### 17019 HIGH CEDAR

HELOTES, TX 78023

**58421 \$270,000** Loan Number • As-Is Price

by ClearCapital

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price**, Marketing Time: **Typical**. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address Inspection Date Loan Number Borrower Name	17019 High Cedar, Helotes, TX 78023 10/02/2024 58421 WH1 LLC	Order ID Date of Report APN County	9658001 10/03/2024 045561030280 Bexar	Property ID	36018219
Tracking IDs					
Order Tracking ID	10.1_BPO	Tracking ID 1	10.1_BPO		
Tracking ID 2		Tracking ID 3			

#### **General Conditions**

Owner	Patrick Dunn	Condition Comments
R. E. Taxes	\$7,092	Home and landscaping seem to have been maintained well as
Assessed Value	\$330,460	noted from doing an exterior drive by inspection. Subject has
Zoning Classification	Residential	good functional utility and conforms well within the neighborhood. Subject is not clearly visible due to vehicles,
Property Type	SFR	landscape and Pod.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	San Antonio Ranch 210523120	
Association Fees	\$443 / Year (Pool,Tennis)	
Visible From Street	Visible	
Road Type	Public	

### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Slow	153 homes in the neighborhood. Neighborhood is part of a larger
Sales Prices in this Neighborhood	Low: \$250,000 High: \$825,000	community of similar neighborhoods with shared HOA amenities. Custom homes on lots. average size is 2305 and
Market for this type of property	Decreased 1 % in the past 6 months.	average age is 32
Normal Marketing Days	<90	

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### **Current Listings**

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	17019 High Cedar	11136 Quail Xing	11211 Hill Top Loop	11219 Blue Waters
City, State	Helotes, TX	Helotes, TX	Helotes, TX	Helotes, TX
Zip Code	78023	78023	78023	78023
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.19 <sup>1</sup>	0.63 <sup>1</sup>	0.34 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$355,000	\$410,000	\$465,000
List Price \$		\$355,000	\$399,999	\$449,000
Original List Date		06/28/2024	09/05/2024	08/21/2024
$DOM \cdot Cumulative DOM$	•	97 · 97	28 · 28	43 · 43
Age (# of years)	45	45	7	37
Condition	Average	Average	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; City Skyline	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories conv	1 Story ranch	1 Story ranch	2 Stories conv
# Units	1	1	1	1
Living Sq. Feet	1,940	1,565	2,023	2,209
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	3 · 2 · 1	4 · 2
Total Room #	7	6	6	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	0.17 acres	0.24 acres	0.14 acres	0.21 acres
Other	None	None	None	None

\* 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.

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### Current Listings - Cont.

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

- Listing 1 One Living Area, Separate Dining Room, Eat-In Kitchen, Breakfast Bar, Open Floor Plan, Cable TV Available, High Speed Internet, All Bedrooms Downstairs, Laundry in Garage, Ceiling Fans, Chandelier, Washer Connection, Dryer Connection, Stove/Range, Gas Water Heater, Garage Door Opener, Private Garbage Service
- Listing 2 ne Living Area, Separate Dining Room, Eat-In Kitchen, Island Kitchen, Breakfast Bar, Study/Office, 1st Floor Lvl/No Steps, High Ceilings, Open Floor Plan, Cable TV Available, High Speed Internet, All Bedrooms Downstairs, Laundry Main Level, Laundry Room, Telephone, Walk in Closets
- Listing 3 Two Living Areas, Liv/Din Combo, Eat-In Kitchen, Breakfast Bar, Loft, Utility Room Inside, High Ceilings, Open Floor Plan, Cable TV Available, High Speed Internet, Laundry Main Level, Walk in Closets, Ceiling Fans, Washer Connection, Dryer Connection, Built-In Oven, Self-Cleaning Oven, Gas Cooking, Disposal, Dishwasher, Ice Maker Connection, Security System (Owned), Gas Water Heater, Garage Door Opener, Solid Counter Tops, Private Garbage Service

