

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	18929 Oakhurst Boulevard, Cornelius, NC 28031	Order ID	9646930	Property ID	36000075
Inspection Date	09/27/2024	Date of Report	10/01/2024		
Loan Number	58457	APN	005-382-40		
Borrower Name	WH1 LLC	County	Mecklenburg		

Tracking IDs					
Order Tracking ID	9.26_BPO	Tracking ID 1	9.26_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	Hawblitz	Home and landscaping seem to have been maintained well as noted from doing an exterior drive by inspection. Subject has good functional utility and conforms well within the neighborhood.
R. E. Taxes	\$3,056	
Assessed Value	\$466,000	
Zoning Classification	Residential	
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	Oakhurst HOA 7048921660	
Association Fees	\$135 / Month (Pool)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Home is within an area that is centrally located and where homeowners enjoy easy access to local conveniences, shopping, schools, parks and other places of interest.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$390,000 High: \$600,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	18929 Oakhurst Boulevard	19030 Kanawha Dr	9904 Adelle Ct	9914 Westmoreland Rd
City, State	Cornelius, NC	Cornelius, NC	Cornelius, NC	Cornelius, NC
Zip Code	28031	28031	28031	28031
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.09 ¹	0.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$525,000	\$515,000	\$475,000
List Price \$	--	\$525,000	\$465,000	\$475,000
Original List Date		05/10/2024	07/25/2024	09/11/2024
DOM · Cumulative DOM	-- · --	4 · 144	51 · 68	19 · 20
Age (# of years)	19	19	20	23
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	2 Stories Transitional	2 Stories Transitional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,651	2,698	2,342	2,671
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 3	3 · 2 · 1
Total Room #	7	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.14 acres	0.21 acres	.08 acres
Other	None	None	None	None

* Listing 2 is the most comparable listing to the subject.

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

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

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

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

Listing 1 used for style, sq ft and age, same bed and bath count, vinyl exterior, deck, appliances, corner lot, marketed as updated.

Listing 2 used for location in subject's neighborhood, similar sq ft, two car detached, cul de sac, gas log fireplace, same bedroom count

Listing 3 used for location in subject's neighborhood, similar sq ft, inferior bedroom count, inferior lot size, vinyl exterior

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	18929 Oakhurst Boulevard	19030 Kanawha Dr	10206 Victoria Blake Dr	9510 Renick Dr
City, State	Cornelius, NC	Cornelius, NC	Cornelius, NC	Cornelius, NC
Zip Code	28031	28031	28031	28031
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.27 ¹	0.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$525,000	\$550,000	\$565,000
List Price \$	--	\$525,000	\$550,000	\$565,000
Sale Price \$	--	\$525,000	\$535,000	\$565,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/13/2024	07/18/2024	07/19/2024
DOM · Cumulative DOM	-- · --	4 · 34	9 · 35	20 · 51
Age (# of years)	19	20	20	19
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	2 Stories Transitional	2 Stories Transitional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,651	2,698	2,522	2,628
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3	5 · 3 · 1	4 · 2 · 1
Total Room #	7	7	8	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	0.22 acres	0.18 acres	0.2 acres	0.18 acres
Other	None	None	None	None
Net Adjustment	--	-\$2,500	-\$325	\$0
Adjusted Price	--	\$522,500	\$534,675	\$565,000

* Sold 2 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.

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

Sold 1 -2500 adj for bathroom count, used for style and age, same bedroom count, partial stone exterior, vinyl exterior, patio

Sold 2 9675 adj for sq ft, -5000 adj for bedroom count, -5000 adj for bathroom count, same neighborhood, style and age

Sold 3 same neighborhood, style, sq ft and age, same bed and bath count, vinyl exterior, fireplace, appliances, public sewer and water

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject last sold in September 2024.			
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
09/05/2024	\$410,000	--	--	Sold	09/25/2024	\$391,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$545,000	\$545,000
Sales Price	\$540,000	\$540,000
30 Day Price	\$525,000	--
Comments Regarding Pricing Strategy		
<p>The subject sold significantly under market last week. It was marketed with a non-functioning HVAC unit and in need of TLC. Comparable selected are maintained, some updated but overall marketable as Average condition sales. Based on the MLS photos of the subject's most recent listing and days on market - the most recent sales price was under market significantly and there is no support for it's sales price. Sold 2 was given most weight for recent sale, similar sq ft, style and age; located in subject's neighborhood.</p>		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



