










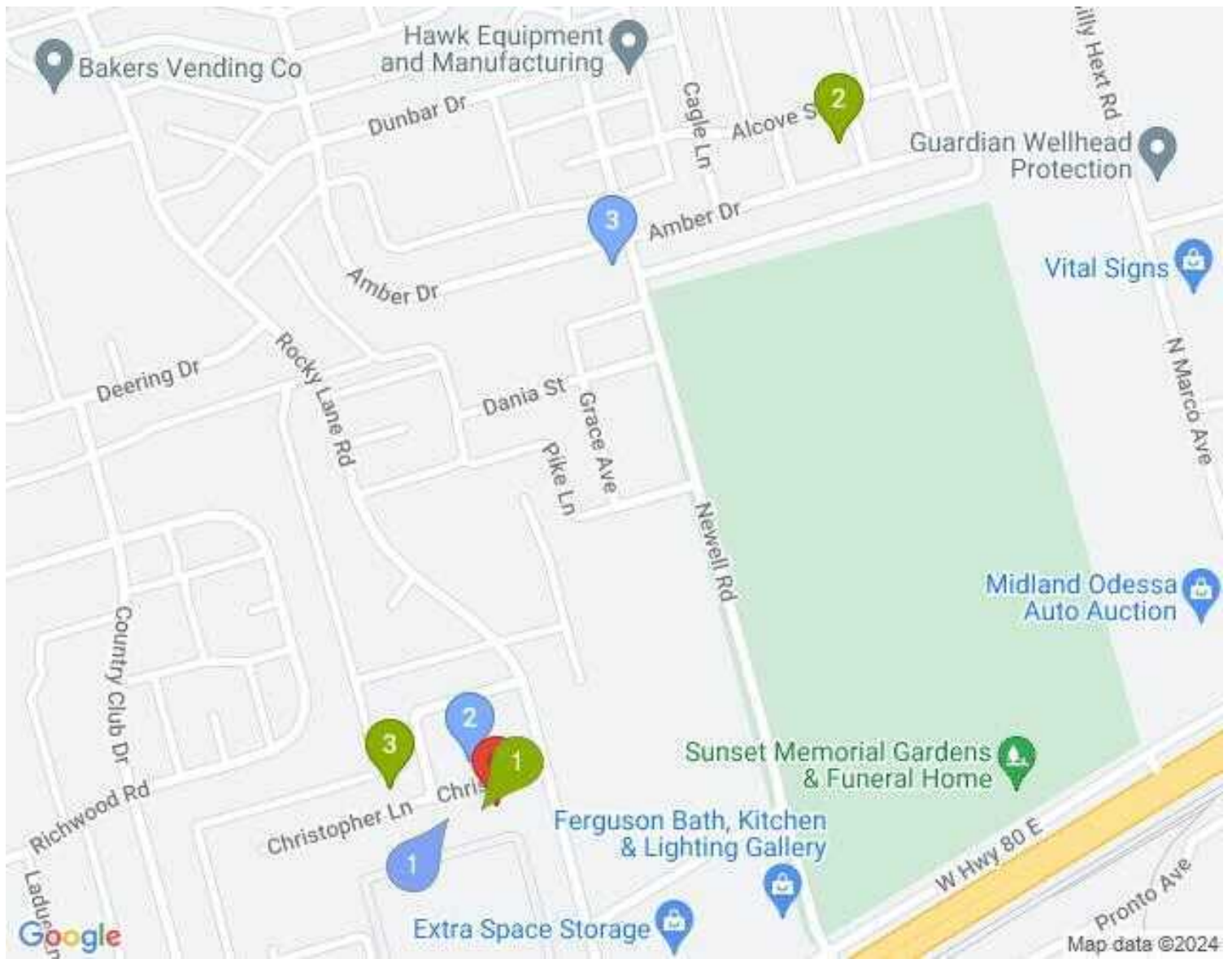
Property Address: 6334 CHRISTO LANE	Vendor ID: 16169988.2_220017
City, State, Zip: ODESSA, TX 79762	Deal Name:
Loan Number: 2385	Inspection Date: 04/22/2024
2nd Loan / Client #:	Subject APN: 05710.00061.08000
Borrower / Owner of Record: Tim Williams	Lender / Client: Premier Money Source, Inc.

