1313 Ridgeview St

Loan Number

38178

\$243,000 As-Is Value

Azle, TX 76020

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

Address Inspection Date Loan Number Borrower Name	1313 Ridgeview Street, Azle, TX 76020 07/16/2019 38178 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6247194 07/16/2019 04959388 Tarrant	Property ID	26873700
Tracking IDs					
Order Tracking ID	CITI_BPO_07.15.19	Tracking ID 1	CITI_BPO_07.	15.19	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Shires Wiley A	Condition Comments
R. E. Taxes	\$3,049	The home is in average condition. There was no deferred
Assessed Value	\$152,000	maintenance or repair issues noted but the home does have
Zoning Classification	Residential	wear and tear.
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	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data				
Location Type	Rural	Neighborhood Comments		
Local Economy	Improving	The homes in the area differ greatly. There are mobile homes		
Sales Prices in this Neighborhood	Low: \$65,000 High: \$630,000	and stick built homes in the area. On the drive to and from the subject there was no deferred maintenance noted.		
Market for this type of property	Increased 8.1 % in the past 6 months.			
Normal Marketing Days	<90			

Client(s): Wedgewood Inc

Property ID: 26873700

DRIVE-BY BPO

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1313 Ridgeview Street	1517 Oakridge Ct W	420 Christian Way	1317 Scotland Avenue
City, State	Azle, TX	Azle, TX	Azle, TX	Azle, TX
Zip Code	76020	76020	76020	76020
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.15 ¹	1.80 ²	0.71 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$248,800	\$310,200	\$329,900
List Price \$		\$248,800	\$310,200	\$329,900
Original List Date		06/14/2019	07/11/2019	01/09/2019
DOM · Cumulative DOM		31 · 32	5 · 5	187 · 188
Age (# of years)	34	46	1	59
Condition	Average	Average	Excellent	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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,944	2,328	2,185	2,379
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 2	4 · 2 · 1
Total Room #	7	8	8	14
Garage (Style/Stalls)	None	Carport 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	2.00 acres	2.06 acres	1.00 acres	2.60 acres
Other	fireplace	fireplace	fireplace	fireplace

^{*} 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.

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Current Listings - Cont.

by ClearCapital

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

- Peaceful country living in this delightful home. Has dining, two living, eat-in kitchen, granite, flex room, and storage galore. Den has full Masonry wood burning fireplace and opens into the 22-foot Sunroom. Over-sized carport. Beautiful heavily wooded lot features huge oaks, native grasses, backs up to creek and horses are allowed. No City Taxes. Sits on over two acres.** NEW roof will be installed July 2019 **
- Listing 2 Coming Soon! A luxurious Doug Parr Home is waiting for you! As soon as you walk in, you will be astonished by the craftsmanship of Doug Parr throughout the entire house. 2185 sq feet on a 1 acre lot in the new Briar Crossing Addition. 3 BR, 2 bath. Study can be considered 4th bedroom. Some of the stunning features of this home include custom cabinetry, large island kitchen, mud bench, large utility room, soaker tub, and a walk in tiled shower. Enjoy the WBFP in your living and the WBFP on the back patio. More great features are radiant barrier decking, Low E Vinyl windows, engineered post tension cable slab with piers, granite throughout and Delta plumbing fixtures.
- Affordable country living. 2.6 acre lot includes main home, guest house, barn and detached garage. Main home is 2381 square feet and includes 2 bedrooms and 1.1 baths, living dining and game room. House also offers 2 basement spaces, one is 13 x 21 and one is 8 x 11. Great storm shelter use. Guest house is 691 square feet with 2 bedrooms and 1 bath plus living and eating space. 1600 square foot horse barn. Nice concrete patio plus storage building. OK to park your RV and boat. Room to garden and raise chickens. If you like open space and fresh air, make time to take a look.

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			0.110	0.110
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1313 Ridgeview Street	1501 Cliff Manor St	8057 Landers Ln	148 Creekwood Ranch Road
City, State	Azle, TX	Azle, TX	Fort Worth, TX	Azle, TX
Zip Code	76020	76020	76135	76020
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.25 1	1.69 1	1.82 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$274,900	\$295,000	\$279,900
List Price \$		\$264,900	\$285,000	\$279,900
Sale Price \$		\$240,000	\$280,000	\$279,900
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		11/06/2018	05/08/2019	07/31/2018
DOM · Cumulative DOM		91 · 91	99 · 99	11 · 30
Age (# of years)	34	69	31	69
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,944	1,711	2,257	2,017
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 2	4 · 2
Total Room #	7	7	9	8
Garage (Style/Stalls)	None	Attached 1 Car	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	2.00 acres	2.07 acres	2.04 acres	1.17 acres
Other	fireplace	None	fireplace	fireplace
Net Adjustment		-\$1,675	-\$17,825	-\$225
Adjusted Price		\$238,325	\$262,175	\$279,675

^{*} 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.

