

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	4601 Creekbend Dr, Houston, TX 77035	Order ID	9568539	Property ID	35868262
Inspection Date	08/23/2024	Date of Report	08/28/2024		
Loan Number	58245	APN	083-034-000-0595		
Borrower Name	WH1 LLC	County	Harris		

Tracking IDs					
Order Tracking ID	8.22_BPO	Tracking ID 1	8.22_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Ltd Nephron	Condition Comments The subject appears to be in average condition with no noted repairs from exterior drive by viewing.
R. E. Taxes	\$7,976	
Assessed Value	\$395,865	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Property is secured by LockBox)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
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 Willow Bend 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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$450,000 High: \$600,000	
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	4601 Creekbend Dr	4329 Kingfisher Dr	4839 Mcdermed Dr	4326 Hazelton St
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77035	77035	77035	77035
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.36 ¹	0.49 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$549,000	\$589,000	\$499,000
List Price \$	--	\$524,000	\$589,000	\$499,000
Original List Date		07/01/2024	08/22/2024	07/01/2024
DOM · Cumulative DOM	-- · --	55 · 58	3 · 6	55 · 58
Age (# of years)	69	63	68	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	2,634	2,827	2,313	2,534
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	4 · 2
Total Room #	8	9	8	8
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 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	0.22 acres	0.18 acres	0.19 acres	0.19 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced

* Listing 2 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** Motivated seller. Don't miss this unique mid century updated home with 2 living areas! This open concept & remodel was completed 3 years ago. Includes...HVAC, windows, insulation, foundation, plumbing, kitchens, bathrooms, hardwood floors, electrical & more. In addition, an independent in-law suite, college student apartment, guest quarters or additional living. A private entrance into the suite includes a complete living area, bathroom, full operational kitchen, washer, dryer & refrigerator. All the appliances throughout both homes are high end quality and staying with the home. The natural lighting flows in this home allowing opportunity for entertaining or enjoying a quiet night by the fireplace. The location is excellent for getting on 610 or shopping in Meyerland & HEB. Close proximity to med center, galleria or downtown. Willow Water Hole is a natures paradise, close by to be enjoyed as well. Attachment with updates. All work permitted.
- Listing 2** Your ultimate Entertainer's Dream Home awaits! Spacious, stylish, and perfect for hosting unforgettable gatherings! The vast kitchen has generous counters, drawers, and cabinets, 6-ft island, and is adorned with sleek Quartz counters, gleaming tile backsplash, stainless-steel appliances, and pantry closet. Rich engineered wood floors grace the living and dining rooms, family room, and bedrooms. Enjoy your primary suite featuring two expansive closets and a beautifully appointed en-suite bathroom, offering the ultimate in comfort and convenience. The open concept floor plan offers easy flow for indoor and outdoor entertaining and plenty of natural light. The grounds flaunt fresh landscaping, patios, and a sizeable, fenced yard. Other upgrades: interior laundry, water heater (2024), PEX plumbing (2024), energy efficient windows, electric panel, foundation (2024). No previous flooding per Seller. Conveniently located to I-610, Texas Medical Center, The Galleria, and NRG Stadium.
- Listing 3** Recently renovated gem in sought-after Willow Meadows area! This home boasts a refreshed kitchen with top-notch appliances, expansive living areas, a primary suite with a modern bath, three secondary bedrooms, and a full hall bath. Enjoy Silestone countertops, soft-close cabinets, and flooring throughout. Entertain effortlessly in the spacious living areas. Bonus: lifetime transferrable foundation warranty, recent windows, and roof. Ample storage, a spacious yard with no rear neighbors, complete with a charming pergola. Prime location near the medical center, parks, and shops. According to the seller, the home has never flooded and is not in the 100 or 500-year floodplain.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4601 Creekbend Dr	10702 Brookbend Dr	4330 Waycross Dr	4514 Nenana Dr
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77035	77035	77035	77035
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.28 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$459,000	\$525,000	\$595,000
List Price \$	--	\$459,000	\$525,000	\$595,000
Sale Price \$	--	\$459,000	\$530,000	\$585,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/02/2024	04/29/2024	07/10/2024
DOM · Cumulative DOM	-- · --	61 · 61	40 · 40	18 · 49
Age (# of years)	69	69	69	68
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	2,634	2,226	2,228	2,622
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 3	3 · 3
Total Room #	8	8	8	8
Garage (Style/Stalls)	Carport 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	--	--	Pool - Yes	--
Lot Size	0.22 acres	0.26 acres	0.19 acres	0.23 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced
Net Adjustment	--	+\$4,080	-\$7,440	-\$1,380
Adjusted Price	--	\$463,080	\$522,560	\$583,620

* 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.

