

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>	2400 Coral Ridge Circle, Austin, TEXAS 78747	<b>Order ID</b>	9621333	<b>Property ID</b>	35951844
<b>Inspection Date</b>	09/17/2024	<b>Date of Report</b>	09/18/2024		
<b>Loan Number</b>	58334	<b>APN</b>	350692		
<b>Borrower Name</b>	WH1 LLC	<b>County</b>	Travis		

Tracking IDs					
<b>Order Tracking ID</b>	9.16_BPO	<b>Tracking ID 1</b>	9.16_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	DONALD F JORDAN	<b>Condition Comments</b> The subject property is a 1 story home that appears to be in good exterior condition and has been maintained. No repairs are needed.
<b>R. E. Taxes</b>	\$1,860	
<b>Assessed Value</b>	\$459,781	
<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>	Onion Creek HOA	
<b>Association Fees</b>	\$174 / Quarter (Landscaping)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Private	

Neighborhood & Market Data		
<b>Location Type</b>	Urban	<b>Neighborhood Comments</b> Neighborhood marketing trends are stable and there is a balance of supply and demand for the area. There is very minimal REO Activity in immediate. Seller concessions on average are at an acceptable range. Surrounding properties are maintained throughout and lawns are satisfactory.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$343200 High: \$637000	
<b>Market for this type of property</b>	Decreased 2 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	2400 Coral Ridge Circle	4613 Pinehurst Dr S Apt B	2409 Royal Lytham Dr	2400 Braemar Cv
<b>City, State</b>	Austin, TEXAS	Austin, TX	Austin, TX	Austin, TX
<b>Zip Code</b>	78747	78747	78747	78747
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.35 <sup>1</sup>	0.61 <sup>1</sup>	0.70 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$475,000	\$599,000	\$549,000
<b>List Price \$</b>	--	\$475,000	\$525,000	\$545,000
<b>Original List Date</b>		08/15/2024	09/01/2023	06/07/2024
<b>DOM · Cumulative DOM</b>	-- · --	32 · 34	381 · 383	101 · 103
<b>Age (# of years)</b>	50	47	43	42
<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 Single story	2 Stories two stories	1 Story single story	1 Story single story
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,914	1,804	2,250	1,995
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 2	4 · 2	3 · 2
<b>Total Room #</b>	7	6	8	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 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>	0.30 acres	0.05 acres	0.23 acres	0.22 acres
<b>Other</b>	--	--	--	--

\* 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** Meticulously Maintained Gem Boasting An Unparalleled Location. Step Onto Your Back Patio And Soak In The Breathtaking Panoramic Views Of The Lush Fairways Stretching As Far As The Eye Can See. Imagine Savoring Your Morning Coffee Or Unwinding With A Glass Of Wine As You Watch Golfers Tee Off Against The Backdrop Of The Serene Landscape. Convenience Meets Luxury With This Condo's Proximity To The Esteemed Onion Creek Country Club, Just A Stone's Throw Away, Right Across The Meticulously Manicured Greens. Enjoy Exclusive Access To The Club's Top-notch Amenities, Including A State-of-the-art Gym To Keep You Active And Energized, A Refreshing Pool To Lounge By On Sunny Days, And The Inviting Legends Bar And Grill Where You Can Indulge In Delicious Fare And Lively Conversations With Neighbors And Friends. After A Day Of Golfing Or Socializing, Retreat To Your Private Sanctuary, Where Comfort And Style Await. This Home Offers A Classic, Yet Modern Ambiance That Perfectly Complements The Natural Beauty Of Your Surroundings And Boasts A Very Strong And Unique Metal Tile Roof. With A Private 2-car Garage, You'll Have Ample Space For Your Vehicles And Storage Needs.
- Listing 2** Charming Ranch-style Home Nestled In The Desirable Onion Creek Neighborhood. Built In 1981, This Timeless Home Features Original Woodwork, New Paint Throughout And A Tranquil Backyard, Perfect For Outdoor Gatherings And Relaxation. Plus, With Its Convenient Location Near The Onion Creek Club, You'll Have Access To Leisure And Recreational Amenities Just Moments Away.
- Listing 3** Nicely Renovated 3 Bedroom 2 Bath Home With An Office Area And Detached Air Conditioned Garage. It Has A Modern Kitchen With A 9' Island, Gas Double Oven, And Open Layout To The Living Room. Both Bathrooms Have Double Vanities And The Master Bathroom Exhibits A Beautiful Walk-in Shower With Dual Shower Heads. The Large Backyard Deck Spans The Length Of The House And Is Completed By A 6' X 12' Shed To Meet All Of Your Storage Needs. You Can Be Safe In This Neighborhood With The 24 Hour Mobile Security.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2400 Coral Ridge Circle	10903 Preston Trails Dr	4908 Interlachen Ln	10406 Pinehurst Dr
City, State	Austin, TEXAS	Austin, TX	Austin, TX	Austin, TX
Zip Code	78747	78747	78747	78747
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 <sup>1</sup>	0.80 <sup>1</sup>	0.49 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$549,900	\$609,000	\$590,000
List Price \$	--	\$499,000	\$589,000	\$590,000
Sale Price \$	--	\$485,000	\$557,000	\$570,000
Type of Financing	--	Cash	Conventional	Va
Date of Sale	--	02/20/2024	03/08/2024	12/13/2023
DOM · Cumulative DOM	-- · --	143 · 143	98 · 98	55 · 55
Age (# of years)	50	50	28	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	1 Story Single story	1 Story single story	1 Story single story	1 Story single story
# Units	1	1	1	1
Living Sq. Feet	1,914	1,890	2,212	2,237
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 3
Total Room #	7	7	7	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	--	Pool - Yes Spa - Yes	--	--
Lot Size	0.30 acres	0.26 acres	0.19 acres	0.30 acres
Other	--	--	--	--
Net Adjustment	--	-\$31,600	-\$13,000	-\$19,900
Adjusted Price	--	\$453,400	\$544,000	\$550,100

