# **DRIVE-BY BPO**

## 11202 RADFORD LANE

HOUSTON, TX 77099

**57867** Loan Number

**\$280,000**• As-Is Price

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	11202 Radford Lane, Houston, TX 77099 07/11/2024 57867 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9467850 07/13/2024 10237900000 Harris	Property ID	35661730
Tracking IDs					
Order Tracking ID	7.10_bpo	Tracking ID 1	7.10_bpo		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	N M CHANDRABOSE	Condition Comments
R. E. Taxes	\$2,740	Subject appears to be in average condition with no noted repairs
Assessed Value	\$239,000	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	Parkglen HOA 000-000-0000	
Association Fees	\$120 / Year (Pool,Other: Playground)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ata			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Parkglen is an established and well maintained community		
Sales Prices in this Neighborhood	Low: \$240,000 High: \$300,000	located near all services and major highways.		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<90			
3 1,1				

Client(s): Wedgewood Inc

Property ID: 35661730

Effective: 07/11/2024 Page: 1 of 14

**57867** Loan Number

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	11202 Radford Lane	10919 Montverde Ln	11427 Radford Ln	11022 Montverde Ln
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77099	77099	77099	77099
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.18 1	0.18 1	0.19 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,000	\$238,000	\$275,000
List Price \$		\$299,000	\$238,000	\$275,000
Original List Date		07/03/2024	06/18/2024	05/14/2024
DOM · Cumulative DOM		9 · 10	24 · 25	59 · 60
Age (# of years)	52	52	53	52
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,752	2,007	1,660	1,567
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	7	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	0.17 acres	0.16 acres	0.16 acres	0.17 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced

<sup>\*</sup> Listing 2 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.

HOUSTON, TX 77099

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### Current Listings - Cont.

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

- Listing 1 Beautifully remodeled home with new flooring, fully remodeled bathrooms, brand new cabinets, light fixtures, and BRANDNEW appliances. Conveniently located near HWY59 and Beltway 8, this charming one-story property offers 3 bedrooms, 2 bathrooms, and a 2-car garage. Good location and quick access to major highways, don't miss out on making this your own. Schedule a showing today!
- Listing 2 Welcome to your new abode at 11427 Radford Lane, conveniently located in the heart of Houston, Texas. Prime location near Southwest Freeway and Beltway 8 allows easy access across the city. This lovingly maintained single-family residence is a testament to both comfort and convenience, offering an unparalleled living experience with spacious rooms and high ceilings. Per Seller, NEW garbage DISPOSAL (Spring 2024), NEW DISHWASHER (Spring 2024), wood floor in dining room, no flooding. Retreat to one of the three generously-sized bedrooms, each offering plush carpeting, ample closet space, and abundant natural light. Don't miss the opportunity to make this stunning residence your new home. Schedule your private showing today!
- Listing 3 Completely remodeled and move in ready! This inviting home offers a blend of comfort and convenience with designer finishes throughout! Boasting three bedrooms and two full bathrooms, the residence is thoughtfully designed to provide a welcoming living experience. Upon entering, you'll be greeted by a spacious kitchen, seamlessly connected to the living space. The living room has a cozy fireplace with brick mantle. The home's design extends to the outdoors, with a large covered patio in the backyard providing an ideal space for relaxation or entertaining. Conveniently situated near 69 and Beltway 8, this residence offers easy access to major transportation routes, ensuring a seamless connection to surrounding amenities, shopping centers, and entertainment options.

Client(s): Wedgewood Inc Property ID: 35661730 Effective: 07/11/2024 Page: 3 of 14

HOUSTON, TX 77099

**57867** Loan Number

**\$280,000**• As-Is Price

by ClearCapital

Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	11202 Radford Lane	10858 Radford Ln	11715 Brighton Ln	11415 Brook Meadows Lr
City, State	Houston, TX	Houston, TX	Stafford, TX	Stafford, TX
Zip Code	77099	77099	77477	77477
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.20 1	0.40 1	0.26 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$250,000	\$289,990	\$289,900
List Price \$		\$250,000	\$289,990	\$289,900
Sale Price \$		\$250,000	\$288,990	\$289,900
Type of Financing		Fha	Conventional	Conventional
Date of Sale		01/25/2024	06/07/2024	02/13/2024
DOM · Cumulative DOM		48 · 48	50 · 50	40 · 40
Age (# of years)	52	53	53	54
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,752	1,761	1,759	1,749
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 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				
Lot Size	0.17 acres	0.21 acres	0.16 acres	0.16 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$250,000	\$288,990	\$289,900

<sup>\*</sup> Sold 3 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.

HOUSTON, TX 77099

**57867** Loan Number

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#### Recent Sales - Cont.

