37674 Loan Number **\$117,000**• As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	2900 S Jones Street, Fort Worth, TX 76104 03/10/2020 37674 NA	Order ID Date of Report APN County	6647034 03/13/2020 02592401 Tarrant	Property ID	28153580
Tracking IDs					
Order Tracking ID	Aged BPO CITI	Tracking ID 1	Aged BPO CITI		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	Catamount Properties 2018 LLC	Condition Comments			
R. E. Taxes	\$887	The subject property is in good condition. I did not note any			
Assessed Value	\$33,496	major deferred maintenance or repair issues at the time of			
Zoning Classification	single family	inspection. The roof shows no signs of deficiencies and the landscaping is maintained. The home has been remodeled			
Property Type	SFR	iandocaping is maintained. The nome has been remodeled			
Occupancy	Vacant				
Secure?	Yes (lockbox)				
Ownership Type	Fee Simple				
Property Condition	Average				
Estimated Exterior Repair Cost	\$0				
Estimated Interior Repair Cost	\$0				
Total Estimated Repair	\$0				
НОА	No				
Visible From Street	Visible				
Road Type	Public				

ıta				
Suburban	Neighborhood Comments			
Improving	The average price per square foot of living space is \$114.77. The			
Low: \$30,000 High: \$879,000	average home sells at 98.03% of current asking price and 102.92% of the original asking price. The average time on			
Increased 3.5 % in the past 6 months.	market is 44 days and the average year built is 1970. Numbers were obtained using MLS data only.			
<90				
	Suburban Improving Low: \$30,000 High: \$879,000 Increased 3.5 % in the past 6 months.			

Client(s): Wedgewood Inc

Property ID: 28153580

Fort Worth, TX 76104

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DRIVE-BY BPO

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2900 S Jones Street	1024 Judd St	3201 Burson Avenue	800 Colvin St
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76104	76104	76110	76104
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.55 1	0.52 1	0.37 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$145,000	\$124,000	\$114,900
List Price \$		\$139,900	\$124,000	\$114,900
Original List Date		01/08/2020	03/10/2020	02/20/2020
DOM · Cumulative DOM		58 · 65	1 · 3	15 · 22
Age (# of years)	61	64	71	75
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 Cottage	1 Story Cottage	1 Story Cottage	1 Story Cottage
# Units	1	1	1	1
Living Sq. Feet	868	1,064	708	1,054
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	2 · 1	3 · 1
Total Room #	6	6	5	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.14 acres	0.14 acres	0.13 acres	0.14 acres
Other				fireplace

^{*} Listing 2 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.

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Current Listings - Cont.

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

- Listing 1 Another stunning remodel by NJ Homeconcepts! Fantastic starter home has had extensive remodeling! All the doors, door hardware, kitchen cabinets, light fixtures, ceiling fans, front windows and kitchen window. It also has a new garage door, new deck, and new carpet. The plumbing system is almost new. Remodeled bathrooms with new fixtures, granite vanities & new surround in the full bath. The kitchen has granite countertops, and a gas range. Quick possession is available.
- **Listing 2** Cozy and beautiful corner house,2 bedrooms, one bath, fully remodeled with new roof, plumbing nearly everything new. Granite counter tops with back splash in the kitchen. With excellent location near the I-35.
- **Listing 3** Nice 3 bedroom room home located conveniently to major highways, Downtown Fort Worth and local schools. New HVAC system, fresh paint, flooring, kitchen cabinets and appliance.

Client(s): Wedgewood Inc Property ID: 28153580 Effective: 03/10/2020 Page: 3 of 15

Fort Worth, TX 76104

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DRIVE-BY BPO

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2900 S Jones Street	1108 E Davis Avenue	812 E Cantey St	817 Judd St
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76104	76104	76104	76104
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.98 1	0.28 1	0.34 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$125,000	\$132,999	\$110,000
List Price \$		\$115,000	\$116,990	\$110,000
Sale Price \$		\$112,000	\$114,000	\$115,000
Type of Financing		Fha	Fha	Fha
Date of Sale		11/01/2019	04/16/2019	03/14/2019
DOM · Cumulative DOM		49 · 80	129 · 129	97 · 97
Age (# of years)	61	74	69	67
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 Cottage	1 Story Cottage	1 Story Cottage	1 Story Cottage
# Units	1	1	1	1
Living Sq. Feet	868	1,008	964	942
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 1	2 · 1
Total Room #	6	6	6	5
Garage (Style/Stalls)	Attached 1 Car	Carport 1 Car	Attached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.14 acres	0.14 acres	0.14 acres	0.14 acres
Other				fireplace
Net Adjustment		+\$11,500	+\$12,600	-\$1,850
Adjusted Price		\$123,500	\$126,600	\$113,150

^{*} Sold 2 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.