\* 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** Sold 1 adjustments made for superior pool, inferior GLA and inferior lot sq ft. House Has Had Only One Owner-great Location Being Close To Onion Creek Club-very Nice Swimming Pool In Back Yard-big Trees In Front And Back-roof Is Only A Couple Of Years Old-house Will Need Updating-stainless Steel Double Ovens-master Shower Has Been Updated And Is A Walk-in Shower-walk To The Club And Enjoy The Amenities Offered.
- Sold 2** Sold 2 adjustments made for superior age, superior GLA and inferior lot sq ft. Just Minutes From Downtown Austin. This 1 Story Home Has Been Recently Updated Including Fresh Paint Providing A Move In Ready Opportunity. Tucked Away Near The Cul-de-sac, This Property Backs Up To The Golf Course Offering Panoramic Views. A Beautifully Manicured Landscape Greet You As You Approach. Inside Offers A 2, 212+/-sq.ft Open Plan With Dual Living And Dining, 3 Bedrooms And 2 Bathrooms. Bedroom 3 Is Large And Could Be Split In Two Offing A 4th Bedroom If Needed. See Through Fireplace Between The Main Living And Dining Areas. Spacious Kitchen With Island And Lots Of Counter Space For Prep And Entertaining. Tranquil Primary Suite On The Back Of The Home Boasting Dual Vanities, Soaking Tub, Walk In Shower Plus Two Walk In Closets. There's Lots Of Storage Available In The Oversized Laundry Room, Garage With Custom Cabinets As Well As A Large Attic. Relax Out Back On The Covered Patio And Deck Overlooking The Golf Course With Wildlife Visitors. It's All Here Waiting For You To Come Live The Club Life. The Onion Creek Community - An Eclectic Variety Of Homes Grace The 865 Acres From Condominiums, Townhomes, And Duplexes To Single-family Residences. More Than 1, 500 Families Call Onion Creek Home Where They Enjoy Golf, Tennis, Pool, Hike & Bike Trails As Well As Scheduled Community Events.
- Sold 3** Sold 3 adjustments made for superior GLA and superior bathrooms. Welcoming Front Entry. Once You Enter The Home You Will Be Blown Away By The Vintage Charm And Modern Updates. The Large Living Area Boasts A Carved Wood And Stone Fireplace As The Centerpiece, A Wet Bar And To The Right A Elegant Dining Room With Chandelier. This One-story Home Has 3 Large Bedrooms And 3 Full Bathrooms - The Primary And One Of The Secondary Bedrooms Have Ensuite Baths. The Kitchen Has Been Recently Updated With Quartz Countertops, New Backsplash And Appliances. Exiting The French Doors Off The Dining Area You Will Notice The Beautiful Yard And Sizable Covered Patio, Which Is Wired For Sound And Has A Retractable Remote Control Shade.hoa Dues Pay For A 24-hour Security Guard Around The Community. You Can Join The Country Club For An Additional Fee Giving Access To The Club, Golf Course, Swimming Pool, Tennis, And More. Convenient Access To I-35. A Few Miles From Southpark Meadows For Shopping, Restaurants, Entertainment & More.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				None			
<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

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$465,000	\$465,000
<b>Sales Price</b>	\$460,000	\$460,000
<b>30 Day Price</b>	\$450,000	--
<b>Comments Regarding Pricing Strategy</b>		
The sold comps were weighed more heavily in the evaluation to arrive at a price that the subject could be effectively marketed for in the current market against other similar listings. Final value based on sold comps overall as each of them supports the subject in a specific attribute.		

