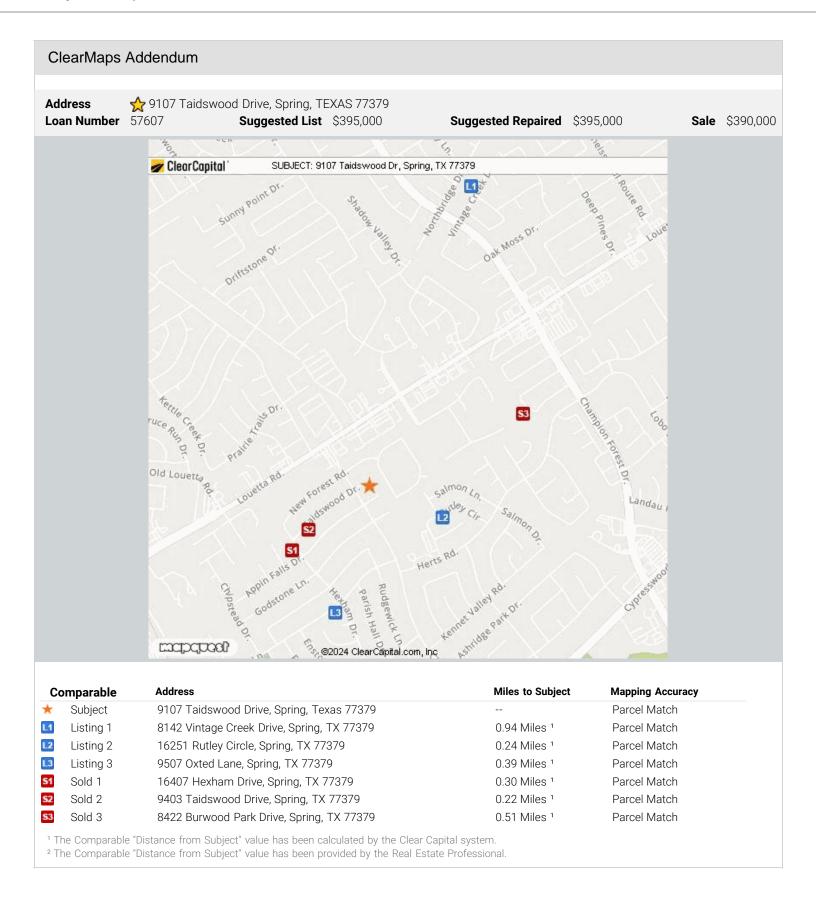


Front

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#### Addendum: Report Purpose

by ClearCapital

#### 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**

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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

**Broker Name** Jamelyn Quinn Company/Brokerage Village Realty

3003 Felton Springs Spring TX License No 457981 Address

77386

**License State** License Expiration 05/31/2025 TX

Email **Phone** 2812165012 jamie@jamiequinn.com

**Broker Distance to Subject** 12.52 miles **Date Signed** 06/22/2024

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 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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