

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	4723 W El Caminito Drive, Glendale, AZ 85302	Order ID	9658001	Property ID	36018689
Inspection Date	10/04/2024	Date of Report	10/05/2024		
Loan Number	58498	APN	148-12-168		
Borrower Name	WH1 LLC	County	Maricopa		

Tracking IDs					
Order Tracking ID	10.1_BPO	Tracking ID 1	10.1_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	RUTH E MEE	The subject property appears to be in overall average exterior condition. The subject does not appear to be in need of major exterior repairs.
R. E. Taxes	\$1,651	
Assessed Value	\$343,500	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Inventory is decreasing, and demand is stable within the subject's market area. REO/SS are less than 1% of recent sales and listings in this area.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$250,000 High: \$520,000	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4723 W El Caminito Drive	8626 N 48th Dr	4543 W Lane Ave	4833 W Las Palmaritas Dr
City, State	Glendale, AZ	Glendale, AZ	Glendale, AZ	Glendale, AZ
Zip Code	85302	85302	85301	85302
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.37 ¹	0.46 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$445,000	\$469,999	\$434,999
List Price \$	--	\$445,000	\$469,999	\$434,999
Original List Date		09/03/2024	09/09/2024	08/12/2024
DOM · Cumulative DOM	-- · --	29 · 32	23 · 26	50 · 54
Age (# of years)	50	45	55	50
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,052	1,904	2,063	1,639
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	6	6	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	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
Lot Size	0.23 acres	0.20 acres	0.24 acres	0.20 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.

Current Listings - Cont.

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

- Listing 1** Discover your ideal family home at 8626 N 48th Dr, Glendale, AZ 85302. This stunning 3-bedroom, 2-bathroom residence offers 2,041 sq ft of beautifully updated living space. The recently remodeled kitchen is a chef's dream, featuring modern appliances and sleek finishes. Enjoy endless summer fun with your own private pool, perfect for cooling off or hosting gatherings. Plus, with Horizon Elementary School and Apollo High School just a short walk away, this home provides both convenience and comfort. Don't miss the chance to make this gem your new home.
- Listing 2** Make this charming 3-bedroom property nestled on a peaceful cul-de-sac yours! Full of amazing upgrades - Owner owned solar*, new RO system, new hot water heater and new air conditioner to name a few. Full list in documents tab. Front of the house offers a low maintenance desert landscape, two car garage and cozy front porch. Step inside to an open floor plan with endless possibilities to make it suit your needs. The kitchen features plenty of storage, granite counters & stainless newer appliances. Dining room has more cabinet space, a dry bar & wine refrigerator. Large family room with an additional split air unit and access to the big back covered patio that becomes another living space. The backyard is a dream! Beautiful pool with updated equipment and pool fencing.
- Listing 3** Welcome to this beautifully updated 3-bedroom, 2-bathroom home in the heart of Glendale. The home has a split floor plan with a large open layout seamlessly connecting the entertainment areas of the home. There is also upgraded electrical, flooring, and new windows and back doors. Outside, enjoy your private backyard oasis, complete with a sparkling pool—perfect for cooling off during Arizona's warm summers. Perfectly situated for ease of access, this home is just minutes away from the I-17, allowing for quick travel throughout the Valley. Plus, with Westgate Entertainment District just 15 minutes away, you'll have endless options for dining, shopping, and entertainment close by. Don't miss the opportunity to own this move-in-ready home in a prime Glendale location.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4723 W El Caminito Drive	7715 N 46th Cir	4608 W Hayward Ave	7719 N 48th Ave
City, State	Glendale, AZ	Glendale, AZ	Glendale, AZ	Glendale, AZ
Zip Code	85302	85301	85301	85301
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.59 ¹	0.52 ¹	0.54 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$435,000	\$439,900	\$399,999
List Price \$	--	\$435,000	\$439,900	\$399,999
Sale Price \$	--	\$430,000	\$436,900	\$405,000
Type of Financing	--	Conventional	Fha	Fha
Date of Sale	--	05/30/2024	12/22/2023	07/17/2024
DOM · Cumulative DOM	-- · --	31 · 34	28 · 27	45 · 41
Age (# of years)	50	54	54	55
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,052	2,063	2,127	1,797
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 3	4 · 2
Total Room #	7	7	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	Pool - Yes	Pool - Yes	--
Lot Size	0.23 acres	0.23 acres	0.25 acres	0.17 acres
Other	None	None	None	None
Net Adjustment	--	+\$3,000	-\$9,000	+\$12,000
Adjusted Price	--	\$433,000	\$427,900	\$417,000

