

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	10918 Piping Rock Lane, Houston, TX 77042	Order ID	9661761	Property ID	36027181
Inspection Date	10/04/2024	Date of Report	10/04/2024		
Loan Number	58514	APN	1022850000023		
Borrower Name	WH1 LLC	County	Harris		

Tracking IDs					
Order Tracking ID	10.2_BPO	Tracking ID 1	10.2_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	JEFFEY B JEWETT	Condition Comments	
R. E. Taxes	\$2,241	On the day of inspection, the subject presented with an average view. MLS did not list any upgrades. and there were no visible negatives.	
Assessed Value	\$436,183		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	Lakeside Improvements 713-977-2812		
Association Fees	\$811 / Year (Other: usual and customary)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	This neighborhood is a great blend of comfort and convenience. A major freeway in the vicinity as well as commerce, fast foods and shopping within 5 miles. Yards manicured.	
Sales Prices in this Neighborhood	Low: \$297100 High: \$607100		
Market for this type of property	Decreased 1 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	10918 Piping Rock Lane	10802 Inwood Drive	10719 Burgoyne Road	10907 Olympia Drive
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77042	77042	77042	77042
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.40 ¹	0.27 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$465,000	\$534,000	\$399,900
List Price \$	--	\$465,000	\$534,000	\$399,900
Original List Date		09/14/2024	09/25/2024	09/12/2024
DOM · Cumulative DOM	-- · --	19 · 20	8 · 9	2 · 22
Age (# of years)	52	52	64	54
Condition	Average	Good	Good	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Beneficial ; Residential	Beneficial ; 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	2,559	2,339	2,579	2,620
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	5 · 2	5 · 2 · 1
Total Room #	8	8	10	10
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.22 acres	0.22 acres	0.21 acres
Other	--	MLS#94640868	MLS#88571869	MLS#42487983

* 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** Great property in great location. Immaculate and pristine home located in the beautiful community of Walnut Bend. You have the best of both worlds convenient location close to the highway in a settled and stable community. The home has a spacious floor plan and includes formal living and dining rooms 4 large bedrooms a family room with fireplace covered back patio that overlooks the large yard. The home has custom built-in furnishings and key upgrades include brand new double pane windows two-inch shutter blinds and foam insulation in the attic. The exterior of the home is all brick with a well manicured landscape. It is a Must-See and Move in ready
- Listing 2** If you are looking for a FIVE bedroom SINGLE story home- this is THE ONE Located in Walnut Bend w/ easy access to Beltway 8 or Westheimer to make your commute stress free. Ideal for entertaining- spacious rooms & a large backyard. Many of the rooms can be used in a way that works best for YOU Work from home Two of the bedrooms have built in shelves- perfect for a home office. The family room will awe you w/ the high ceiling beams fireplace with stone & views of the backyard. The kitchen/breakfast room updates included Quartz countertops updated cabinets w/ soft close uppers/drawers undermount sink faucet & recessed lighting. Beautiful flooring throughout the home- NO CARPET Ceiling fans in 4/5 bedrooms large walk in closets in all bedrooms shutters/shades plus crown molding in multiple rooms. Beautifully updated primary en suite bathroom. Lots of natural light throughout. Two backyard patio spaces plus a front porch to relax after a long day
- Listing 3** This 2 story home with a primary bedroom down is an excellent opportunity to remodel and update in the charming and wooded neighborhood of Lakeside Estates. The floor plan offers a great deal of space and sizable rooms for future buyers. Handsome landscaping in the front and backyard. Dont miss out on this opportunity

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	10918 Piping Rock Lane	10902 Burgoyne Road	2410 Walnut Bend Lane	10903 Meadow Lake Lane
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77042	77042	77042	77042
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.24 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$498,500	\$499,995	\$525,000
List Price \$	--	\$498,500	\$419,995	\$525,000
Sale Price \$	--	\$429,000	\$453,000	\$525,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/30/2024	12/15/2023	05/15/2024
DOM · Cumulative DOM	-- · --	20 · 41	132 · 169	10 · 77
Age (# of years)	52	53	60	53
Condition	Average	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Beneficial ; Residential
Style/Design	2 Stories traditional	2 Stories traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	2,559	2,672	2,726	2,688
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 3 · 1	4 · 3
Total Room #	8	8	9	8
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	Pool - Yes	--	--
Lot Size	0.21 acres	0.22 acres	0.22 acres	0.21 acres
Other	--	MLS#80888066	MLS#8686543	MLS#35489103
Net Adjustment	--	-\$19,200	-\$14,300	-\$14,000
Adjusted Price	--	\$409,800	\$438,700	\$511,000