2900 S Jones St

Fort Worth, TX 76104

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Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** Well maintained 3 bedroom, 1 bathroom. Central Air. House has been partially remodeled. Updated kitchen cabinets with gas range, microwave and refrigerator included. Foundation was repaired 1 year ago. Brand new 30yr shingles. New laminate and ceramic tile floor though out the house. Great starter home! House had a one room addition. Metal fence all around back yard! Square footage, measurements and schools to be verified by buyers and buyers agent. -3500 sq ft +15000 condition
- **Sold 2** NEW WINDOWS, NEW FEATURES ETC, ONE BEDROOM WAS CONVERTED INTO A DINING AREA, near elementary and middle schools, with easy access to W I-35, minutes away from Grand Plaza and Downtown Fort Worth. BEHIND property there is an alley. CLEAN AND READY TO MOVE IN. THANK YOU -2400 sq ft +15000 condition
- **Sold 3** Nicely updated home very close to l35 and downtown Ft. Worth. Outside has aluminum siding, a nice front porch and a 2 car garage. Inside has a spacious living room and good size bedrooms. Updates completed Dec. '18 include a new 30 yr roof, AC, furnace, ducting, restored hardwood floors, paint inside and out, granite countertops, stainless appliances, backsplash, sinks, all plumbing fixtures and light fixtures, shower tile surround, toilet, hardware and much more! A move in ready home at a very affordable price. -1850 sq ft

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Current Listing Status		Currently Listed		Listing History Comments			
Listing Agency/Firm eXp Realty LLC			home sold i	in 2019			
Listing Agent Na	me	Phillip Dodd					
Listing Agent Phone		(817) 915-250	2				
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
				Sold	05/15/2019	\$1	Tax Record
03/09/2020	\$139,900						MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$120,000	\$120,000			
Sales Price	\$117,000	\$117,000			
30 Day Price	\$114,000				
Comments Regarding Pricing Strategy					

I had to use a picture of the neighbors address due to the subject property not being marked The comp search criteria is as follows: 1 miles proximity, 365 days to the date of sale, 300 square foot of living space, 20 years to the age of the subject and all homes are 1 story. The search was performed using only mls data.

Client(s): Wedgewood Inc

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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.

Client(s): Wedgewood Inc Property ID: 28153580 Effective: 03/10/2020 Page: 7 of 15

Subject Photos



Front



Address Verification



Side



Side

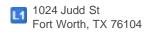


Street



Street

Listing Photos





Front

3201 Burson Avenue Fort Worth, TX 76110



Front

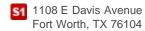
800 Colvin St Fort Worth, TX 76104



Front

DRIVE-BY BPO

Sales Photos





Front

812 E Cantey St Fort Worth, TX 76104



Front

817 Judd St Fort Worth, TX 76104



Loan Number

by ClearCapital

DRIVE-BY BPO

Fort Worth, TX 76104

ClearMaps Addendum 2900 S Jones Street, Fort Worth, TX 76104 **Address** Loan Number 37674 Suggested List \$120,000 **Sale** \$117,000 Suggested Repaired \$120,000 Clear Capital SUBJECT: 2900 S Jones St, Fort Worth, TX 76104 South Fwy I=35W S1 vis Ave E Harvey Av S Main E-Powell-Ave E-Jessamine St E-Ramsey-Ave E-Ramsey-A ge Ave Marion Ave E-Mulkey-S E-Robert-St 钕 WEST L3 MORNINGSIDE udd-s 1 ORNINGSIDE 拉 Morningside Middle E Lowden St **∢** ⊌Baker St Baker St F-Bowie St Vicki-Ln لنة E-Berry St E-Berry-St MORNINGSIDE mapapasi E Shaw S@2020 ClearCapital.com, Inc. @2020 MapQuest @ TomTom @ Mapbox Address Miles to Subject **Mapping Accuracy** Comparable Subject 2900 S Jones St, Fort Worth, TX Parcel Match L1 Listing 1 1024 Judd St, Fort Worth, TX 0.55 Miles 1 Parcel Match L2 Listing 2 3201 Burson Avenue, Fort Worth, TX 0.52 Miles 1 Parcel Match Listing 3 800 Colvin St, Fort Worth, TX 0.37 Miles 1 Parcel Match **S1** Sold 1 1108 E Davis Avenue, Fort Worth, TX 0.98 Miles 1 Parcel Match S2 Sold 2 812 E Cantey St, Fort Worth, TX 0.28 Miles 1 Parcel Match **S**3 Sold 3 817 Judd St, Fort Worth, TX 0.34 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.

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by ClearCapital

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.

Client(s): Wedgewood Inc

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2900 S Jones St

37674

\$117,000
• As-Is Value

Fort Worth, TX 76104 Loan Number

Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report. Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

- 1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
- 2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis. 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 detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, 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.

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Report Instructions - cont.

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.

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.

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37674

\$117,000

Loan Number One As-Is Value

Broker Information

by ClearCapital

Broker Name Alyssa Price Company/Brokerage EXIT Realty Elite

License No 654677 **Address** 681 N Saginaw Blvd Saginaw TX

 License Expiration
 04/30/2021
 License State
 TX

Phone 8175384991 Email alyssakprice@gmail.com

Broker Distance to Subject 11.39 miles **Date Signed** 03/13/2020

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.

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