

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	2130 Platinum Mist Dr, Rosharon, TEXAS 77583	Order ID	9695679	Property ID	36105281
Inspection Date	10/17/2024	Date of Report	10/19/2024		
Loan Number	58512	APN	77919002004		
Borrower Name	WH1 LLC	County	Brazoria		

Tracking IDs					
Order Tracking ID	10.16_BPO	Tracking ID 1	10.16_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	JO REYNA	Condition Comments The subject appears to be in average condition with no noted repairs from exterior drive by viewing.
R. E. Taxes	\$7,226	
Assessed Value	\$261,590	
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	Sterling Lakes HOA 111-111-1111	
Association Fees	\$1550 / Year (Pool,Landscaping,Other: Guard Gated)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Sterling Lakes is located in an established stable market that is not currently experiencing nor has recently experienced any REO driven activity. There are little to no homes that are in a distressed condition. Seller concessions are offered on a case by case basis, maybe 25% of the time.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$250000 High: \$475930	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	>180	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2130 Platinum Mist Dr	9418 White Diamond Ln	9423 Peridot Green Dr	2007 Golden Topaz Dr
City, State	Rosharon, TEXAS	Rosharon, TX	Rosharon, TX	Rosharon, TX
Zip Code	77583	77583	77583	77583
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.14 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$245,000	\$296,500
List Price \$	--	\$243,000	\$245,000	\$296,500
Original List Date		07/01/2024	10/03/2024	10/05/2024
DOM · Cumulative DOM	-- · --	109 · 110	15 · 16	13 · 14
Age (# of years)	14	13	13	14
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 Traditional	1 Story Ranch/Rambler	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,659	1,414	1,373	2,076
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	7	5	9	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	0.16 acres	0.14 acres	0.14 acres	0.15 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced

* Listing 3 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** Welcome to this charming one story, 3-bedroom, 2-bathroom home in Sterling Lakes of Iowa Colony. Recently updated with new carpet and fresh paint. The kitchen showcases granite countertops and plenty of storage. Enjoy meals in the spacious dining room or relax in the covered backyard area. The primary suite features an ensuite bathroom and ample closet space. Community amenities include a pool, tennis court, clubhouse, and fitness center. Conveniently located near HWY 288, this property is must-see. Schedule a sho
- Listing 2** Welcome to 9423 Peridot Green! Perfectly settled in Sterling Lakes at Iowa Colony, this stunning 3 bedroom, 2 bathroom residence is ready for you. Boasting a beautifully updated kitchen open to the family room this kitchen is has everything you could dream of with granite countertops, an island with breakfast bar, and a plethora of cabinetry. The living area features the open layout; perfect for entertaining or relaxing with family, while the cozy bedrooms offer a peaceful retreat. Step out to your private backyard, perfect for gardening, ideal for outdoor gatherings or enjoying a quiet morning coffee. In one of the most desirable neighborhoods in Rosharon, you'll be within walking distance to parks, neighborhood pool, and recreational area. This home combines comfort, convenience, and style, making it the perfect place to create lasting memories. Don't miss this one!
- Listing 3** Welcome to this charming single-story home in a gated community, featuring beautiful red brick exterior. Easy access to Hwy 288 and Medical Center. Recently renovated with updated features throughout including ceiling fans, window blinds, tile floors, faucets, microwave, shower door, light fixtures, air vents, storm door, paint, kitchen cabinets, garage floor, backyard fences, sod, and more. This cozy home offers ample space and is perfect for those seeking a comfortable and stylish living environment. Don't miss out on the opportunity to make this your dream home!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2130 Platinum Mist Dr	9803 Onyx Trail Dr	1858 Opal Peach Dr	9442 Sapphire Creek Ln
City, State	Rosharon, TEXAS	Rosharon, TX	Rosharon, TX	Rosharon, TX
Zip Code	77583	77583	77583	77583
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.31 ¹	0.29 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$265,000	\$275,000	\$275,000
List Price \$	--	\$265,000	\$265,000	\$275,000
Sale Price \$	--	\$255,000	\$262,000	\$275,000
Type of Financing	--	Fha	Fha	Fha
Date of Sale	--	05/02/2024	09/16/2024	09/30/2024
DOM · Cumulative DOM	-- · --	62 · 62	45 · 45	47 · 47
Age (# of years)	14	12	10	10
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 Traditional	1 Story Traditional	1 Story Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,659	1,466	1,596	2,087
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	4 · 2 · 1
Total Room #	7	7	7	8
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	0.16 acres	0.16 acres	0.20 acres	0.11 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced
Net Adjustment	--	+\$1,930	+\$630	-\$4,280
Adjusted Price	--	\$256,930	\$262,630	\$270,720

