

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.

<b>Address</b>	6234 Wigton Drive, Houston, TEXAS 77096	<b>Order ID</b>	9594542	<b>Property ID</b>	35909125
<b>Inspection Date</b>	09/05/2024	<b>Date of Report</b>	09/07/2024		
<b>Loan Number</b>	58319	<b>APN</b>	0963780000017		
<b>Borrower Name</b>	WH1 LLC	<b>County</b>	Harris		

Tracking IDs					
<b>Order Tracking ID</b>	9.4_BPO	<b>Tracking ID 1</b>	9.4_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	JACK DEVOY OWEN	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$7,328	The subject appears to be in average condition with no noted repairs from exterior drive by viewing.	
<b>Assessed Value</b>	\$416,396		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	Maplewood South HOA 832-375-4556		
<b>Association Fees</b>	\$454 / Year (Landscaping,Greenbelt)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Maplewood 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.	
<b>Sales Prices in this Neighborhood</b>	Low: \$333775 High: \$561875		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	6234 Wigton Drive	6130 Yarwell Dr	9823 Braewick Dr	6223 Paisley St
<b>City, State</b>	Houston, TEXAS	Houston, TX	Houston, TX	Houston, TX
<b>Zip Code</b>	77096	77096	77096	77096
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.14 <sup>1</sup>	0.38 <sup>1</sup>	0.31 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$484,900	\$499,000	\$549,500
<b>List Price \$</b>	--	\$484,900	\$499,000	\$524,500
<b>Original List Date</b>		08/31/2024	08/28/2024	07/25/2024
<b>DOM · Cumulative DOM</b>	-- · --	5 · 7	8 · 10	42 · 44
<b>Age (# of years)</b>	59	59	59	57
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,307	2,450	2,245	2,263
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 2 · 1	3 · 2 · 1	3 · 2
<b>Total Room #</b>	8	8	8	8
<b>Garage (Style/Stalls)</b>	Detached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.21 acres	.20 acres	0.21 acres	0.20 acres
<b>Other</b>	Partially fenced	Partially fenced	Partially fenced	Partially fenced

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** NEVER FLOODED AS PER SELLER. Beautiful recent custom renovation. Fabulous open floor plan w/crown molding, hand scraped wood plank & porcelain tile floors, beautiful stacked stone fireplace, double French doors to covered patio, low e double pane windows, recessed lighting. Gorgeous kitchen custom 40" cabs w/soft close doors, high end granite, SS appliances, glass tile backsplash. Beautiful baths w/ double sinks, granite, huge shower w/frameless glass door & dual shower head and Under-slab plumbing replaced. Easy access to Med Center, Galleria and downtown. Zoned to A rated Elrod elementary with Emerging Medical Scholars program

**Listing 2** Welcome to this charming, updated home on a spacious corner lot right in the heart of Maplewood South. You'll love the beautiful hardwood floors throughout the living areas. The gallery kitchen, complete with a cozy eat-in area, features elegant marble countertops, updated cabinets, and stainless steel appliances. The formal dining and living rooms are open and inviting, perfect for easy entertaining. The primary bedroom is a true retreat, with his-and-her closets and a luxurious en-suite bathroom that includes double sinks, marble countertops, and a large glass-enclosed walk-in shower. There's also a handy mudroom with built-in shelves and lockers. The home is equipped with energy-efficient Low-E Argon windows and sits on an oversized corner lot with mature trees and lush landscaping, complete with a sprinkler system. Never flooded, per seller.

