

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	7246 Cloverglen Dr, Dallas, TX 75249	Order ID	9678587	Property ID	36059602
Inspection Date	10/10/2024	Date of Report	10/11/2024		
Loan Number	58524	APN	00000820848580000		
Borrower Name	WH1 LLC	County	Dallas		

Tracking IDs					
Order Tracking ID	10.9_BPO	Tracking ID 1	10.9_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	ROSIE RENDON	Condition Comments	
R. E. Taxes	\$3,588	The property appears to be in average condition and in line with nearby homes. No significant needed exterior repairs were observed, and no unusual factors were apparent from a drive-by inspection.	
Assessed Value	\$270,640		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost			
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments	
Local Economy	Stable	The subject's neighborhood consists of both frame and brick constructed single family homes and is an established older subdivision. There are schools and city parks nearby which may be attractive to some buyers. Freeways, shopping, restaurants, and an entertainment district are also in close proximity. No negative external influences were observed.	
Sales Prices in this Neighborhood	Low: \$215500 High: \$415000		
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	7246 Cloverglen Dr	7110 Field View Ln	7209 Cloverglen Dr	1400 James Street
City, State	Dallas, TX	Dallas, TX	Dallas, TX	Cedar Hill, TX
Zip Code	75249	75249	75249	75104
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.76 ¹	0.11 ¹	0.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$310,000	\$297,500	\$399,900
List Price \$	--	\$310,000	\$275,000	\$399,900
Original List Date		07/18/2024	08/21/2024	08/16/2024
DOM · Cumulative DOM	-- · --	85 · 85	51 · 51	15 · 56
Age (# of years)	46	49	46	39
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,968	2,088	1,968	2,000
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	4 · 2
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	0.15 acres	0.05 acres	0.16 acres	0.193 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** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Come and see this classic traditional home brimming with potential and charm. Situated in a desirable neighborhood, this property offers a solid foundation and timeless features that await your personal touch and creative vision. The main living areas, including a formal dining room and a comfortable family room, exude a classic charm with their generous proportions and traditional details. The open floor plan allows for easy flow between rooms, ideal for both intimate gatherings and larger entertaining. Explore the possibilities and envision the future of this traditional gem!
- Listing 2** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Open floor plan. Ready to move in. Priced to sell. mini blinds, ceiling fans throughout and huge storage building with electricity. rear entry garage with alley
- Listing 3** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home appears to have been repaired and updated recently. It is superior in terms of condition and appeal to buyers. The home features similar quality of construction, amenities, and style. MLS Comments: Welcome to luxury living nestled on James Street on a corner lot. This one story beauty features 4 generous size bedrooms with ample closet space, 2 living areas, 1 dining area, a large open kitchen with granite countertops. 2 Living areas for awesome flexibility. Open floor plan with a split bedroom floor plan. The home has all wood and tile flooring - no carpet. All bathrooms have been completely upgated with granite and hardware. The kitchen is completely upgraded with custom cabinets and granite. The primary bedroom offers 2 separate closets and rear entry to the outdoor oasis. LETS TALK ABOUT THE OASIS!! A gorgeous custom swimming pool with a seating area and 2 covered areas, one a cabana. Brand new hot tub included! This home has it all and has been very well taken care of! Its sitting pretty on a corner lot with stunning curb appeal and easy access to major highways, schools, and all of the entertainment and shopping Uptown has to offer!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7246 Cloverglenn Dr	7223 Hedge Dr	7219 Hedge Dr	1514 Curtis Lane
City, State	Dallas, TX	Dallas, TX	Dallas, TX	Cedar Hill, TX
Zip Code	75249	75249	75249	75104
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.19 ¹	0.66 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$307,000	\$290,000	\$334,999
List Price \$	--	\$297,000	\$283,000	\$324,999
Sale Price \$	--	\$297,000	\$280,000	\$315,000
Type of Financing	--	Fha	Fha	Conventional
Date of Sale	--	06/24/2024	05/22/2024	08/09/2024
DOM · Cumulative DOM	-- · --	47 · 47	154 · 154	32 · 69
Age (# of years)	46	45	45	37
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,968	1,651	1,780	1,837
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	7	7	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.15 acres	0.15 acres	0.126 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	-\$17,000
Adjusted Price	--	\$297,000	\$280,000	\$298,000

