

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	4701 Waycross Drive, Houston, TEXAS 77035	Order ID	9481434	Property ID	35686330
Inspection Date	07/17/2024	Date of Report	07/19/2024		
Loan Number	57869	APN	LT 252 BLK 15 WILLOW BEND SEC 2		
Borrower Name	Catamount Properties 2018 LLC	County	Harris		

Tracking IDs					
Order Tracking ID	7.16_bpo	Tracking ID 1	7.16_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Betty Luehr	Condition Comments
R. E. Taxes	\$7,002	The subject appears to be in average condition with only minimal repairs needed (rain gutter repair) from exterior drive by viewing.
Assessed Value	\$347,542	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$500	
HOA	Willowbend 000-000-0000	
Association Fees	\$125 / Year (Pool)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Willowbend is located in an established stable market that is not currently experiencing nor has recently experienced any REO driven activity. There are little to no homes that are in a distressed condition. Seller concessions are offered on a case by case basis, maybe 25% of the time.
Sales Prices in this Neighborhood	Low: \$260,000 High: \$530,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4701 Waycross Drive	10610 Willowisp Dr	4413 Hazelton St	4811 Stillbrooke Dr
City, State	Houston, TEXAS	Houston, TX	Houston, TX	Houston, TX
Zip Code	77035	77035	77035	77035
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.35 ¹	0.33 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,000	\$399,900	\$422,000
List Price \$	--	\$399,000	\$399,900	\$422,000
Original List Date		06/05/2024	06/12/2024	05/01/2024
DOM · Cumulative DOM	-- · --	44 · 44	37 · 37	79 · 79
Age (# of years)	69	69	69	69
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	2,074	2,069	2,050	1,684
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	8	8	8	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	.21 acres	0.19 acres	0.19 acres	0.20 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced

* 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.

Current Listings - Cont.

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

- Listing 1** Welcome home! This stunning, turn key, property boasts comfort, convenience, and luxury at every turn. This elegant 3 bedroom, 2 bathroom abode comes complete with a 20 kW Kohler whole home generator for uninterrupted power supply. You won't have to worry about losing power like so many of us have in the last few weeks. In the heart of the home, the kitchen shines with top-of-the-line Bosch appliances, featuring a dishwasher, double oven, and microwave, perfect for culinary enthusiasts and hosting gatherings with ease. For those movie nights or immersive gaming experiences, retreat to the pre-wired den, ready to accommodate your home theater system, creating an entertainment hub for family and friends to enjoy. With attention to detail and premium amenities, this home offers a lifestyle of comfort, luxury, and convenience. Don't miss the opportunity to make it yours! Homes in this neighborhood don't last long.
- Listing 2** Beautiful new listing featuring 4 bedrooms, 2 bathrooms, 2 car attached garage and a screened in porch. Home has a fully transferable lifetime foundation warranty and has never flooded, no HOA, and low taxes! Located in a very desirable neighborhood, with easy access to nearby shopping centers, schools, parks, Medical Center, Galleria, NRG Stadium and Downtown. Don't let this gem get away from you, it is move in ready and waiting for you to come home!
- Listing 3** Find relaxed living in this beautiful 3 bedroom, two bath home with nice appeal curb, whitewashed brick, mature trees and sizeable, fence yard. The spacious kitchen has generous counters, drawers, and cabinets; adorned with sleek Quartz countertops, gleaming penny backsplash, stainless steel appliances, custom tile flooring, pantry cabinets and breakfast bar. Rich-stained, hardwood floors, adorn the living room and dining room. The open concept floor plan offers easy flow for indoor and outdoor entertaining. Double pane windows offer plenty of natural light. Other upgrades include Foundation 2021, HVAC 2016, PEX plumbing, under slam plumbing driveway. Located in Coveted Willow Bend, convenient to I-610, Texas Medical Center, the Galleria, NRG Stadium, and Downtown.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4701 Waycross Drive	4302 Creekbend Dr	4838 Knickerbocker St	4819 Knickerbocker Street
City, State	Houston, TEXAS	Houston, TX	Houston, TX	Houston, TX
Zip Code	77035	77035	77035	77035
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.46 ¹	0.32 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$305,000	\$379,000	\$447,000
List Price \$	--	\$305,000	\$379,000	\$447,000
Sale Price \$	--	\$385,000	\$391,000	\$410,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/01/2024	05/30/2024	06/24/2024
DOM · Cumulative DOM	-- · --	46 · 46	42 · 42	9 · 31
Age (# of years)	69	69	68	70
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	2,074	2,145	2,023	2,093
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.21 acres	0.22 acres	0.21 acres	.19 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced
Net Adjustment	--	+\$790	\$0	\$0
Adjusted Price	--	\$385,790	\$391,000	\$410,000