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### **Recent Sales**

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	17019 High Cedar	11219 Blue Waters	17327 Comanche Blf	11233 Hill Top Bnd
City, State	Helotes, TX	Helotes, TX	Helotes, TX	Helotes, TX
Zip Code	78023	78023	78023	78023
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.34 <sup>1</sup>	0.20 1	0.59 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$420,000	\$340,000	\$350,000
List Price \$		\$350,000	\$340,000	\$350,000
Sale Price \$		\$280,000	\$323,000	\$360,000
Type of Financing		Cash	Fha	Conventional
Date of Sale		06/14/2024	05/30/2024	07/12/2024
DOM $\cdot$ Cumulative DOM	·	342 · 344	38 · 54	9 · 30
Age (# of years)	45	37	45	5
Condition	Average	Average	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; City Skyline	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories conv	2 Stories conv	2 Stories conv	2 Stories conv
# Units	1	1	1	1
Living Sq. Feet	1,940	2,209	1,935	2,214
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	4 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.17 acres	0.21 acres	0.16 acres	0.14 acres
Other	None	None	None	None
Net Adjustment		-\$29,375	-\$28,625	-\$51,550
Adjusted Price		\$250,625	\$294,375	\$308,450

\* 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.

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### Recent Sales - Cont.

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

- Sold 1 Two Living Areas, Liv/Din Combo, Eat-In Kitchen, Breakfast Bar, Loft, Utility Room Inside, High Ceilings, Open Floor Plan, Cable TV Available, High Speed Internet, Laundry Main Level, Walk in Closets, Ceiling Fans, Washer Connection, Dryer Connection, Built-In Oven, Self-Cleaning Oven, Gas Cooking, Disposal, Dishwasher, Ice Maker Connection, Security System (Owned), Gas Water Heater, Garage Door Opener, Solid Counter Tops, Private Garbage Service, adj. -4000 lot size, +800 age, -26175 sq. ft.
- Sold 2 One Living Area, Separate Dining Room, Utility Room Inside, Cable TV Available, High Speed Internet, Laundry Lower Level, Laundry Room, Ceiling Fans, Chandelier, Washer Connection, Dryer Connection, Washer, Dryer, Cook Top, Stove/Range, Refrigerator, Disposal, Dishwasher, Water Softener (Leased), Smoke Alarm, Gas Water Heater, Plumb for Water Softener, Solid Counter Tops, City Garbage service, adj. +1000 lot size, 375 sq. ft., -30000 condition
- Sold 3 One Living Area, Breakfast Bar, Game Room, Utility Room Inside, All Bedrooms Upstairs, Open Floor Plan, Cable TV Available, High Speed Internet, Walk in Closets, Ceiling Fans, Chandelier, Washer Connection, Dryer Connection, Cook Top, Built-In Oven, Microwave Oven, Gas Cooking, Disposal, Dishwasher, Garage Door Opener, Solid Counter Tops, Patio Slab, Privacy Fence, Sprinkler System, adj. -4700 concessions, +3000 lot size, -4000 age, -20550 sq. ft., -30000 condition

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### Subject Sales & Listing History

Current Listing S	Status	Not Currently Listed		Listing Histor	y Comments		
Listing Agency/F	irm			Prior sale 09/26/2024 for 250000			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/03/2024	\$339,900	08/11/2024	\$300,000	Sold	09/26/2024	\$250,000	MLS

### Marketing Strategy

	As Is Price	Repaired Price	
Suggested List Price	\$275,000	\$275,000	
Sales Price	\$270,000	\$270,000	
30 Day Price	\$265,000		
Commente Degeving Driving Strategy			

#### **Comments Regarding Pricing Strategy**

Owner needed 30 day lease back that might have been the reason for the very low pricing. Subject states sold as is but no exterior repairs were noted at site visit and interior photos were provided in recent sale.

### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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## **Subject Photos**



Front



Address Verification





Side



Street



Street

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### 17019 HIGH CEDAR

HELOTES, TX 78023

 58421
 \$270,000

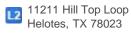
 Loan Number
 • As-Is Price

## **Listing Photos**

11136 Quail Xing Helotes, TX 78023



Front





Front

11219 Blue Waters Helotes, TX 78023



Front

by ClearCapital

### 17019 HIGH CEDAR

HELOTES, TX 78023

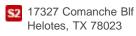
**58421 \$270,000** Loan Number • As-Is Price

## **Sales Photos**

SI 11219 Blue Waters Helotes, TX 78023



Front





Front

S3 11233 Hill Top Bnd Helotes, TX 78023



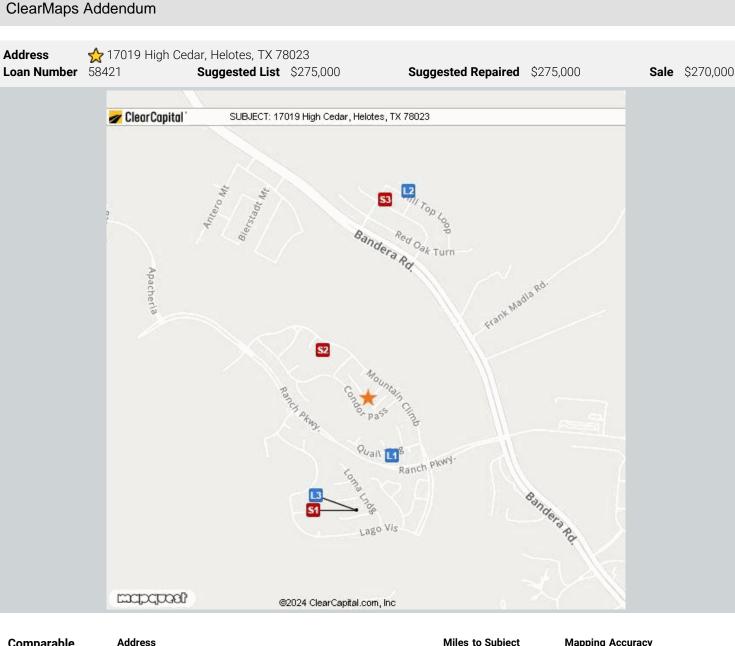
Front

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### **17019 HIGH CEDAR**

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С	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	17019 High Cedar, Helotes, TX 78023		Parcel Match
L1	Listing 1	11136 Quail Xing, Helotes, TX 78023	0.19 Miles <sup>1</sup>	Parcel Match
L2	Listing 2	11211 Hill Top Loop, Helotes, TX 78023	0.63 Miles 1	Parcel Match
L3	Listing 3	11219 Blue Waters, Helotes, TX 78023	0.34 Miles 1	Parcel Match
<b>S1</b>	Sold 1	11219 Blue Waters, Helotes, TX 78023	0.34 Miles 1	Parcel Match
<b>S2</b>	Sold 2	17327 Comanche Blf, Helotes, TX 78023	0.20 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	11233 Hill Top Bnd, Helotes, TX 78023	0.59 Miles 1	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.

### 17019 HIGH CEDAR

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### Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.) The Marketing Time as specified by the customer is **Typical**. (See definition below.)

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.

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### Addendum: Report Purpose - cont.

### **Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report. Instructions last updated: 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.

If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
 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 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 uiprovider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

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

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### 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.

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### **Broker Information**

Broker Name	Karen Wesler	Company/Brokerage	Sterling Real Estate Services
License No	0515538	Address	7417 Peaceful Mdws San Antonio TX 78250
License Expiration	10/31/2026	License State	ТХ
Phone	2102157740	Email	karenwesler@gmail.com
Broker Distance to Subject	7.30 miles	Date Signed	10/03/2024

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 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 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. 5) I have no bias with respect to 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 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.