* 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** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: MULTIPLE OFFERS RECEIVED! SUBMIT HIGHEST & BEST OFFERS BY SATURDAY, JUNE 1ST AT 6PM! Come see this beautiful, well maintained 3 bedroom, 2 bath home! Only Minutes away from Joe Pool Lake, Cedar Hill Village Shopping center, Cedar Ridge Preserve, and much more! This home offers an open design, beautiful laminate flooring, granite countertops, beautiful lighting, fresh paint, plenty of yard space, full 2-car garage and plenty of space for entertaining guests or just to relax! The HVAC, Fencing, gutters, front door, and windows were all replaced in 2022. New insulation was added to the home in 2023 (lower electric bills!). This home is ready for the next buyer to fall in love with it!!! Check it out!
- Sold 2** The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Welcome to this charming home with a warm and inviting atmosphere. As you step inside, you'll be drawn to the cozy fireplace, perfect for those chilly evenings. The interior features a natural color palette that creates a serene and tranquil ambiance throughout. The kitchen boasts a nice backsplash that adds a touch of elegance to your culinary adventures. With other rooms for flexible living space, you have the freedom to customize each area to suit your needs. The primary bathroom offers good under sink storage for all your essentials. Outside, the fenced-in backyard provides a secure space for everyone. Additionally, there is a lovely sitting area in the backyard where you can relax and unwind. Fresh interior paint completes the picture, giving the whole home a bright and refreshed feel. Don't miss the chance to make this delightful property yours! This home has been virtually staged to illustrate its potential.
- Sold 3** -17000 due to superior condition. The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home appears to have been repaired and updated recently. It is superior in terms of condition and appeal to buyers. The home features similar quality of construction, amenities, and style. MLS Comments: Welcome to 1514 Curtis Ln, Cedar Hill, TX 75104 – a breathtaking 3-bedroom, 2-bathroom home. Completely renovated with new floors & fixtures, this residence welcomes you with two inviting living areas, highlighted by vaulted ceilings and a charming double-sided wood-burning fireplace with custom shelving, perfect for cozy evenings and lively gatherings. The formal dining room provides an elegant space for entertaining guests. The kitchen features sleek modern appliances, exquisite granite countertops, and abundant cabinetry. The spacious master suite is as a peaceful retreat, complete with an en-suite bathroom boasting a massive shower with double shower heads. Outside, you'll find a beautifully landscaped yard with a covered patio completely fenced in. Located in a friendly neighborhood with top-rated schools, this home is perfect for creating lasting memories and enjoying the best of family life. Don't miss out on this gem – your dream home awaits!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There is no MLS history for the subject property.			
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	\$295,900	\$295,900
Sales Price	\$295,000	\$295,000
30 Day Price	\$290,000	--
Comments Regarding Pricing Strategy		
<p>The local real estate market has been flourishing as a Seller's Market, and values have been increasing in most areas. Market time has been decreasing for most properties if priced competitively, and many are obtaining multiple offers soon after coming on the market. There are many buyers available both as owner occupants and Investors. Inventory has been low, and demand has been high with most properties selling over asking price. Market time is usually under 45 days. All of the sales and listings utilized in this report are the closest most recent comparable properties that could be found and verified in the subject's own subdivision and surrounding areas. These properties are deemed to be the most comparable properties in terms of location, condition, and physical characteristics. After making the necessary adjustments, all sales were concluded to provide a reliable indication of value for the subject property and were included in the final analysis.</p>		

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



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 7110 Field View Ln
Dallas, TX 75249