Property Occupancy Status: Vacant	Does the Property Appear Secure?: Yes	Est. Monthly Rent: \$2,500	Sold in the last 12 Months?:
Currently Listed: Yes	Currently List Broker: Pine & Beckett	List Broker Contact #: (432) 349-7000	Sale Price:
Initial List Price: \$280,000	Initial List Date: 01/23/2024	Current List Price: \$280,000	DOM / CDOM: 91 / 91
Is the Subject Listing Currently Pending?: No	Date of Contract:	CDOM to Contract:	Sale Date:

Subject Property Comments / External Influences  
**No notable repairs from street.**

	Subject	Sold Comp 1	Sold Comp 2	Sold Comp 3	List Comp 1	List Comp 2	List Comp 3
							
Address	6334 CHRISTO LANE ODESSA, TX 79762	6324 CHRISTO LANE ODESSA, TX 79762	6333 CHRISTO LANE ODESSA, TX 79762	6576 AMBER DR ODESSA, TX 79762	6332 CHRISTO LANE ODESSA, TX 79762	2805 CASSIE WAY ODESSA, TX 79762	6325 CHRISTOPHER LANE ODESSA, TX 79762
Proximity		0.03	0.03	0.37	0.01	0.49	0.07
Sale/List Price		\$290,000	\$275,000	\$280,000	\$285,000	\$319,900	\$267,500
Sale Date		02/08/2024	11/27/2023	03/18/2024	04/06/2024	10/17/2023	04/19/2024
Price Per Sq.ft.	\$170.32	\$180.80	\$167.27	\$164.61	\$173.36	\$164.05	\$183.60
Initial List Price	\$280,000	\$299,900	\$280,000	\$280,000	\$285,000	\$337,500	\$267,500
Initial List Date	01/23/2024	01/04/2024	09/27/2023	01/04/2024	04/06/2024	10/17/2023	04/19/2024
Current/Final List	\$280,000	\$299,900	\$275,000	\$275,000	\$285,000	\$319,900	\$267,500
DOM/CDOM	91 /	8 / 8	19 / 19	44 / 44	17 / 17	82 / 82	4 / 4
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
Finance Incentives	0	3620	5000	9000	0	0	0
Living Area	1644	1604	1644	1701	1644	1950	1457
#Rooms/Bed/Bath All	5 / 3 / 2	5 / 3 / 2	5 / 3 / 2	5 / 3 / 2	5 / 3 / 2	6 / 4 / 2	5 / 3 / 2
Year Built	2010	2009	2011	1982	2010	2009	1998
Basement SF/% Fin	/	/	/	/	/	/	/
Lot Size	0.19	0.18	0.17	0.28	0.19	0.15	0.13
Property Type	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach	SF Detach
Style / Quality	Single Story / Q4	Single Story / Q4	Single Story / Q4	Single Story / Q4	Single Story / Q4	Single Story / Q3	Single Story / Q4
# of Units	1	1	1	1	1	1	1
Condition	C3	C3	C3	C3	C3	C3	C3
Pool/Spa	None	No / No	No / No	No / No	No / Yes	No / No	No / No
View	Residential	Residential	Residential	Residential	Residential	Residential	Residential
Porch/Patio/Deck	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No	Yes / Yes / No
Fireplace	Yes	Yes	Yes	Yes	Yes	Yes	No
Garage	2 Attached	2 Attached	2 Attached	2 Attached	2 Attached	2 Attached	2 Attached
Other Features	None	Workshop	None	Workshop	Spa/Hot Tub	None	None
HOA Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subdivision	CHRISTOPHER ESTATES	Christopher Estates	Christopher Estates	Devonian Estates	Christopher Estates	Lee	Christopher Estates
School District	Ector County	Ector County	Ector County	Ector County	Ector County	Ector County	Ector County
Data Source - ID	MLS-148531	MLS-148223	MLS-143697	MLS-148186	MLS-149951	MLS-147041	MLS-15018