Recent Sales - Cont.

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

- Sold 1** Stunning Willowbend Beauty. Thoughtfully remodeled GEM w/stylish elegance to satisfy everything on your wish list! Spacious home w/great floorplan. Tons of updates inside & out! Roof-2019. Furnace-2019. Tankless Hot Water Heater-2018. Double-paned windows. PEX Plumbing! Updated Electrical & 30AMP plug (for RV). Crown molding & graceful arches. Recessed lights & ceiling fans. Wet bar w/glass front cabinets, mini-cooler & wine rack. Large Gourmet kitchen w/SS appliances, 5-burner gas cooktop. Wifi Oven + Microwave/Convection oven. Tons of Upper & Lower Cabinets. Pantry. Quartz countertops & white subway tile backsplash. Undercabinet lights. Awesome study w/built-in's concealed by French doors. Primary suite w/BIG Walk-in closet. Large bathrm w/Dual sinks, Frameless Glass Shower & ClawFoot Soaking tub! Guest Bathrm w/Dual sinks. Indoor laundry rm. French Doors to Huge Backdeck. Wood Privacy fence. No back neighbors. Storage shed. Play Structure. Gutters. One block to Park, Pool & Schools.
- Sold 2** This stunning home in Willow Bend boasts well-maintained and beautiful updates inside and out. The attached garage quarters have been fully updated and now include a full bathroom (garage quarters included in the square footage of the home). The current owners have made thoughtful updates throughout the property, including the primary bath, secondary bedrooms, garage studio, among additional functional updates. Gorgeous, recently refinished hardwood floors can be found in all living areas and bedrooms. In addition to the large pool and spa, there is also flagstone decking, green space, and a yard spacious enough to accommodate a sizeable patio and play equipment. The property is deed restricted and there is a voluntary Civic Club. It is conveniently located within walking distance to Red Elementary (check eligibility). Experience the overall elegance and style of this home, which is sure to sell quickly!
- Sold 3** Sprawling one-story Ranch style gem in desirable Willow Meadows neighborhood is the perfect blend of comfort, style & location. This 3-4 bdrm, 3 full bath home features a show stopping front yard w/ mature landscaping(Moss Landscaping), 2-car garage, whole house generator(2020), mosquito misting system & auto driveway gate. Inside, the updated Kitchen w/ SS appliances opens to sizable family room w/ recessed lighting & gas fireplace. The well-appointed Formals offer elegance and defined spaces. The Primary suite boasts a private patio deck, providing an accessible serene retreat. An approx. 300 sq/ft bonus room with a/c unit is not included in the total advertised square footage. Close to the Medical Center, top-rated schools, Willow park, and Willow Pool. Never flooded & outside of flood area. Roof(2013). HVAC(2021). Run, don't walk to see this lovingly cared for home by the owners who have occupied this residence for the past 17 years!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Listing history is provided.				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/18/2024	\$415,000	08/16/2024	\$377,000	Sold	08/20/2024	\$330,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$520,000	\$520,000
Sales Price	\$518,000	\$518,000
30 Day Price	\$510,000	--
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