Front

L2 7209 Cloverglenn Dr
Dallas, TX 75249



Front

L3 1400 James Street
Cedar Hill, TX 75104



Front

Sales Photos

S1 7223 Hedge Dr
Dallas, TX 75249



Front

S2 7219 Hedge Dr
Dallas, TX 75249



Front

S3 1514 Curtis Lane
Cedar Hill, TX 75104



Front

ClearMaps Addendum

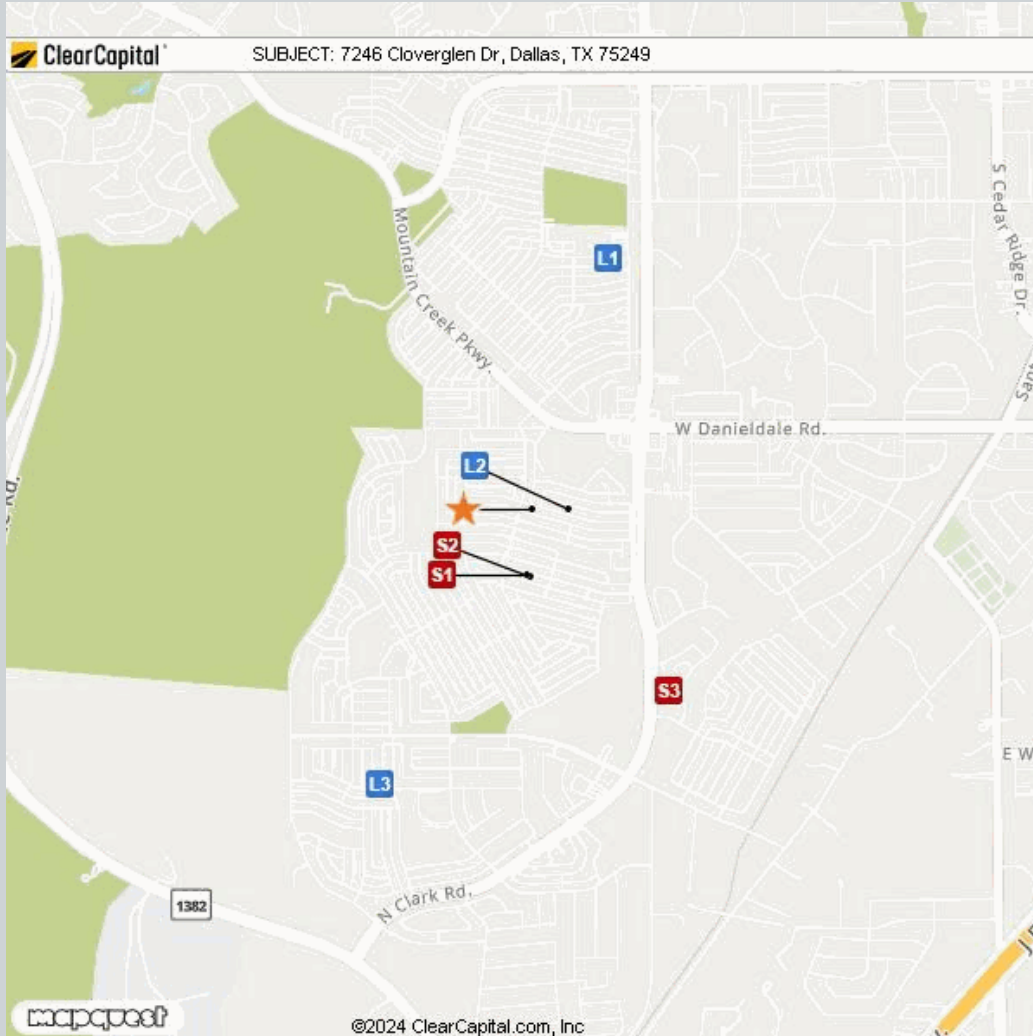
Address ★ 7246 Cloverglen Dr, Dallas, TX 75249

Loan Number 58524

Suggested List \$295,900

Suggested Repaired \$295,900

Sale \$295,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7246 Cloverglen Dr, Dallas, TX 75249	--	Parcel Match
L1 Listing 1	7110 Field View Ln, Dallas, TX 75249	0.76 Miles ¹	Parcel Match
L2 Listing 2	7209 Cloverglen Dr, Dallas, TX 75249	0.11 Miles ¹	Parcel Match
L3 Listing 3	1400 James Street, Cedar Hill, TX 75104	0.91 Miles ¹	Parcel Match
S1 Sold 1	7223 Hedge Dr, Dallas, TX 75249	0.19 Miles ¹	Parcel Match
S2 Sold 2	7219 Hedge Dr, Dallas, TX 75249	0.19 Miles ¹	Parcel Match
S3 Sold 3	1514 Curtis Lane, Cedar Hill, TX 75104	0.66 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	Susan Hill	Company/Brokerage	Susan Hill REO Services
License No	351010	Address	5 Country Club Court Pantego TX 76013
License Expiration	01/31/2026	License State	TX
Phone	8179946995	Email	sue@suehillgroup.com
Broker Distance to Subject	14.09 miles	Date Signed	10/11/2024

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.