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

- **Sold 1** Welcome to this charming 3 bedroom, 2 bathroom home with a formal dining area, inviting foyer, and spacious living room seamlessly connected to the kitchen and breakfast room. Embrace the potential of the bonus room, perfect for a office or play area. This home offers an ideal canvas for those eager to infuse their personal touch. Enjoy the benefits of the active civic association. Updates list available upon request.
- Sold 2 MOVE IN READY!!! Prime location -- Conveniently located, with EASY access to Beltway 8, Grand Parkway, US 59, 610 Loop, and just minutes from everything Downtown Houston has to offer!! Zoned to highly acclaimed Fort Bend ISD! This 3 bedroom, 2 bath features fresh interior and exterior paint, GOURMET GRANITE kitchen with brand new stainless double ovens, gas cooktop, and dishwasher. Kitchen also features subway tile backsplash, TONS of cabinet space, and breakfast nook just right off kitchen. OPEN family room with HIGH ceilings, gas log fireplace, and RICH wood-like tile throughout entire home! PRIVATE primary retreat with WALK-IN closet! SPACIOUS secondary bedrooms, formal dining room and so much more! RELAXING backyard with COVERED patio -- Perfect for entertaining! Call and schedule your private showing!!
- Sold 3 Spacious, well-maintained home located in the desirable City of Meadows Place! 4 bed, 2 bath house with vaulted-ceiling family room, spacious bedrooms, and plenty of natural light throughout. The primary suite features a walk-in closet, recent ceiling fan, and shower with glass door. Three secondary bedrooms with walk-in closets, a full bathroom, and an indoor laundry room are just down the hall. The washer and dryer stay! The kitchen has been updated with new cabinets, countertops, appliances (fridge stays!), and recessed can lighting. There is plenty of space to relax, play, and entertain in the backyard. The 2-car garage features insulated garage doors and two walls of storage cabinets. Recent driveway and foundation repair with warranty! No HOA/MUD. Zoned to the recently rebuilt Meadows Elementary school in Fort Bend ISD! Meadows Place has its own Police, Fire, EMS, pool, tennis courts, nature center, beautiful lake, & a low tax rate!

Client(s): Wedgewood Inc

Property ID: 35661730

Effective: 07/11/2024

Page: 5 of 14

HOUSTON, TX 77099

**57867** Loan Number

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Current Listing Status Not Currently List		Listed	sted Listing History Comments				
Listing Agency/Firm			No subject nor sales history for the subject in the local MLS.				
Listing Agent Na	me						
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	\$280,000	\$280,000			
Sales Price	\$280,000	\$280,000			
30 Day Price	\$275,000				
Comments Regarding Pricing S	trategy				
I used the CMA I pulled to a	et 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.

Client(s): Wedgewood Inc

Property ID: 35661730

Effective: 07/11/2024

Page: 6 of 14

# **Subject Photos**



**Front** 



Address Verification



Street



Street

# **Listing Photos**





Front

11427 Radford Ln Houston, TX 77099



Front

11022 Montverde Ln Houston, TX 77099



Front

# **Sales Photos**





Front





Front



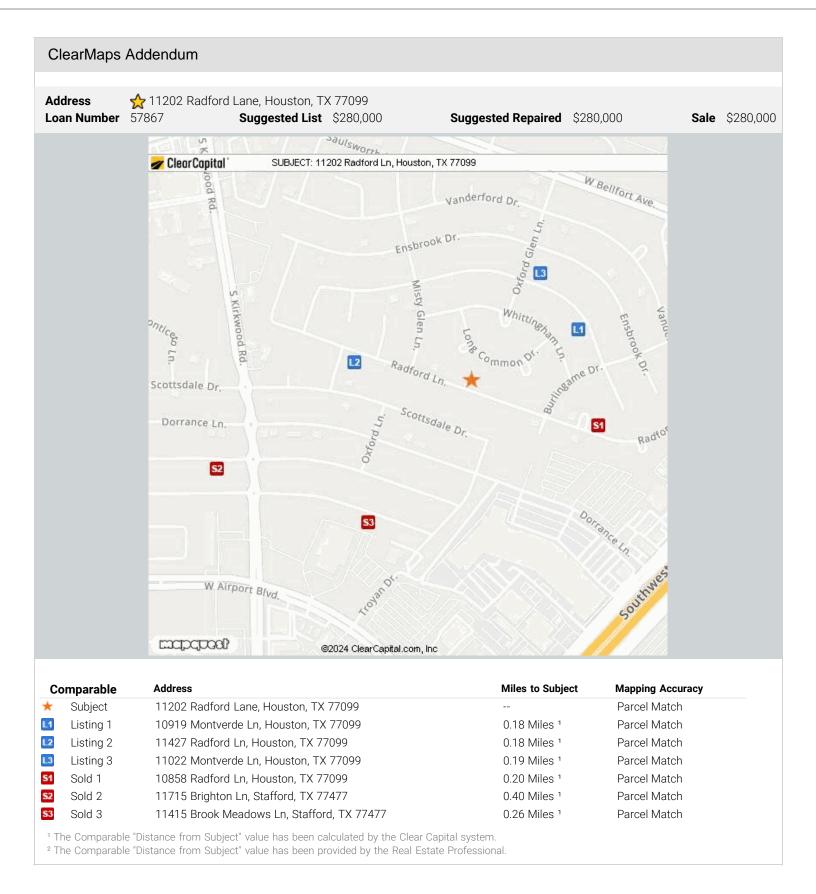


Front

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HOUSTON, TX 77099

**57867** Loan Number

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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.

Client(s): Wedgewood Inc

Property ID: 35661730

Page: 11 of 14

HOUSTON, TX 77099

**57867** Loan Number

**\$280,000**• As-Is Price

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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.

Client(s): Wedgewood Inc

Property ID: 35661730

Page: 12 of 14

HOUSTON, TX 77099

**57867** Loan Number

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# Report Instructions - cont.

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 35661730 Effective: 07/11/2024 Page: 13 of 14



HOUSTON, TX 77099

**57867** Loan Number

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by ClearCapital

#### **Broker Information**

Broker Name Niccole Hudson Company/Brokerage Ultimate Realty

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

77459

**License Expiration** 03/31/2026 **License State** TX

Phone 8328807750 Email realtornikki@me.com

**Broker Distance to Subject** 11.84 miles **Date Signed** 07/13/2024

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.

Client(s): Wedgewood Inc Property ID: 35661730 Effective: 07/11/2024 Page: 14 of 14