

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	304 Wrotham Ln, Allen, TX 75013	Order ID	9624659	Property ID	35958097
Inspection Date	09/18/2024	Date of Report	09/18/2024		
Loan Number	58439	APN	R335400A05701		
Borrower Name	WH1 LLC	County	Collin		

Tracking IDs					
Order Tracking ID	9.17_BPO	Tracking ID 1	9.17_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	FABRICIO ZOFF	The subject appears to be in average condition. The subject's quality of construction is Q4. The subject's occupancy was determined by maintenance.
R. E. Taxes	\$7,541	
Assessed Value	\$456,736	
Zoning Classification	Residential SFR	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Vision Communities Management 972-612-2303	
Association Fees	\$426 / Year (Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	The subject is located in an area with access to all amenities. Easy access to highways. The subject area has very few similar comps due to this some criteria had to be expanded. In this area properties are mainly either updated or in need of repairs. Due to this some criteria may appear out of range. All criteria had to be expanded. Including size, condition, radius, age of sale and variance in values.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$409560 High: \$1216000	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	304 Wrotham Ln	2046 Nottingham Place	2038 Londonderry Drive	318 Wrotham Lane
City, State	Allen, TX	Allen, TX	Allen, TX	Allen, TX
Zip Code	75013	75013	75013	75013
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.44 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$499,000	\$535,000	\$610,000
List Price \$	--	\$499,000	\$500,000	\$610,000
Original List Date		09/08/2024	08/02/2024	08/15/2024
DOM · Cumulative DOM	-- · --	9 · 10	13 · 47	12 · 34
Age (# of years)	27	23	24	27
Condition	Average	Average	Average	Good
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	2 Stories Trad	2 Stories Trad	2 Stories Trad	2 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	2,507	2,682	2,457	2,718
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 3	4 · 2 · 1	4 · 2 · 1
Total Room #	6	9	8	9
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	--	--	Pool - Yes
Lot Size	.2 acres	.17 acres	.17 acres	.26 acres
Other	n, a	n, a	n, a	n, a

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

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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

Listing 1 Same subdivision. Similar construction. FMV. Average condition per MLS. This comp has a patio, porch and a fenced yard.

Listing 2 Same subdivision. Similar construction. FMV. Average condition per MLS. This comp has a patio, porch and a fenced yard.

Listing 3 Same subdivision. Similar construction. FMV. Good condition per MLS. This comp has a patio, porch and a fenced yard.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	304 Wrotham Ln	2015 Knights Court	2429 Deer Horn Drive	2428 Cimmaron Drive
City, State	Allen, TX	Allen, TX	Allen, TX	Allen, TX
Zip Code	75013	75013	75013	75013
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.42 ¹	0.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$455,000	\$559,000	\$579,900
List Price \$	--	\$455,000	\$559,000	\$579,900
Sale Price \$	--	\$477,500	\$559,000	\$580,000
Type of Financing	--	Cash	Conv	Conv
Date of Sale	--	06/03/2024	06/18/2024	05/15/2024
DOM · Cumulative DOM	-- · --	5 · 25	2 · 32	33 · 33
Age (# of years)	27	27	26	24
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 ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Trad	2 Stories Trad	2 Stories Trad	2 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	2,507	2,209	2,442	2,855
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1	5 · 3
Total Room #	6	8	9	10
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	--	Pool - Yes	--
Lot Size	.2 acres	.13 acres	.14 acres	.14 acres
Other	n, a	n, a	n, a	n, a
Net Adjustment	--	+\$31,900	-\$29,750	-\$36,400
Adjusted Price	--	\$509,400	\$529,250	\$543,600

* Sold 1 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** Same subdivision. Similar construction. FMV. Average condition per MLS. This comp has a patio, porch and a fenced yard. +14900 adjustment for sqft. -3000 adjustment for bedroom. +20000 adjustment for pool.
- Sold 2** Same subdivision. Similar construction. FMV. Good condition per MLS. This comp has a patio, porch and a fenced yard. -3000 adjustment for bedroom. +3250 adjustment for sqft. -30000 adjustment for condition.
- Sold 3** Same subdivision. Similar construction. FMV. Good condition per MLS. This comp has a patio, porch and a fenced yard. -6000 adjustment for bedroom. -3000 adjustment for bath. -30000 adjustment for condition. +20000 adjustment for pool. -17400 adjustment for sqft.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				None			
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
07/28/2024	\$495,000	--	--	Sold	09/13/2024	\$450,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$514,000	\$514,000
Sales Price	\$510,000	\$510,000
30 Day Price	\$505,000	--
Comments Regarding Pricing Strategy		
<p>Please note no comps support the subjects last sale price. The subject is a two-story brick home with a two-car garage. The subject's room count is based on the tax records. An attempt to find all sales and listings in similar condition to the subject was made. However due to lack of comps this was not possible. Please note due to lack of comps some lot size tolerances were exceeded as well as some distance parameters were expanded. The subject is on city sewer. The search criteria was set to a one mile radius search (preferably using comps in the same subdivision when available) for comps within 5 years of age +/- and 20% sqft +/- . When this was not available the search radius was expanded.</p>		

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.