## 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.
-------------------------	--



## Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

## Subject Photos



Street



## Listing Photos

**L1** 4613 Pinehurst Dr S Apt B  
Austin, TX 78747



Front

**L2** 2409 Royal Lytham Dr  
Austin, TX 78747



Front

**L3** 2400 Braemar Cv  
Austin, TX 78747



Front

## Sales Photos

**S1** 10903 Preston Trails Dr  
Austin, TX 78747



Front

**S2** 4908 Interlachen Ln  
Austin, TX 78747



Front

**S3** 10406 Pinehurst Dr  
Austin, TX 78747



Front

## ClearMaps Addendum

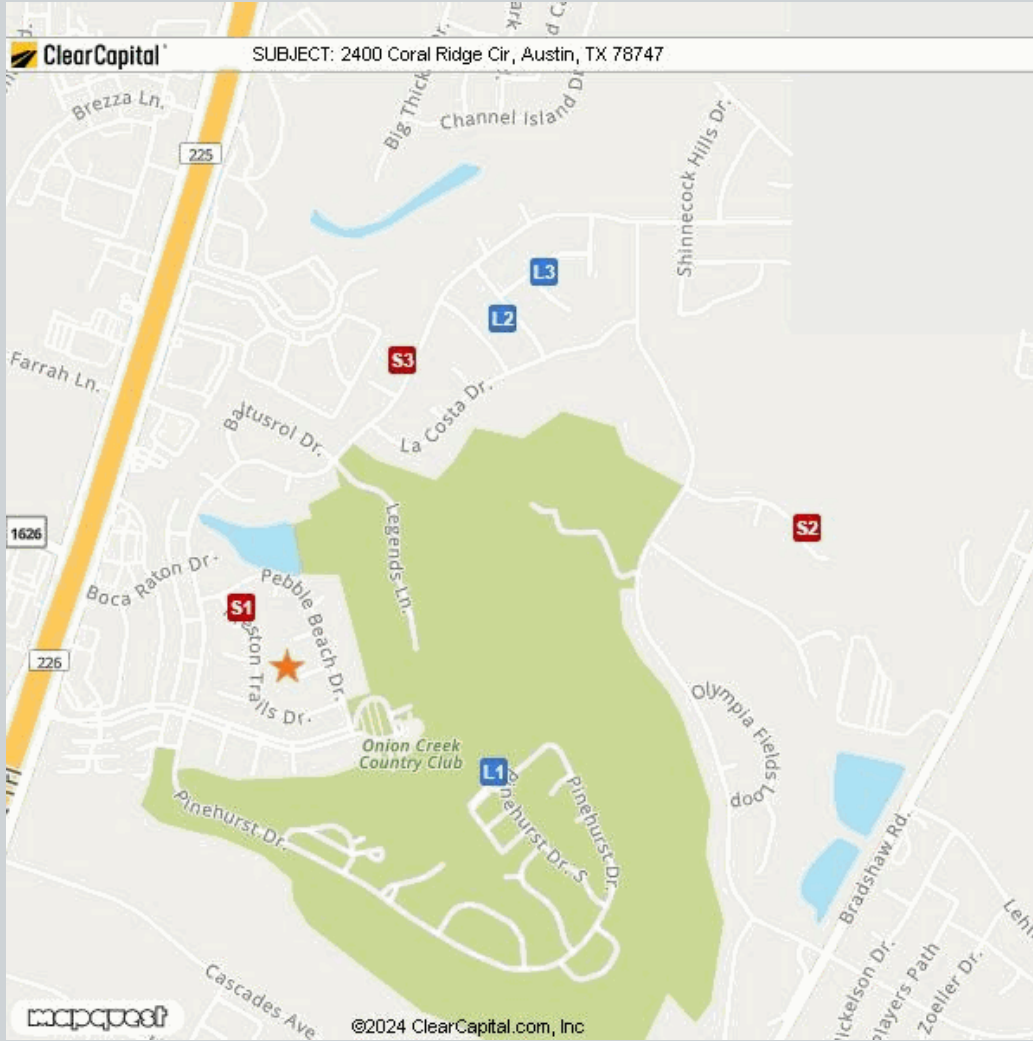
**Address** ★ 2400 Coral Ridge Circle, Austin, TEXAS 78747

**Loan Number** 58334

**Suggested List** \$465,000

**Suggested Repaired** \$465,000

**Sale** \$460,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2400 Coral Ridge Circle, Austin, Texas 78747	--	Parcel Match
L1 Listing 1	4613 Pinehurst Dr S Apt B, Austin, TX 78747	0.35 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2409 Royal Lytham Dr, Austin, TX 78747	0.61 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2400 Braemar Cv, Austin, TX 78747	0.70 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	10903 Preston Trails Dr, Austin, TX 78747	0.11 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4908 Interlachen Ln, Austin, TX 78747	0.80 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	10406 Pinehurst Dr, Austin, TX 78747	0.49 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 [uiprotider@clearcapital.com](mailto:uiprotider@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>	Francisco Lopez Reyes	<b>Company/Brokerage</b>	Exp Realty
<b>License No</b>	755467	<b>Address</b>	11101 county down dr Austin TX 78747
<b>License Expiration</b>	03/31/2025	<b>License State</b>	TX
<b>Phone</b>	3172895924	<b>Email</b>	plumatx@gmail.com
<b>Broker Distance to Subject</b>	0.80 miles	<b>Date Signed</b>	09/18/2024

*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.**