

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	5304 S 33rd Avenue, Phoenix, ARIZONA 85041	Order ID	9671293	Property ID	36043958
Inspection Date	10/07/2024	Date of Report	10/07/2024		
Loan Number	58520	APN	10568485		
Borrower Name	WH1 LLC	County	Maricopa		

Tracking IDs					
Order Tracking ID	10.7_BPO	Tracking ID 1	10.7_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	BETTY A WARE	The exterior of the subject appears to be in adequately maintained condition, interior is assumed to be in average condition for this report.
R. E. Taxes	\$1,677	
Assessed Value	\$311,000	
Zoning Classification	Residential R-8	
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 Comments
Location Type	Suburban	Subject is located in the BELLA CASA MANOR Subdivision which has 96 similar homes.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$253500 High: \$558000	
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	5304 S 33rd Avenue	3233 W T Ryan Ln	3333 W Apollo Rd # 10	5613 S 31st Dr
City, State	Phoenix, ARIZONA	Phoenix, AZ	Phoenix, AZ	Phoenix, AZ
Zip Code	85041	85041	85041	85041
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.65 ¹	0.88 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$397,500	\$397,000	\$450,000
List Price \$	--	\$397,500	\$397,000	\$450,000
Original List Date		09/27/2024	07/24/2024	10/02/2024
DOM · Cumulative DOM	-- · --	10 · 10	75 · 75	5 · 5
Age (# of years)	18	19	19	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	1 Story Southwestern	1 Story Southwestern	1 Story Southwestern	2 Stories Southwestern
# Units	1	1	1	1
Living Sq. Feet	1,829	1,759	1,759	2,229
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	5 · 3
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	--	--	--	Pool - Yes
Lot Size	0.13 acres	0.15 acres	0.13 acres	0.11 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** Public Remarks: Beautifully updated 3-bedroom 2-bath home in highly sought after Laveen Village. This home boasts modern upgrades such as quartz countertops, stylish light fixtures and fresh interior paint. Located in a vibrant community with scenic bike and walking paths, community park and breathtaking views of South Mountain. Fantastic curb appeal with stone facade on a desirable corner lot. North/South exposure. Enjoy the welcoming covered front porch and spacious back patio. This home backs to open space with wrought iron view fencing that enhances the view as you relax and enjoy the unlimited potential backyard.
- Listing 2** Public Remarks: This stunning home features an open floor plan with 3 bedrooms, plus a den, a formal front living room, and a separate family room. The large master suite boasts a full master bath with dual sinks, a garden tub, and a walk-in closet. Enjoy the low-maintenance landscaping in both the front and back yards. Additional highlights include an attached garage, a separate dining room, and ample storage with numerous closets. Ideal for comfort and convenience, this home is perfect for families and entertainers alike.
- Listing 3** Public Remarks: Beautiful two-story property at Park Meadows offers a great curb appeal with an easy-maintained landscape, a 2 car garage, and a cozy porch ideal for sipping your morning coffee. The captivating interior was highly remodeled and boasts a custom palette, wood-plank tile flooring, recessed lighting, a wood slat accent wall, stylish light fixtures, and a wall-mounted electric fireplace. This sleek, open floor plan promotes a modern feel & a greater traffic flow. The stunning renewed kitchen showcases white & gold details throughout for an elegant & sophisticated design. Shaker cabinets, tile backsplash, granite waterfall countertops, floating shelves, SS appliances, and a gold SS farmhouse sink are features worth mentioning. More...

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5304 S 33rd Avenue	3206 W Pecan Rd	3418 W Sunland Ave	3229 W Huntington Dr
City, State	Phoenix, ARIZONA	Phoenix, AZ	Phoenix, AZ	Phoenix, AZ
Zip Code	85041	85041	85041	85041
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.27 ¹	0.22 ¹	0.43 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$395,000	\$405,000	\$370,000
List Price \$	--	\$395,000	\$405,000	\$370,000
Sale Price \$	--	\$395,000	\$405,000	\$370,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/19/2024	08/28/2024	09/30/2024
DOM · Cumulative DOM	-- · --	74 · 74	116 · 116	43 · 43
Age (# of years)	18	19	18	18
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 Southwestern	1 Story Southwestern	2 Stories Southwestern	1 Story Southwestern
# Units	1	1	1	1
Living Sq. Feet	1,829	1,600	2,229	1,601
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	5 · 3	3 · 2
Total Room #	7	6	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	0.13 acres	0.11 acres	0.13 acres	0.17 acres
Other	--	--	--	--
Net Adjustment	--	+\$10,000	-\$12,400	+\$22,100
Adjusted Price	--	\$405,000	\$392,600	\$392,100