* Sold 2 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.

Recent Sales - Cont.

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

- Sold 1** SELLING AS IS. LOTS OF POTENTIAL, GREAT LOCATION! THIS PROPERTY PRESENTS AN OPPORTUNITY FOR INVESTORS AND THOSE SEEKING A RENOVATION PROJECT. THE HOME REQUIRES SOME TENDER LOVING CARE(TLC). AND IS A PERFECT FIT FOR A HANDYMAN SPECIAL. INVESTORS AND HANDYMAN SPECIAL!!! HOME NEEDS TLC!!!
- Sold 2** As you step onto the grounds of this enchanting home, you will immediately notice the vibrant tapestry of natural wildflowers that adorn the landscape and quaint front porch. The home boasts 3 generous sized bedrooms, 2 full bathrooms, ample kitchen, breakfast nook, open dining room and a sizable living room. The partial open-floor plan has great flow and allows for entertaining. The Kitchen is updated with Silestone countertops, decorative backsplash, porcelain sink with a wealth of cabinets and drawers. The primary bathroom displays clean lines and minimalist aesthetics with walk-in shower, dressing area, vanity, and walk-in closet. Picture windows across the front and back of the home give an abundance of natural light. Key features: in-home laundry, insulated windows, PEX hot water lines, hall closets, wood floors throughout. Conveniently located to I-610 Loop, minutes away from Willow Waterhole, The Galleria, Texas Medical Center, and NRG Stadium. No previous flooding per Seller.
- Sold 3** Welcome to this charming 3-bedroom, 2-bathroom one story ranch style home in a highly sought-after neighborhood. This updated home features a spacious living area with hardwood floors, a remodeled kitchen with stainless steel appliances, and a landscaped backyard perfect for entertaining. No back neighbors and extra green space beyond the backyard. Enjoy the convenience of being just minutes away from local shops, restaurants, and parks. Don't miss out on this fantastic opportunity to own a piece of this vibrant community. Schedule your showing today!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Listed on 3/29/2024 \$400k, reduced to \$380k on 4/29/2024, then \$350k on 6/2/2024, and sold for \$320k on 7/10/2024.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	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	\$399,500	\$400,000
Sales Price	\$399,500	\$400,000
30 Day Price	\$395,000	--
Comments Regarding Pricing Strategy		
I used the comparative market analysis that I pulled to get the values in this neighborhood. I leaned more towards the sold comps when valuing as they give the truest current market value. All necessary differences between comparables have been taken into consideration when valuing.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 10610 Willowisp Dr
Houston, TX 77035