* 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** Parking Type +\$3000, Total: +\$3000 This spacious 4 bedroom, 2 bath home offers the perfect blend of comfort and style. Nestled on an oversized corner lot, this property boasts a charming formal living room, where relaxation meets sophistication. Adjacent to the great room is a cozy nook, perfect for casual dining or enjoying your morning cup of coffee. Prepare to be wowed by the updated kitchen, featuring pristine white cabinets, elegant quartz countertops and gleaming stainless steel appliances. Whether you're a culinary enthusiast or simply enjoy hosting gatherings, this kitchen is sure to impress. Convenience meets functionality with the interior laundry room, making household chores a breeze. Step outside and experience your own private oasis, complete with a sparkling pool, perfect for cooling off on hot summer.
- Sold 2** GLA -\$2000, Bathroom -\$5000, Lot size -\$2000, Total: -\$9000 Welcome to this charming 4-bed, 2.5-bath Glendale home on a corner lot. A split floor plan offers privacy, with a converted 3rd carbay as a 4th bedroom/home office with its own entrance. Enjoy a formal living room, dining area, fireplace in the great room, and a modern kitchen with newer windows. The primary bedroom features a walk-in closet and sitting room, while the outdoor space boasts a pool and landscaped yard. Additional highlights include a 2-car garage, two double gates, 2 storage units, and an interior laundry room. This versatile and well-maintained property combines comfort and convenience, offering a haven in a desirable Glendale neighborhood.
- Sold 3** GLA +\$6000, Garage +\$5000, Pool +\$5000, Lot Size +\$6000, Condition -\$10000, Total: +\$12000 This one is it! This Beautiful wood-like tile flooring in all the main living, walking areas and bedrooms. 3 beds, 2 baths, plus a den that can also serve as a 2nd living room or 4th bedroom. Some of the great features include neutral color paint, beautiful landscaping, and great curb driveway. The landscaping in front is low maintenance and the backyard has a covered patio and combination of rock, cement and turf! The kitchen boasts granite countertops, stainless steel appliances, and great size pantry. This is the perfect starter home for any first time buyers.

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
--	--	--	--	Sold	09/30/2024	\$322,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$435,000	\$435,000
Sales Price	\$425,000	\$425,000
30 Day Price	\$415,000	--
Comments Regarding Pricing Strategy		
<p>The subject property is a single family home, which is in overall average condition on the exterior. The exterior of the subject property does not appear to be in need of repairs. Similar comps were searched for within a distance of 1 Mile and back up to 6 months in time. Sold comps have been searched for beyond 3 months time as there were limited recent similar sales in this area. The GLA Tolerance searched for similar comps was +/- 20% of the subject's Sq. Ft. The subject is in average exterior condition and there is a shortage of similar average condition comps. As such, it was necessary to use one superior condition comp within this report. Inventory is decreasing, and demand is stable within the subject's market area. REO/SS are less than 1% of recent sales and listings in this area. The subject property does not have any major negative site influences.</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