<b>Market Time 30-90 days</b>	<b>As-Is Price Estimate</b>	<b>As-Repaired Price Estimate</b>	<b>Land Only Price</b>	<b>30-Day Quick Sale Price</b>
90-Day Marketing Time	\$280,000	\$280,000	\$26,152	\$275,000
Recommended List Price	\$280,000	\$280,000	Recommended Sales Strategy: <input checked="" type="checkbox"/> As - Is <input type="checkbox"/> Repaired	



	Address	City	BR	BA	Lot Size	Sale/List Date	Year Built	Sale/List Price	Distance
•	6334 CHRISTO LANE	ODESSA	3	2	0.19		2010		
1	6324 CHRISTO LANE	ODESSA	3	2	0.18	02/08/2024	2009	\$290,000	0.03
2	6333 CHRISTO LANE	ODESSA	3	2	0.17	11/27/2023	2011	\$275,000	0.03
3	6576 AMBER DR	ODESSA	3	2	0.28	03/18/2024	1982	\$280,000	0.37
1	6332 CHRISTO LANE	ODESSA	3	2	0.19	04/06/2024	2010	\$285,000	0.01
2	2805 CASSIE WAY	ODESSA	4	2	0.15	10/17/2023	2009	\$319,900	0.49
3	6325 CHRISTOPHER LANE	ODESSA	3	2	0.13	04/19/2024	1998	\$267,500	0.07

**Neighborhood Data:**

Location Type: <input type="text" value="Urban"/>	Market Trend: <input type="text" value="Stable"/>	Economic Trend: <input type="text" value="Stable"/>	Neighborhood Trend: <input type="text" value="Stable"/>
Housing Supply: <input type="text" value="Stable"/>	REO Driven?: <input type="text" value="No"/>	Avg Age of Home: <input type="text" value="14"/>	
Avg Marketing Time of Comparable Listings: <input type="text" value="Under 3 Mos."/>			
Price Range: <input type="text" value="\$245,000"/> to <input type="text" value="\$320,000"/>	Median Price: <input type="text" value="\$265,000"/>	Predominate Value: <input type="text" value="\$280,000"/>	Average DOM: <input type="text" value="30"/>
Number of units for rent: <input type="text"/>		Number of units in complex for sale: <input type="text"/>	

Negative Neighborhood Factors that will detract from the subject:

Neighborhood Comments:

*None Noted*

Area has no true conformity of age, gla, lot size, construction, condition, style or maintenance. Mixture of older homes.

**Marketability of Subject:**Most Likely Buyer:  Types of Financing the Subject will NOT qualify for: 

Will this be a problem for resale? If yes, please explain:

**Comparable Comments:**

Sale 1	Overall equal to subject, has a workshop, maintained. All comps used are the best and closest available in proximity to subject. All criteria had to be extended. Any variances and dissimilarities of comps are due to limited availability in subject's immediate area.
Sale 2	Overall equal to subject, has a workshop, maintained. All comps used are the best and closest available in proximity to subject. All criteria had to be extended. Any variances and dissimilarities of comps are due to limited availability in subject's immediate area.
Sale 3	Corner lot, inferior to age, superior to gla, has workshop, maintained, has RV hook-up. All comps used are the best and closest available in proximity to subject. All criteria had to be extended. Any variances and dissimilarities of comps are due to limited availability.
List 1	Overall equal to subject, has putting green and hot tub. maintained. All comps used are the best and closest available in proximity to subject. All criteria had to be extended. Any variances and dissimilarities of comps are due to limited availability in subject's immediate area
List 2	Superior to gla, maintained. All comps used are the best and closest available in proximity to subject. All criteria had to be extended. Any variances and dissimilarities of comps are due to limited availability in subject's immediate area.
List 3	Inferior to age and gla, recent walk in shower, maintained. All comps used are the best and closest available in proximity to subject. All criteria had to be extended. Any variances and dissimilarities of comps are due to limited availability in subject's immediate area.