**Listing 3** Beautifully reimagined 3 bed, 2 bath in fantastic location. New floorplan boasts open plan living with separate office/study. All new HVAC system, electrical, tankless hot water heater, flooring, paint, door hardware, plumbing and lighting fixtures. Spacious kitchen with new cabinetry, quartz countertops and stainless steel appliances. Bathrooms have new cabinetry, quartz countertops, toilets and dual sink vanities. Primary bath has oversized walk in shower with frameless glass. New front door, exterior paint, shutters and coach lights at entrance. Blocks from Brays Bayou Hike and Bike Trail. Easy access to Medical Center, NRG Stadium, Highway 69 and 610.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	6234 Wigton Drive	6234 Cheena Dr	6231 Paisley Street	6215 Yarwell Drive
<b>City, State</b>	Houston, TEXAS	Houston, TX	Houston, TX	Houston, TX
<b>Zip Code</b>	77096	77096	77096	77096
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.06 <sup>1</sup>	0.31 <sup>1</sup>	0.06 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$499,000	\$510,000	\$498,800
<b>List Price \$</b>	--	\$499,000	\$510,000	\$498,800
<b>Sale Price \$</b>	--	\$485,000	\$495,000	\$498,800
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	08/20/2024	08/12/2024	04/29/2024
<b>DOM · Cumulative DOM</b>	-- · --	21 · 21	48 · 89	31 · 67
<b>Age (# of years)</b>	59	60	58	60
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,307	2,385	2,135	2,494
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 3	3 · 2	4 · 2 · 1
<b>Total Room #</b>	8	8	8	8
<b>Garage (Style/Stalls)</b>	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.21 acres	0.19 acres	.20 acres	.20 acres
<b>Other</b>	Partially fenced	Partially fenced	Partially fenced	Partially fenced
<b>Net Adjustment</b>	--	\$0	+\$1,720	-\$1,870
<b>Adjusted Price</b>	--	\$485,000	\$496,720	\$496,930

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Charming completely renovated 4 bedroom, 3 full baths in Maplewood South. The open floor plan features spacious dining room, den and kitchen with office/study. Renovated kitchen with granite, gas stove, custom cabinets. Wood laminate flooring in living areas. Den with high ceiling and wood-burning fireplace. EE windows, HVAC (2015), roof (2016), tankless water heater, pex plumbing, electric panel (2017), French drains (all per seller). Community features pools, park and sports fields, 24hr constable patrol. Walk to nearby parochial schools. Short commute to Texas Medical Center, Galleria and downtown. Not in 100 yr flood plain and never flooded.
- Sold 2** Welcome home to Maplewood South! This beautiful 3 bedroom, 2 bath home features: formal dining room, office space, open kitchen and living room, with a mudroom located off of the kitchen. Recent upgrades include: kitchen with island, custom built cabinets, farm house sink, quartz countertops, subway tile, double oven & gas cooktop. Kitchen opens to living room with wood burning fireplace and vaulted ceiling. Recessed lighting throughout. Bedrooms are located down the hallway with fully remodeled Primary and guest bathrooms. New flooring and fresh paint throughout the home. PEX piping above ground and updated electrical. Fenced yard. Walking distance to Elrod Elementary and easy access to 610 and 59, shops and local restaurants.
- Sold 3** Beautiful home nestled in the desirable Maplewood South community awaits you! House has NEVER flooded. In 2012, updates were made to open the floorplan to create a spacious place for gathering and entertaining with family and friends. Other highlights to mention were updates to all three bathrooms and the kitchen, new stainless steel appliances, the addition of a wet bar, a gas line on the back patio for outdoor cooking, and a 27KW Generac generator. In 2024, additional updates include the replacement of the roof, new Hardi-Plank siding and paint on the house and garage, new energy efficient windows, and new PEX plumbing. This amazing house has only had one owner and is now ready for the perfect person to call it home. It is waiting for YOU!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No sales nor listing history for the subject in the local MLS in the last 12 months.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$490,000	\$490,000
<b>Sales Price</b>	\$490,000	\$490,000
<b>30 Day Price</b>	\$485,000	--
<b>Comments Regarding Pricing Strategy</b>		
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

<b>Reviewer's Notes</b>	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** 6130 Yarwell Dr  
Houston, TX 77096