Azle, TX 76020

\$243,000

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Recent Sales - Cont.

by ClearCapital

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

- Sold 1 -2500 concessions +5825 sq ft -5000 garage Come visit the spacious home with lots of room for entertainment!! Enjoy this nice country living home with plenty of room for everyone! Enjoy the fresh air and get the BBQ pit ready to enjoy under the covered patio that has estimate 572 SFT!!! Build your own workshop inside the 2 car garage that is approximately 30*24 and plenty of room for storage. House has big bedrooms with plenty of closet space for extra storage. Hardwood floors and more. SELLER WILL ENTERTAIN ALL OFFERS
- Sold 2 -10000 garage -7825 sq ft Custom 1 story brick home with covered patio on a level partially fenced 2 acres. Spacious kitchen opens to the breakfast area. Kitchen has abundant cabinet and counter space. Breakfast room has generous windows providing copious natural light and great views of the yard. Both living areas and formal dining open to each other. Master bedroom is split from the large secondary bedrooms. Master bath has a garden tub, separate shower, 2 closets and a skylight. The utility room has an extra pantry or storage cabinet and a sink. No HOA in this neighborhood with some newer custom homes.
- Sold 3 -15000 garage -1825 sq ft +16600 lot SPACIOUS 4 Bedroom home on just over an acre of land OUTSIDE CITY LIMITS! Enjoy LOW TAXES, a huge backyard with fire pit, covered patio and no backyard neighbors behind this home. Country living in a beautiful subdivision just minutes to Azle! Home features an extra large living room with vinyl plank wood look flooring, 4 spacious bedrooms, 2 bathrooms, and awesome 3 CAR GARAGE! Kitchen has plenty of countertop space with center island and plenty of cabinets! Master suite includes dual sinks with new faucets, separate garden tub and shower, and roomy master bedroom. Enjoy your summer evenings watching the sunset over your acre of land on your backyard swing!

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Subject Sal	es & Listing His	tory					
Current Listing Status Not Currently Listed		Listed	Listing History Comments				
Listing Agency/Firm		The home has never been listed in the mls and last sold in 2012					
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$247,000	\$247,000		
Sales Price	\$243,000	\$243,000		
30 Day Price	\$239,000			
Comments Regarding Pricing S	Comments Regarding Pricing Strategy			

The home is most like sold comp 1 and suggested pricing is in line with this property. The comp search criteria is as follows 2 miles proximity, 365 days to the date of sale, 500 square foot of living space, I had to disregard age, and all properties are between 1 to 3 acres. I had to use a pic of the neighbors address due to the fact that the home is not listed.

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Property ID: 26873700

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38178 Loan Number **\$243,000**• As-Is Value

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.

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Subject Photos

DRIVE-BY BPO







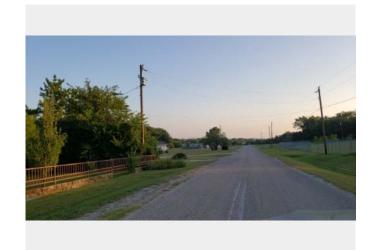
Address Verification



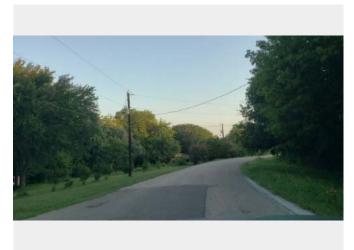
Side



Side



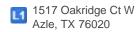
Street



Street

Listing Photos

DRIVE-BY BPO





Front





Front





Front

Azle, TX 76020

Sales Photos

DRIVE-BY BPO





Front

\$2 8057 Landers Ln Fort Worth, TX 76135



Front

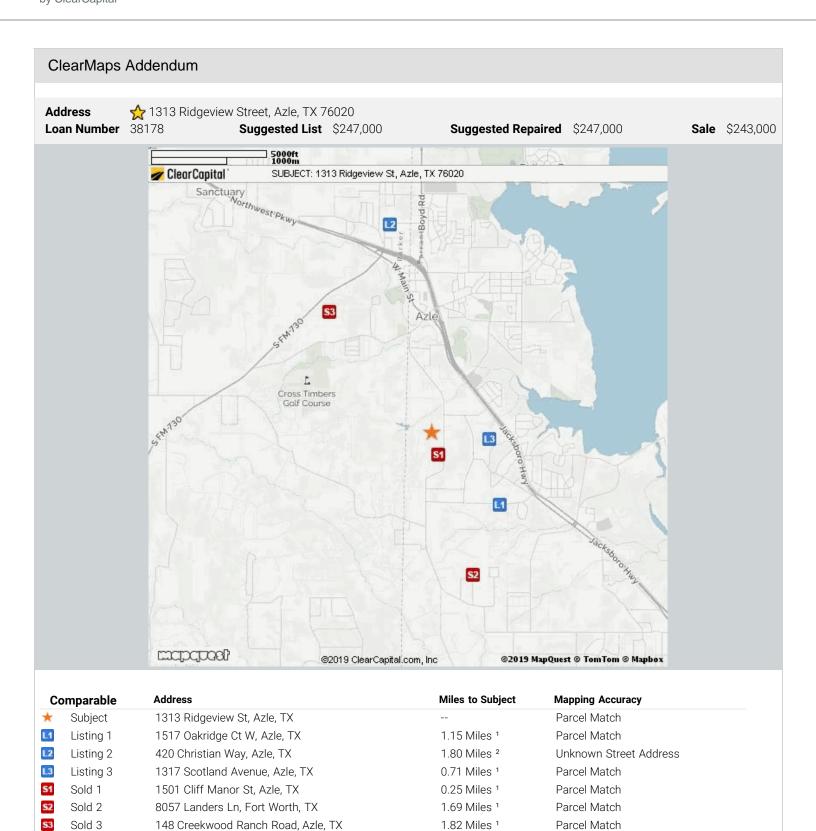
148 Creekwood Ranch Road Azle, TX 76020





DRIVE-BY BPO

Azle, TX 76020 L



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.

As-Is Value

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.

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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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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Report Instructions - cont.

by ClearCapital

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

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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Broker Information

by ClearCapital

Broker Name Alyssa Price Company/Brokerage **EXIT Realty Elite**

681 N Saginaw Blvd Saginaw TX License No 654677 Address

76179 **License State License Expiration** 04/30/2021 TX

Phone 8175384991 Email alyssakprice@gmail.com

Broker Distance to Subject 9.83 miles **Date Signed** 07/16/2019

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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