* 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** An exquisite dream home featuring 4b/2.5b with stunning upgrades and a prime location that defines luxury living. Nestled in the desirable Lakeside Estates within the Energy Corridor residence offers unparalleled convenience to the city's finest amenities. The home boasts a 3y/o roof and a new HVAC system installed in 2023. Experience a seamless blend of elegance and modern comfort including a spacious living room with picturesque views of an oasis backyard and a private swimming pool. The primary bedroom on the first floor includes an accent wall and a reading nook. Enjoy the family room with its cozy fireplace abundant natural light from numerous windows and a chef's kitchen equipped with a new gas range countertops and ample storage. The formal dining area is ideal for hosting gatherings and the home features upgraded flooring and fresh paint throughout. Conveniently located just minutes from Beltway 8 City Center restaurants grocery stores and the Westside Tennis Club. ADJ(-7k pool)(-2.2k sft) (-10k cond)
- Sold 2** Welcome to the great community of Walnut Bend. This is a fully renovated 4 bedroom and 3.5 bath home. This property offers an open floor plan vaulted ceiling and bright vibrant colors throughout perfect for entertaining family and friends. Your kitchen is a chef's dream fully equipped with Quartz counter tops stainless steel appliances and 42 cabinets. All the secondary bedrooms are a very spacious size and have beautiful engineered wood flooring. The primary bedroom is a great size with a lot of natural light as well. Walking into your bathroom is like walking into your own oasis the oversized soaking tub and walk in shower are conveniently located between the double vanity sinks absolutely stunning. Backyard offers a great cover patio. Close to shopping entertaining and restaurants. Adj (-3k rm ct)(2k ga)(-3.3k sft)(-10k cond)--net adj (-14.3k)
- Sold 3** Nestled within the prestigious Lakeside Estates this classic 4-bedroom 3-bathroom residence embodies the essence of mid-century modern design and contemporary elegance. Conveniently located with easy access to highways shopping and dining it offers a lifestyle of convenience. As you step through the custom front door you'll be greeted by a beautiful courtyard that wraps around on all three sides offering a serene retreat and a seamless transition between indoor and outdoor living spaces. The modern architectural details and original woodwork throughout add a touch of charm. Ambient lighting creates a warm and inviting atmosphere perfect for both relaxation and entertainment. The vaulted ceilings add a sense of grandeur and spaciousness making the home feel airy and bright. Whether you're hosting gatherings or enjoying quiet moments of reflection this home offers the perfect backdrop for modern living. Adj (-1.5k rm ct)((-2.5k sft)(-10k cond) --net adj (-14.k)

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject recently sold.				
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
04/25/2024	\$545,000	06/06/2024	\$565,000	Sold	09/30/2024	\$400,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$410,000	\$410,000
Sales Price	\$410,000	\$410,000
30 Day Price	\$405,000	--
Comments Regarding Pricing Strategy		
This property was just sold on 9/30/24. There was no indications of upgrades in MLS other than foundation. With that info, I'm guessing the inside is in average condition as it look to be on the outside.		