**Service Provider Comments:**

Prevalent seller concessions, minimal REO. Economy is good, new hires. Resales are having to compete with an abundance of new homes built by several builders that are basically producing massive amount of cookie cutter homes. No consistent marketing times. Resales that have not been updated or move in ready tend to stay on the market for longer periods of time. All comps used are the best and closest available in proximity to subject. All criteria extended due to availability of comps. "This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice." Most weight placed on List 1 Consideration of valuation was given to subject's condition, in comparison Most weight placed on Sale 1 Consideration of valuation was given to subject's condition, in comparison

**Vendor Comments:***None noted.*

<b>Signature *</b>	/s/ Ann Payne	<b>BPO Effective Date</b>	04/23/2024
<b>Service Provider Name</b>	Ann Payne	<b>License Number</b>	519710
<b>Service Provider Company</b>	Elizabeth Ann Payne	<b>License State</b>	TX

\* Service Provider agreed to digital signature upon submission.

**Repairs**Recommended repairs would bring the subject to: **\$280,000**

<b>Internal Repairs</b>	<b>Comment</b>	<b>Total</b>
Painting		\$ 0
Walls/Ceiling		\$ 0
Carpet/Floors		\$ 0
Cabinet/Counter		\$ 0
Plumbing		\$ 0
Electrical		\$ 0
Heating/AC		\$ 0
Appliances		\$ 0
Doors/Trim		\$ 0
Cleaning/Trash Removal		\$ 0
Other		\$ 0
Internal Repair Total:		\$ 0
<b>External Repairs</b>	<b>Comment</b>	<b>Total</b>
Roof		\$ 0
Siding/Trim		\$ 0
Structural		\$ 0
Windows/Doors		\$ 0
Painting		\$ 0
Foundation		\$ 0
Garage		\$ 0
Landscaping		\$ 0
Fence		\$ 0
Other		\$ 0
External Repair Total:		\$ 0
Repair Total:		\$ 0



**Front**

6334 CHRISTO LANE  
ODESSA, TX 79762



**Side**

6334 CHRISTO LANE  
ODESSA, TX 79762



**Side**

6334 CHRISTO LANE  
ODESSA, TX 79762



**Address Verification**

6334 CHRISTO LANE  
ODESSA, TX 79762



**Street**

6334 CHRISTO LANE  
ODESSA, TX 79762



**Street**

6334 CHRISTO LANE  
ODESSA, TX 79762



**What's across from Subject**

6334 CHRISTO LANE  
ODESSA, TX 79762

Subject Aerial Map



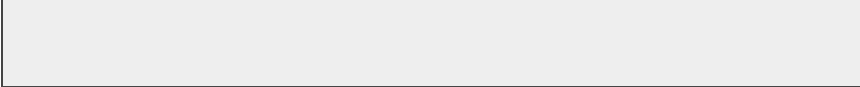


**Comparable Sale #1**

6324 CHRISTO LANE  
ODESSA, TX 79762

Sale Date 02/08/2024

Sale Price \$290,000



**Comparable Sale #2**

6333 CHRISTO LANE  
ODESSA, TX 79762

Sale Date 11/27/2023

Sale Price \$275,000



**Comparable Sale #3**

6576 AMBER DR  
ODESSA, TX 79762

Sale Date 03/18/2024

Sale Price \$280,000



**Comparable Listing #1**

6332 CHRISTO LANE  
ODESSA, TX 79762

**List Date** 04/06/2024

**List Price** \$285,000



**Comparable Listing #2**

2805 CASSIE WAY  
ODESSA, TX 79762

**List Date** 10/17/2023

**List Price** \$319,900



**Comparable Listing #3**

6325 CHRISTOPHER LANE  
ODESSA, TX 79762

**List Date** 04/19/2024

**List Price** \$267,500

## Disclaimer

THIS IS A BROKERS PRICE OPINION OR COMPARATIVE MARKET ANALYSIS AND 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. Neither Votur Appraisal Services, LLC nor any of its affiliates, members, managers or contractors makes any representation or warranty as to the accuracy or completeness of the information contained in this Broker Price Opinion. You should use good faith efforts in determining that the content of all information to be provided to or obtained by you is accurate. This analysis has been performed by a licensed real estate professional and is intended for the benefit of the addressee only. The Broker Price Opinion is not to be construed as an appraisal and may not be used as such for any purpose. The purpose of this BPO is to provide an estimate of the probable sales price of the property, utilizing the sales comparison approach methodology and will not be used for loan origination. This opinion may not be used by any party as the primary basis to determine the value of a parcel of real property for a mortgage loan origination, including first and second mortgages, refinances or equity lines of credit. Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed appraiser must be obtained.