* 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** Public Remarks: Welcome to this immaculate home where modern sophistication and comfort converge effortlessly. Newly adorned with striking quartz countertops and freshly painted cabinets, the kitchen radiates elegance, further enhanced by brand-new stainless-steel appliances. Tall ceilings and wood-look tile flooring accentuate the spaciousness and warmth of the living areas, creating an inviting atmosphere for relaxation and entertainment. Retreat to the tranquil bedrooms featuring new carpeting, offering a cozy sanctuary after a long day. With its thoughtful upgrades and stylish finishes, this 3-bedroom, 2-bathroom haven promises a lifestyle of refined living for its fortunate new owners.
- Sold 2** Public Remarks: Come check out this 5 bedroom home with 3 full baths. This home is perfect for big families. 1 bedroom and 1 bathroom downstairs. Open concept kitchen, dining and living room. Home also has a loft upstairs that will be great for movie nights. Backyard is large with pavers and grass for you to enjoy. Come check this out before its gone!
- Sold 3** Public Remarks: This is the well-kept, ready for move-in, property that you have been searching for in Phoenix! When you turn on the street, you notice RIGHT away that you are pulling in to a corner lot with bright gray and white paint. Enter in to the home that has been cleaned professionally and ready for company, or for you to rest on the couch. The house opens in to an open kitchen with an electric range available to cook all your dinner delight or an eggsellent breakfast! The backyard has enough room for relaxing and pets. There are 3 bedrooms plus an open area that can be converted if you chose, that are cooled by a newer HVAC system installed in July of 2022. The house is ready for a new owner, could it be you?

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Public Remarks: Fully remodeled home ready for you! The home has been upgraded with beautiful cabinets, new blinds, and kitchen has plenty of natural lighting and neutral colors. As you walk through the home you will notice all the upgraded windows, new tile and new carpet in the bedrooms. Master bathroom is spacious and has 9 ft vanity which adds a nice touch. New A/C unit (August 2024). The backyard has space to entertain as well as a covered patio! This home has it all, come see!			
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
09/06/2024	\$430,000	09/20/2024	\$375,000	Sold	10/03/2024	\$300,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$399,000	\$399,000
Sales Price	\$395,000	\$395,000
30 Day Price	\$385,000	--
Comments Regarding Pricing Strategy		
The exterior of the subject appears to be in adequately maintained condition, interior is assumed to be in average condition for this report. Subject is located in neighborhood with low inventory and moderate demand. There are few if any distressed properties in the subject area which are having no impact on the subject market at this time. All available comparables were reviewed, the most similar and proximate to the subject were selected, appropriate adjustments were made where necessary.		

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



Side



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 3233 W T Ryan Ln
Phoenix, AZ 85041