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



Street

Listing Photos

L1 10802 Inwood Drive
Houston, TX 77042



Front

L2 10719 Burgoyne Road
Houston, TX 77042



Front

L3 10907 Olympia Drive
Houston, TX 77042



Front

Sales Photos

S1 10902 Burgoyne Road
Houston, TX 77042



Front

S2 2410 Walnut Bend Lane
Houston, TX 77042



Front

S3 10903 Meadow Lake Lane
Houston, TX 77042



Front

ClearMaps Addendum

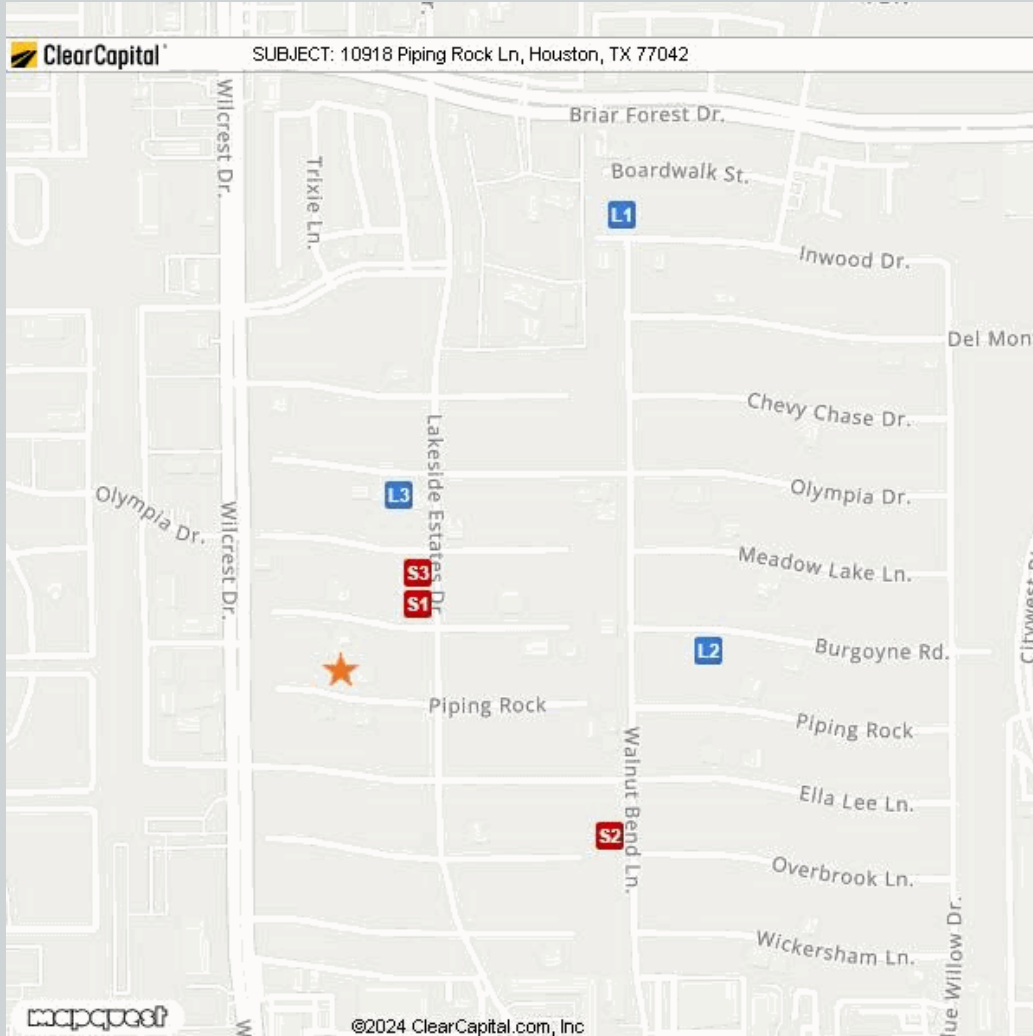
Address ★ 10918 Piping Rock Lane, Houston, TX 77042

Loan Number 58514

Suggested List \$410,000

Suggested Repaired \$410,000

Sale \$410,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	10918 Piping Rock Lane, Houston, TX 77042	--	Parcel Match
L1 Listing 1	10802 Inwood Drive, Houston, TX 77042	0.40 Miles ¹	Parcel Match
L2 Listing 2	10719 Burgoyne Road, Houston, TX 77042	0.27 Miles ¹	Parcel Match
L3 Listing 3	10907 Olympia Drive, Houston, TX 77042	0.14 Miles ¹	Parcel Match
S1 Sold 1	10902 Burgoyne Road, Houston, TX 77042	0.08 Miles ¹	Parcel Match
S2 Sold 2	2410 Walnut Bend Lane, Houston, TX 77042	0.24 Miles ¹	Parcel Match
S3 Sold 3	10903 Meadow Lake Lane, Houston, TX 77042	0.09 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	Angela Cooper	Company/Brokerage	NuFocus Realty
License No	457665	Address	3143 Ashford Bend Houston TX 77082
License Expiration	06/30/2025	License State	TX
Phone	7135302412	Email	angelacooper2@me.com
Broker Distance to Subject	2.66 miles	Date Signed	10/04/2024

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.