Street



Street

Listing Photos

L1 4329 Kingfisher Dr
Houston, TX 77035



Front

L2 4839 Mcdermed Dr
Houston, TX 77035



Front

L3 4326 Hazelton St
Houston, TX 77035



Front

Sales Photos

S1 10702 Brookbend Dr
Houston, TX 77035



Front

S2 4330 Waycross Dr
Houston, TX 77035



Front

S3 4514 Nenana Dr
Houston, TX 77035



Front

ClearMaps Addendum

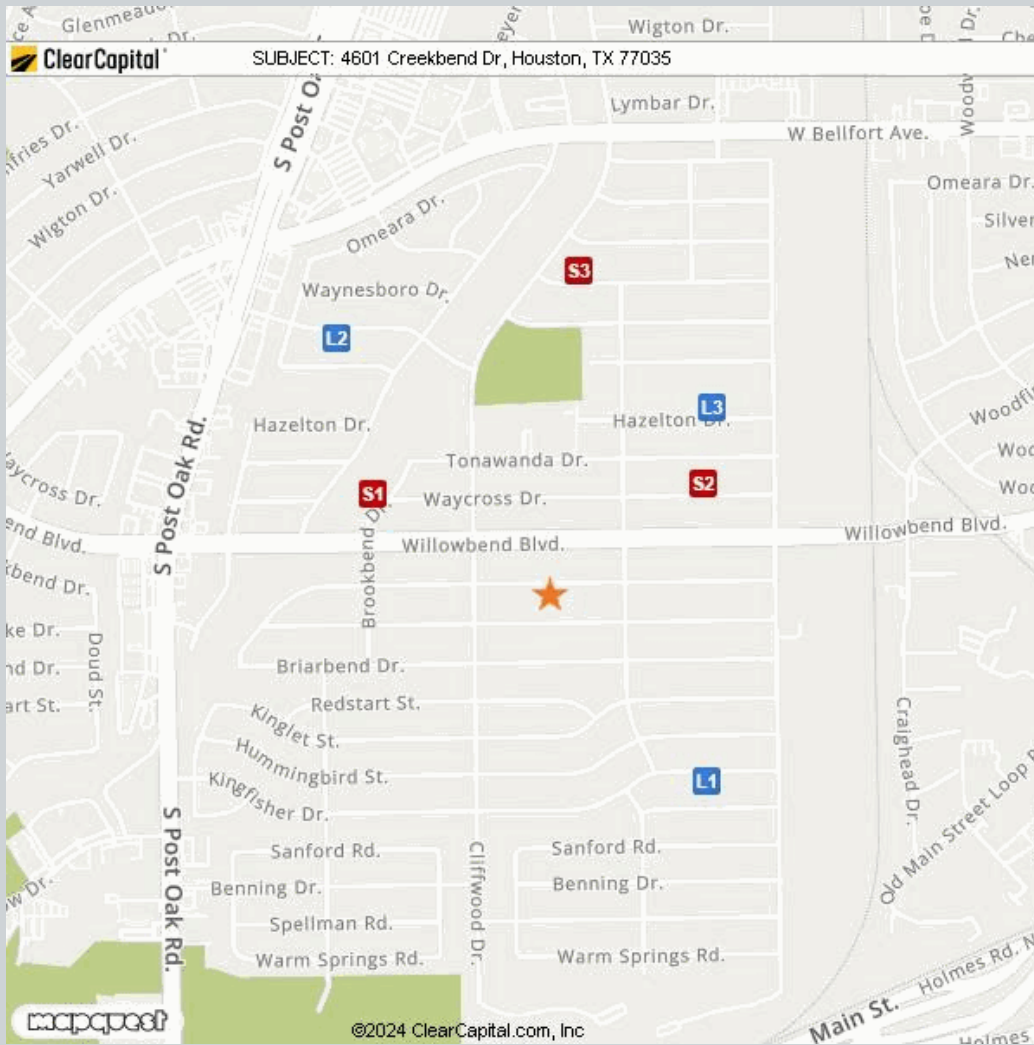
Address ★ 4601 Creekbend Dr, Houston, TX 77035

Loan Number 58245

Suggested List \$520,000

Suggested Repaired \$520,000

Sale \$518,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4601 Creekbend Dr, Houston, TX 77035	--	Parcel Match
L1 Listing 1	4329 Kingfisher Dr, Houston, TX 77035	0.36 Miles ¹	Parcel Match
L2 Listing 2	4839 Mcdermed Dr, Houston, TX 77035	0.49 Miles ¹	Parcel Match
L3 Listing 3	4326 Hazelton St, Houston, TX 77035	0.37 Miles ¹	Parcel Match
S1 Sold 1	10702 Brookbend Dr, Houston, TX 77035	0.30 Miles ¹	Parcel Match
S2 Sold 2	4330 Waycross Dr, Houston, TX 77035	0.28 Miles ¹	Parcel Match
S3 Sold 3	4514 Nenana Dr, Houston, TX 77035	0.48 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiproducer@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	13.37 miles	Date Signed	08/25/2024

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.