* Sold 3 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** In the heart of Rosharon, this stunning 3 bedroom, 2 bath residence sits on a rare corner lot within a secure gated community. Upon entry, step into luxury vinyl flooring that seamlessly blends style with durability throughout the spacious interior. The open concept layout connects the living room to the kitchen area, which features elegant granite countertops, with a kitchen island. The subdivision has recreational access to a variety of amenities including walking trails, two community pools, a splash pad, basketball and tennis courts, as well as a community gym. Playgrounds are conveniently scattered throughout the neighborhood, providing ample space for children's play and recreation. This home is located near Manvel Town Shopping Center. Additionally, residents enjoy effortless commuting with convenient access to major highways, making travel a breeze. Experience the perfect blend of luxury, convenience, and community in this exceptional Rosharon home.
- Sold 2** Welcome home to this 3 bedroom 2Bath home in a Gated Community-Located on a cul-de-sac with an oversized fenced backyard with NO BACK Neighbors! Amazing Herringbone pattern brick floor in kitchen and Very spacious with tons of storage and counter area, easy access to Formal dining room with lots of light. Open Floor Plan with French doors to your covered patio- bedrooms split plan-Primary is very spacious with ensuite bath that has separate soaking tub and walk in glass shower-2 secondary bedrooms share a bathroom-large utility room-The back yard is large enough to build your own oasis-Subdivision Amenities include, walking distance to elementary school, 2 pools, 1 kiddie pool, volleyball, basketball and tennis courts-clubhouse with weight room, walking trails-NEW HEB building built only 3 miles away in the Manvel town center-New fire house within 1 mile-Schedule your appointment today for this one!
- Sold 3** CUL-DE-SAC gem nestled in sought after Master Planned Community of Sterling Lakes - offers manned gate, basketball, tennis, volleyball, disc golf courts, soccer fields, resort style pool, park, abundance of running/walking trails, and fitness center! Discover this stunning open-concept home featuring 4 bedrooms and 2.5 baths. Family room is spacious and perfect for entertaining with seamless transitions to your dining and kitchen. Chef's kitchen boasts abundant cabinetry and natural light. The spacious owner's retreat includes an en suite bath with a soaking tub, glass-enclosed shower, and walk-in closet. Enjoy a serene backyard ready for you to make your own! 5 minute walk to Sanchez Elementary! Easy access to 288 for commute to shopping, dining, Med Center, and Downtown Houston. Do not miss the opportunity to make this beauty yours - schedule a showing today!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No sales nor listing history for the subject in the local MLS				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$265,000	\$265,000
Sales Price	\$265,000	\$265,000
30 Day Price	\$260,000	--
Comments Regarding Pricing Strategy		
I used the comparative market analysis that I pulled to get the values in this neighborhood. I leaned more towards the sold comps when valuing as they give the truest current market value. All necessary differences between comparables have been taken into consideration when valuing.		

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.
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Subject Photos