Front

**L2** 9823 Braewick Dr  
Houston, TX 77096



Front

**L3** 6223 Paisley St  
Houston, TX 77096



Front



## Sales Photos

**S1** 6234 Cheena Dr  
Houston, TX 77096



Front

**S2** 6231 Paisley Street  
Houston, TX 77096



Front

**S3** 6215 Yarwell Drive  
Houston, TX 77096



Front

### ClearMaps Addendum

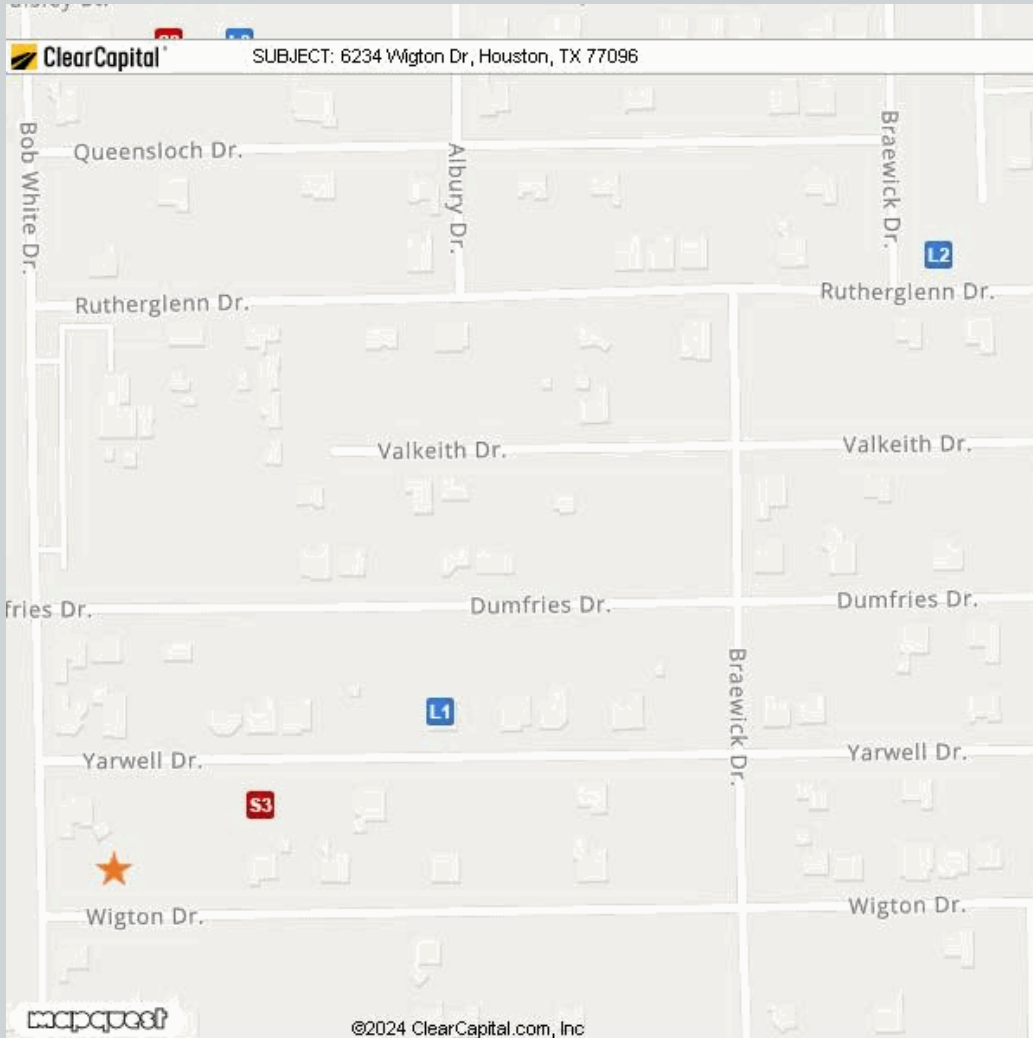
**Address** ★ 6234 Wigton Drive, Houston, TEXAS 77096

**Loan Number** 58319

**Suggested List** \$490,000

**Suggested Repaired** \$490,000

**Sale** \$490,000



#### Comparable

#### Address

#### Miles to Subject

#### Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6234 Wigton Drive, Houston, Texas 77096	--	Parcel Match
L1 Listing 1	6130 Yarwell Dr, Houston, TX 77096	0.14 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	9823 Braewick Dr, Houston, TX 77096	0.38 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	6223 Paisley St, Houston, TX 77096	0.31 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	6234 Cheena Dr, Houston, TX 77096	0.06 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	6231 Paisley Street, Houston, TX 77096	0.31 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	6215 Yarwell Drive, Houston, TX 77096	0.06 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> 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](mailto: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

<b>Broker Name</b>	Nicole Hudson	<b>Company/Brokerage</b>	Ultimate Realty
<b>License No</b>	526170	<b>Address</b>	2319 Cezanne Cir Missouri City TX 77459
<b>License Expiration</b>	03/31/2026	<b>License State</b>	TX
<b>Phone</b>	8328807750	<b>Email</b>	realtornikki@me.com
<b>Broker Distance to Subject</b>	13.00 miles	<b>Date Signed</b>	09/05/2024

*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.**