Front

L2 4413 Hazelton St
Houston, TX 77035



Front

L3 4811 Stillbrooke Dr
Houston, TX 77035



Front

Sales Photos

S1 4302 Creekbend Dr
Houston, TX 77035



Front

S2 4838 Knickerbocker St
Houston, TX 77035



Front

S3 4819 Knickerbocker Street
Houston, TX 77035



Front

ClearMaps Addendum

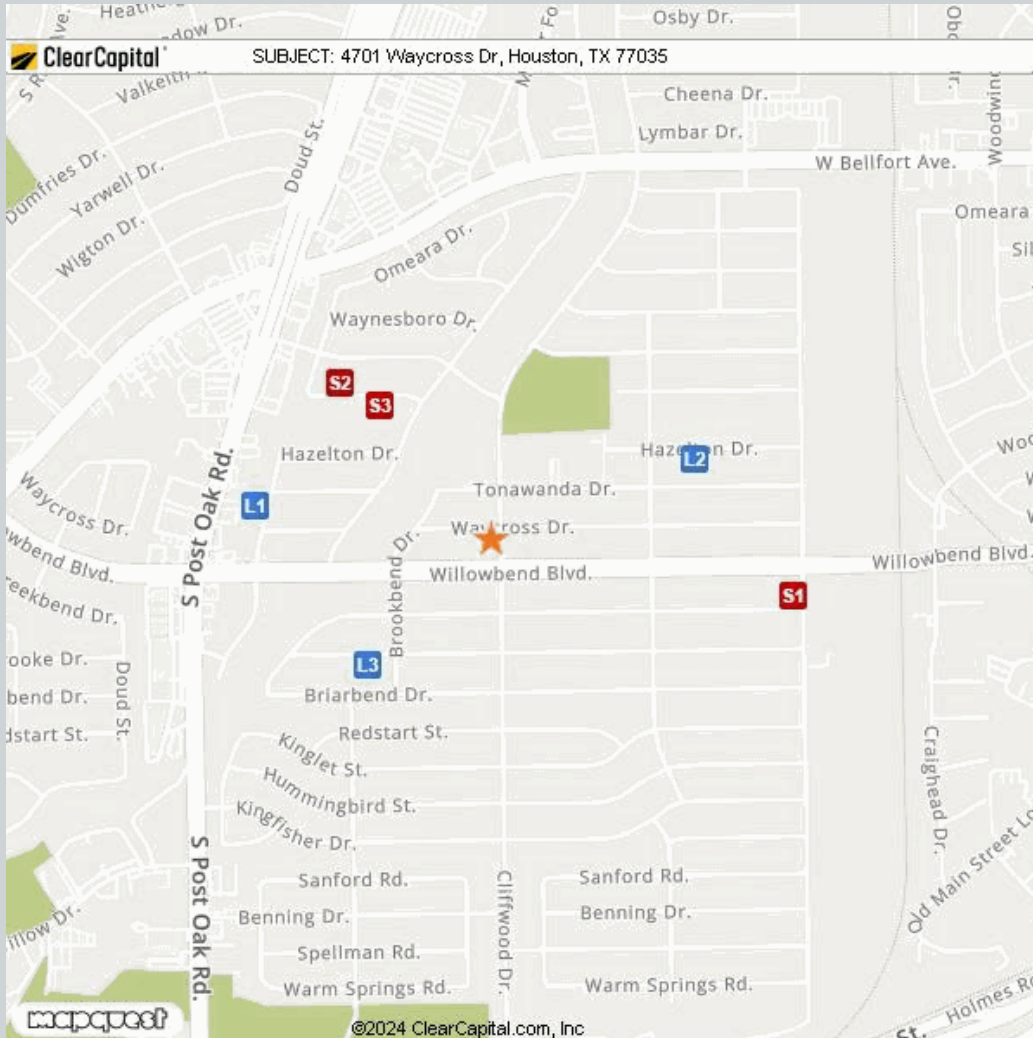
Address ★ 4701 Waycross Drive, Houston, TEXAS 77035

Loan Number 57869

Suggested List \$399,500

Suggested Repaired \$400,000

Sale \$399,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4701 Waycross Drive, Houston, Texas 77035	--	Parcel Match
L1 Listing 1	10610 Willowisp Dr, Houston, TX 77035	0.35 Miles ¹	Parcel Match
L2 Listing 2	4413 Hazelton St, Houston, TX 77035	0.33 Miles ¹	Parcel Match
L3 Listing 3	4811 Stillbrooke Dr, Houston, TX 77035	0.26 Miles ¹	Parcel Match
S1 Sold 1	4302 Creekbend Dr, Houston, TX 77035	0.46 Miles ¹	Parcel Match
S2 Sold 2	4838 Knickerbocker St, Houston, TX 77035	0.32 Miles ¹	Parcel Match
S3 Sold 3	4819 Knickerbocker Street, Houston, TX 77035	0.26 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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.

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.

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.

Broker Information

Broker Name	Nicole 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	13.44 miles	Date Signed	07/19/2024

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.