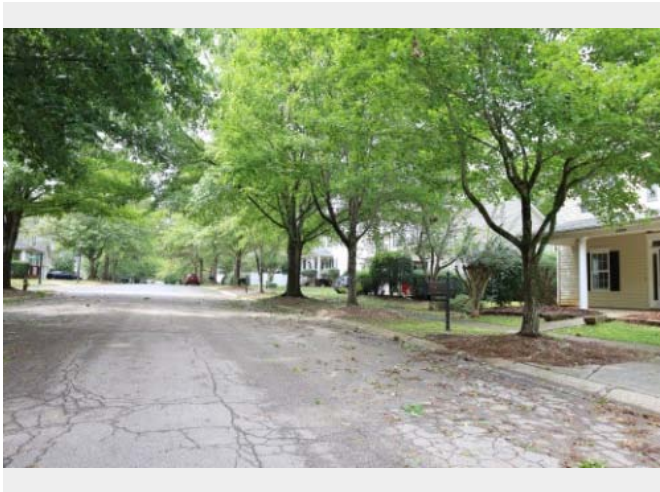
Address Verification



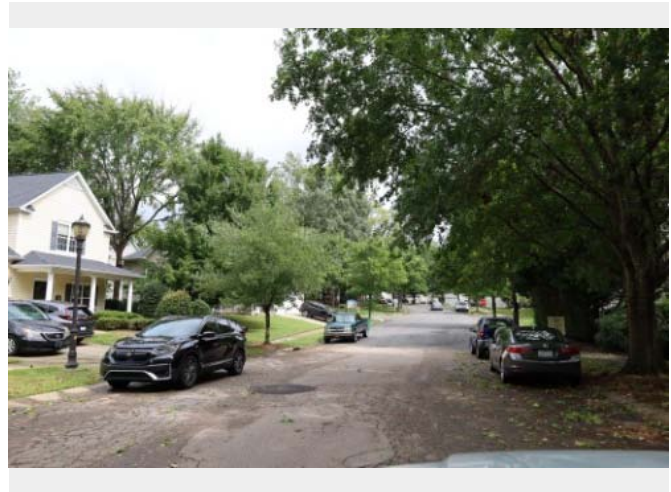
Side



Side

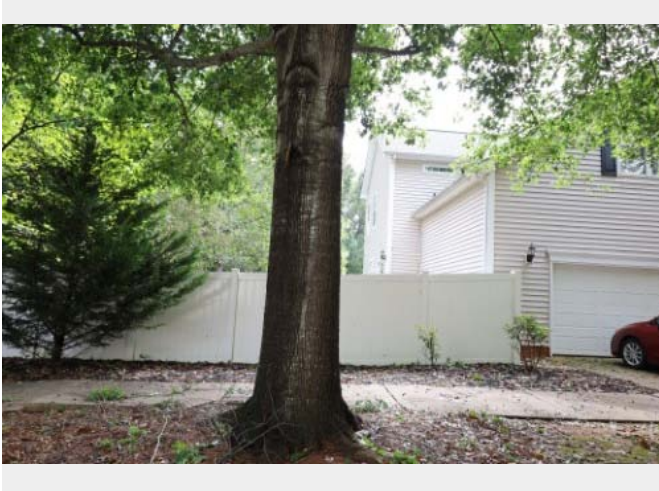


Street



Street

Subject Photos



Other

Listing Photos

L1 19030 Kanawha Dr
Cornelius, NC 28031



Front

L2 9904 Adelle Ct
Cornelius, NC 28031



Front

L3 9914 Westmoreland Rd
Cornelius, NC 28031



Front

Sales Photos

S1 19030 Kanawha Dr
Cornelius, NC 28031



Front

S2 10206 Victoria Blake Dr
Cornelius, NC 28031



Front

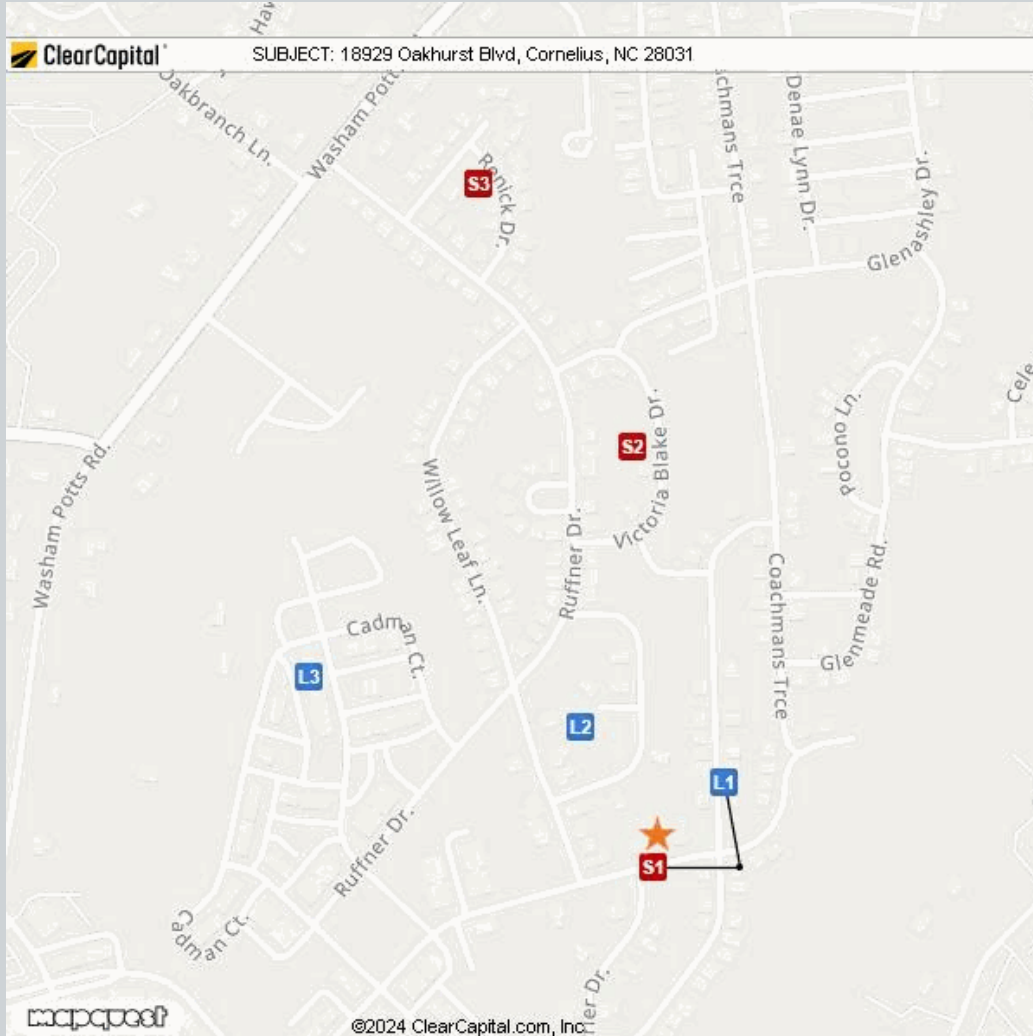
S3 9510 Renick Dr
Cornelius, NC 28031



Front

ClearMaps Addendum

Address ★ 18929 Oakhurst Boulevard, Cornelius, NC 28031
Loan Number 58457 **Suggested List** \$545,000 **Suggested Repaired** \$545,000 **Sale** \$540,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	18929 Oakhurst Boulevard, Cornelius, NC 28031	--	Parcel Match
L1 Listing 1	19030 Kanawha Dr, Cornelius, NC 28031	0.06 Miles ¹	Parcel Match
L2 Listing 2	9904 Adelle Ct, Cornelius, NC 28031	0.09 Miles ¹	Parcel Match
L3 Listing 3	9914 Westmoreland Rd, Cornelius, NC 28031	0.27 Miles ¹	Parcel Match
S1 Sold 1	19030 Kanawha Dr, Cornelius, NC 28031	0.06 Miles ¹	Parcel Match
S2 Sold 2	10206 Victoria Blake Dr, Cornelius, NC 28031	0.27 Miles ¹	Parcel Match
S3 Sold 3	9510 Renick Dr, Cornelius, NC 28031	0.47 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

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

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

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

Instructions last updated: 07/29/2024

Purpose:

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

Comparable Requirements:

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

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

Property Condition Definitions:

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

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

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

Independence Hotline

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

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

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

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

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Christopher Fortune	Company/Brokerage	ABC Realty Services, Inc.
License No	215373	Address	1893 Coddle Creek Highway Mooresville NC 28115
License Expiration	06/30/2025	License State	NC
Phone	7046588192	Email	abcrealtyervices@gmail.com
Broker Distance to Subject	7.33 miles	Date Signed	09/30/2024

/Christopher Fortune/

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 opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser shall be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of or interest in real property for a mortgage loan origination, including first and second mortgages, refinances, or equity lines of credit.

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.