Front

L2 3333 W Apollo Rd # 10
Phoenix, AZ 85041



Front

L3 5613 S 31st Dr
Phoenix, AZ 85041



Front

Sales Photos

S1 3206 W Pecan Rd
Phoenix, AZ 85041



Front

S2 3418 W Sunland Ave
Phoenix, AZ 85041



Front

S3 3229 W Huntington Dr
Phoenix, AZ 85041



Front

ClearMaps Addendum

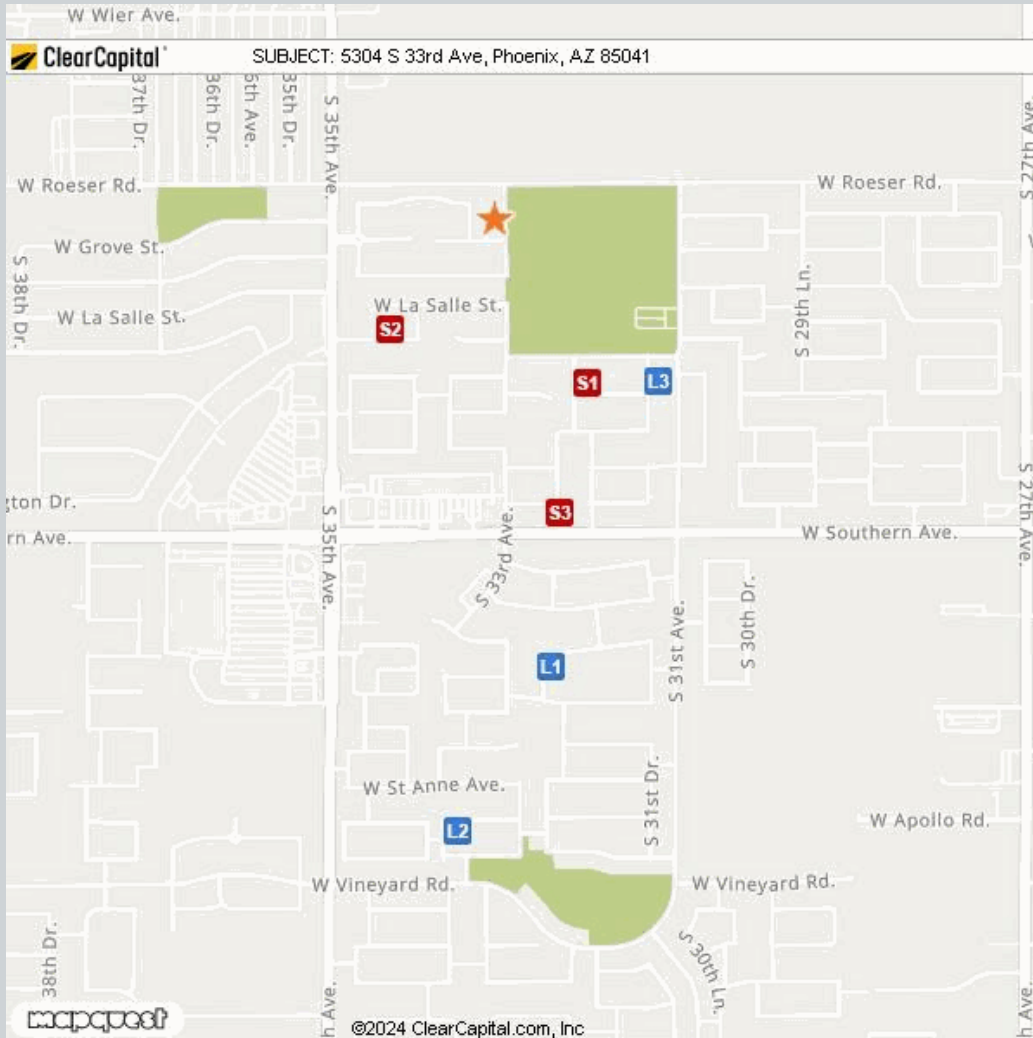
Address ★ 5304 S 33rd Avenue, Phoenix, ARIZONA 85041

Loan Number 58520

Suggested List \$399,000

Suggested Repaired \$399,000

Sale \$395,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5304 S 33rd Avenue, Phoenix, Arizona 85041	--	Parcel Match
L1 Listing 1	3233 W T Ryan Ln, Phoenix, AZ 85041	0.65 Miles ¹	Parcel Match
L2 Listing 2	3333 W Apollo Rd # 10, Phoenix, AZ 85041	0.88 Miles ¹	Parcel Match
L3 Listing 3	5613 S 31st Dr, Phoenix, AZ 85041	0.33 Miles ¹	Parcel Match
S1 Sold 1	3206 W Pecan Rd, Phoenix, AZ 85041	0.27 Miles ¹	Parcel Match
S2 Sold 2	3418 W Sunland Ave, Phoenix, AZ 85041	0.22 Miles ¹	Parcel Match
S3 Sold 3	3229 W Huntington Dr, Phoenix, AZ 85041	0.43 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 uiproducer@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	Scott Stone	Company/Brokerage	SStone PLLC
License No	SA510681000	Address	1776 North Scottsdale Road Scottsdale AZ 85257
License Expiration	05/31/2026	License State	AZ
Phone	6022955100	Email	sstonebpo@gmail.com
Broker Distance to Subject	12.58 miles	Date Signed	10/07/2024

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.