Address Verification



Side



Side



Street

Subject Photos



Street



Other

Listing Photos

L1 8626 N 48TH DR
Glendale, AZ 85302



Front

L2 4543 W LANE AVE
Glendale, AZ 85301



Front

L3 4833 W LAS PALMARITAS DR
Glendale, AZ 85302



Front

Sales Photos

S1 7715 N 46TH CIR
Glendale, AZ 85301



Front

S2 4608 W HAYWARD AVE
Glendale, AZ 85301



Front

S3 7719 N 48TH AVE
Glendale, AZ 85301



Front

ClearMaps Addendum

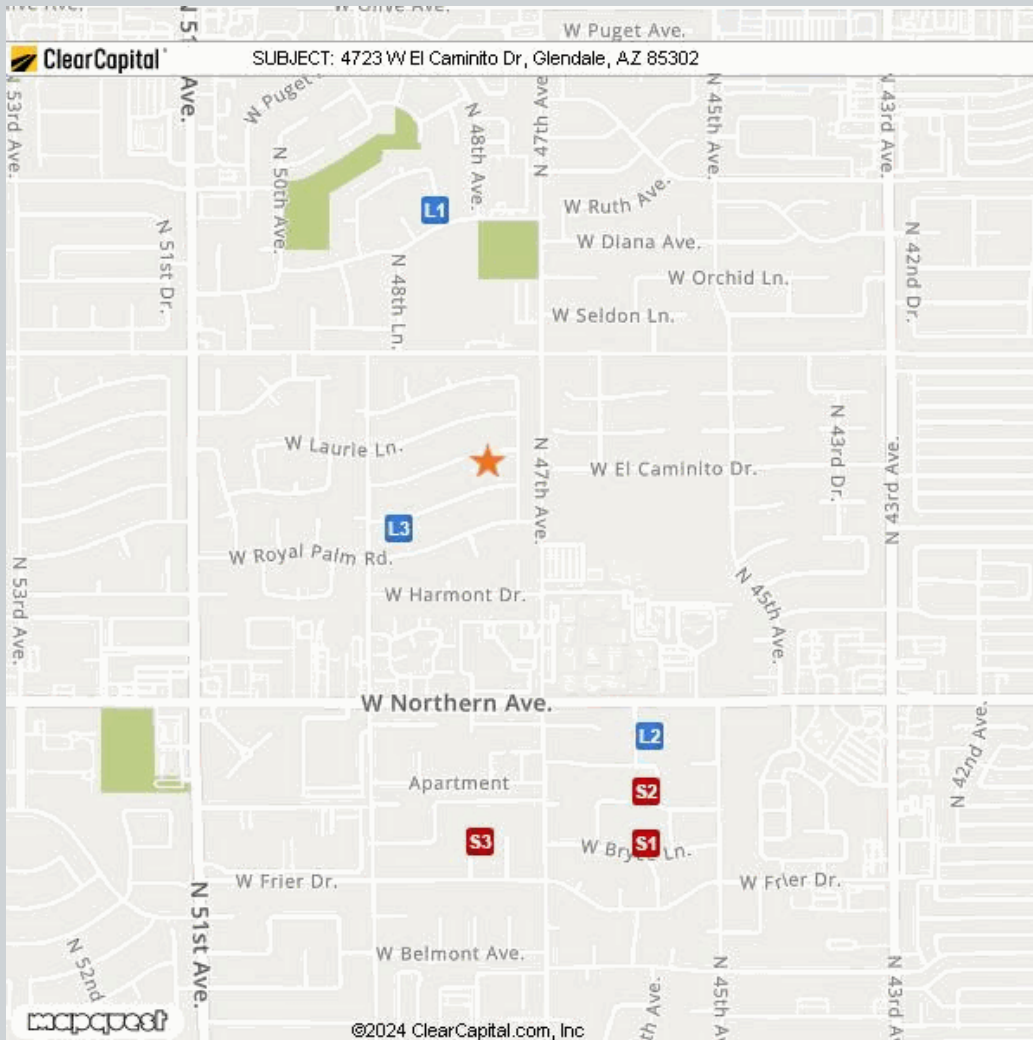
Address ★ 4723 W El Caminito Drive, Glendale, AZ 85302

Loan Number 58498

Suggested List \$435,000

Suggested Repaired \$435,000

Sale \$425,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4723 W El Caminito Drive, Glendale, AZ 85302	--	Parcel Match
L1 Listing 1	8626 N 48th Dr, Glendale, AZ 85302	0.37 Miles ¹	Street Centerline Match
L2 Listing 2	4543 W Lane Ave, Glendale, AZ 85301	0.46 Miles ¹	Parcel Match
L3 Listing 3	4833 W Las Palmaritas Dr, Glendale, AZ 85302	0.16 Miles ¹	Parcel Match
S1 Sold 1	7715 N 46th Cir, Glendale, AZ 85301	0.59 Miles ¹	Parcel Match
S2 Sold 2	4608 W Hayward Ave, Glendale, AZ 85301	0.52 Miles ¹	Parcel Match
S3 Sold 3	7719 N 48th Ave, Glendale, AZ 85301	0.54 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	Matthew Desaulniers	Company/Brokerage	Sunny Life Real Estate LLC
License No	BR638988000	Address	10852 W Nosean Road Peoria AZ 85383
License Expiration	06/30/2026	License State	AZ
Phone	6023500495	Email	mattdesaulniers@gmail.com
Broker Distance to Subject	13.02 miles	Date Signed	10/05/2024

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 document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

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.