Front



Address Verification



Street



Street

Listing Photos

L1 9418 White Diamond Ln
Rosharon, TX 77583



Front

L2 9423 Peridot Green Dr
Rosharon, TX 77583



Front

L3 2007 Golden Topaz Dr
Rosharon, TX 77583



Front

Sales Photos

S1 9803 Onyx Trail Dr
Rosharon, TX 77583



Front

S2 1858 Opal Peach Dr
Rosharon, TX 77583



Front

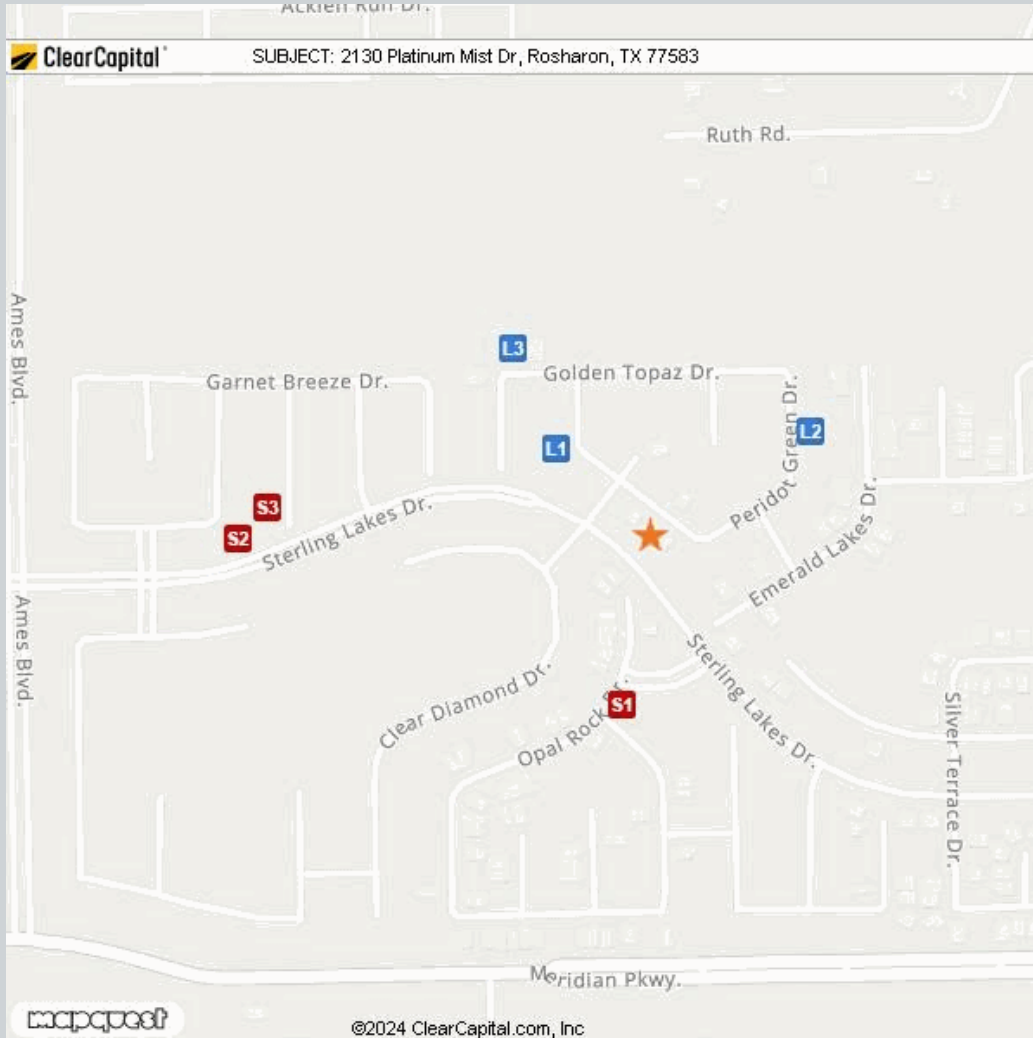
S3 9442 Sapphire Creek Ln
Rosharon, TX 77583



Front

ClearMaps Addendum

Address ★ 2130 Platinum Mist Dr, Rosharon, TEXAS 77583
Loan Number 58512 **Suggested List** \$265,000 **Suggested Repaired** \$265,000 **Sale** \$265,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2130 Platinum Mist Dr, Rosharon, Texas 77583	--	Parcel Match
L1 Listing 1	9418 White Diamond Ln, Rosharon, TX 77583	0.10 Miles ¹	Parcel Match
L2 Listing 2	9423 Peridot Green Dr, Rosharon, TX 77583	0.14 Miles ¹	Parcel Match
L3 Listing 3	2007 Golden Topaz Dr, Rosharon, TX 77583	0.17 Miles ¹	Parcel Match
S1 Sold 1	9803 Onyx Trail Dr, Rosharon, TX 77583	0.13 Miles ¹	Parcel Match
S2 Sold 2	1858 Opal Peach Dr, Rosharon, TX 77583	0.31 Miles ¹	Parcel Match
S3 Sold 3	9442 Sapphire Creek Ln, Rosharon, TX 77583	0.29 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 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

Broker Name	Nicole Hudson	Company/Brokerage	Ultimate Realty
License No	526170	Address	2319 Cezanne Cir Missouri City TX 77459
License Expiration	03/31/2026	License State	TX
Phone	8328807750	Email	realtornikki@me.com
Broker Distance to Subject	6.44 miles	Date Signed	10/19/2024

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.