Subject Photos



Front



Address Verification



Street



Street



Other

Listing Photos

L1 2046 Nottingham Place
Allen, TX 75013



Front

L2 2038 Londonderry Drive
Allen, TX 75013



Front

L3 318 Wrotham Lane
Allen, TX 75013



Front

Sales Photos

S1 2015 Knights Court
Allen, TX 75013



Front

S2 2429 Deer Horn Drive
Allen, TX 75013



Front

S3 2428 Cimmaron Drive
Allen, TX 75013



Front

ClearMaps Addendum

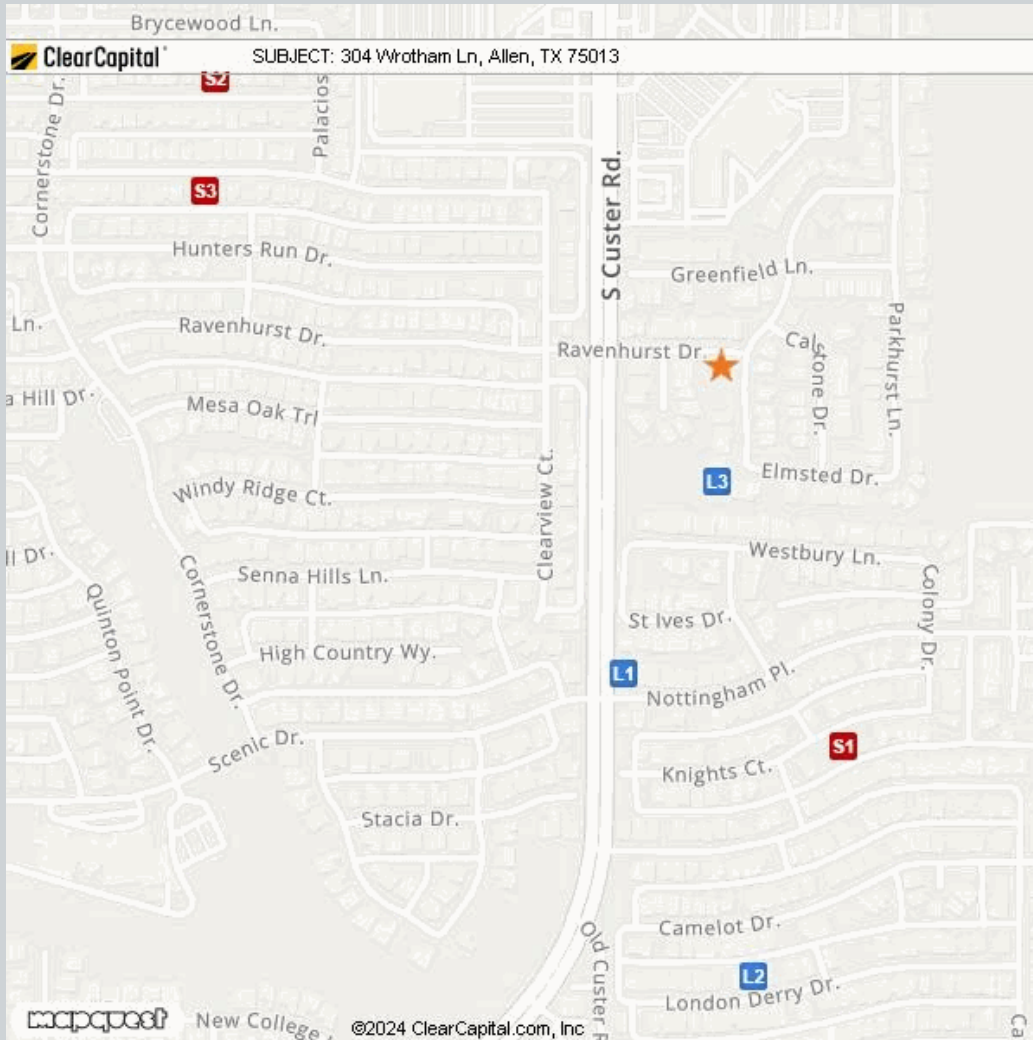
Address ★ 304 Wrotham Ln, Allen, TX 75013

Loan Number 58439

Suggested List \$514,000

Suggested Repaired \$514,000

Sale \$510,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	304 Wrotham Ln, Allen, TX 75013	--	Parcel Match
L1 Listing 1	2046 Nottingham Place, Allen, TX 75013	0.23 Miles ¹	Parcel Match
L2 Listing 2	2038 Londonderry Drive, Allen, TX 75013	0.44 Miles ¹	Parcel Match
L3 Listing 3	318 Wrotham Lane, Allen, TX 75013	0.08 Miles ¹	Parcel Match
S1 Sold 1	2015 Knights Court, Allen, TX 75013	0.29 Miles ¹	Parcel Match
S2 Sold 2	2429 Deer Horn Drive, Allen, TX 75013	0.42 Miles ¹	Parcel Match
S3 Sold 3	2428 Cimmaron Drive, Allen, TX 75013	0.39 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 realistic market value 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, commentary is required as to why you expanded your search, and what the effect on value 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 value 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 uiprovder@clearcapital.com for any Undue Influence concerns.

Independence Hotline

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

Terms of Use, Code of Conduct and Professional Discretion:

Report Instructions - cont.

Due to the importance of an independent opinion of value, please do not discuss your value with anyone or be influenced by list value, 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.

Photo Instructions

1. One current, original photo of the front of the subject
2. Damages (upload enough photos to support your repair cost estimates)
3. Two street scene photos, one looking each direction down the street
4. One view photo looking across the street from the subject
5. One address verification photo
6. MLS photos of all (3) sold comparables, if available
7. MLS photos of all (3) listing comparables, if available

Broker Information

Broker Name	Dave Webb	Company/Brokerage	Recom Realty, Inc.
License No	0422432	Address	1005 Carleton Dr Richardson TX 75081
License Expiration	04/30/2025	License State	TX
Phone	9729773580	Email	davewebbphi39@gmail.com
Broker Distance to Subject	11.27 miles	Date Signed	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.