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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	5530 Mcknight Street, Houston, TX 77035 08/01/2019 38307 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6269942 08/01/2019 086-016-000 Harris	Property ID	26982500
Tracking IDs					
Order Tracking ID	CITI_BPO_07.31.19	Tracking ID 1	CITI_BPO_07.3	1.19	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	David Tucjer	Condition Comments
R. E. Taxes	\$5,234	The subject appears to be in average condition with no noted
Assessed Value	\$198,974	repairs from exterior drive by viewing.
Zoning Classification	Residential	
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	Westbury - Voluntary 000-000-0000	
Association Fees	\$350 / Year (Pool,Landscaping,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Westbury is an older well established and maintained
Sales Prices in this Neighborhood	Low: \$220,000 High: \$370,000	community that is conveniently located near all services and major highways.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

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Street Address 5530 Mcknight Street 5602 Spellman City, State Houston, TX Houston, TX Zip Code 77035 77096 Datasource Tax Records MLS Miles to Subj. 0.19 ¹ Property Type SFR SFR Original List Price \$ \$ \$300,000 List Price \$ \$290,000 Original List Date 07/01/2019	Listing 2 * Listing 3 11607 Mullins 5622 Burlinghall Houston, TX Houston, TX 77035 77035 MLS MLS 0.24 1 0.19 1 SFR SFR \$329,900 \$334,500 \$319,900 \$347,500 06/06/2019 07/16/2019
City, State Houston, TX Houston, TX Zip Code 77035 77096 Datasource Tax Records MLS Miles to Subj. 0.19 ¹ Property Type SFR SFR Original List Price \$ \$ \$300,000 List Price \$ \$290,000	Houston, TX Houston, TX 77035 77035 MLS MLS 0.24 1 0.19 1 SFR SFR \$329,900 \$334,500 \$319,900 \$347,500
Zip Code 77035 77096 Datasource Tax Records MLS Miles to Subj. 0.19 ¹ Property Type SFR SFR Original List Price \$ \$ \$300,000 List Price \$ \$290,000	77035 77035 MLS MLS 0.24 ¹ 0.19 ¹ SFR SFR \$329,900 \$334,500 \$319,900 \$347,500
Datasource Tax Records MLS Miles to Subj. 0.19 ¹ Property Type SFR SFR Original List Price \$ \$ \$300,000 List Price \$ \$290,000	MLS 0.24 ¹ 0.19 ¹ SFR SFR \$329,900 \$334,500 \$319,900 \$347,500
Miles to Subj. 0.19 ¹ Property Type SFR SFR Original List Price \$ \$ \$300,000 List Price \$ \$290,000	0.24 ¹ 0.19 ¹ SFR SFR \$329,900 \$334,500 \$319,900 \$347,500
Property Type SFR SFR Original List Price \$ \$ \$300,000 List Price \$ \$290,000	SFR SFR \$329,900 \$334,500 \$319,900 \$347,500
Original List Price \$ \$ \$300,000 List Price \$ \$290,000	\$329,900 \$334,500 \$319,900 \$347,500
List Price \$ \$290,000	\$319,900 \$347,500
Original List Date 07/01/2019	06/06/2010 07/16/2010
	00/00/2019
DOM · Cumulative DOM · · · · 31	55 · 56 16 · 16
Age (# of years) 61	59 59
Condition Average Average	Average Average
Sales Type Fair Market Value	e Fair Market Value Fair Market Value
Location Neutral ; Residential Neutral ; Resident	ntial Neutral ; Residential Neutral ; Residential
View Neutral ; Residential Neutral ; Resident	ntial Neutral ; Residential Neutral ; Residential
Style/Design1 Story Traditional1 Story Traditional	al 1 Story Traditional 1 Story Traditional
# Units 1 1	1 1
Living Sq. Feet 1,830 2,076	1,835 2,076
Bdrm ⋅ Bths ⋅ ½ Bths 3 ⋅ 2 3 ⋅ 2	3 · 2 3 · 2
Total Room # 8	8 8
Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s)	s) Attached 2 Car(s) Attached 2 Car(s)
Basement (Yes/No) No No	No No
Basement (% Fin) 0% 0%	0%
Basement Sq. Ft	
Pool/Spa	
Lot Size 0.19 acres 0.21 acres	0.19 acres 0.19 acres
Other Partially fenced Partially fenced	Partially fenced Partially fenced

^{*} 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 Mid Century home in Westbury, ready for you. Great location. Never flooded and zoned to Parker Elementary. Large front yard w a tree swing. Big windows bring in lots of natural sunlight. Formal entry opens to multi purpose room. Could be a large living area or living/dining. The den is open to the backyard and connected to the kitchen. This room could also be used for a large dining area. Kitchen has a breakfast area that could be used as a home office. Large master bedroom w clerestory windows and an en suite bath. Additional bedrooms are spacious and have plenty of storage. Beautiful wood flooring in the living area and the wood floors in the bedrooms have just been refinished and look fantastic. Tile floors in the den, kitchen and baths. Big backyard will be a great space for the kids or fur babies to play and entertain. The owners have just addressed all the items in the home that buyers are looking for. This is a move-in ready home!
- Listing 2 A NEVER-BEEN-FLOODED home with exceptional finishes. All new cabinets, stainless steel appliance package, engineered hardwood flooring, the finest quartz counters & detailed backsplashes. Boasts sizable rooms, sprawling yard space & a newly poured driveway! NEW water heater, all new LOW-E windows, recent roof & recent A/C. Foundation repaired w/ a LIFETIME warranty! Enjoy an oversized garage with *newly finished floor* and included WASHER/DRYER and mud room storage! Home did not flood in Harvey and not in a flood plain per Baxter insurance co, zoned X. Quality and design with an ideal layout, located in proximity to the highly prestigious magnet school of Parker Elementary! Checking every box for under 320k schedule your private showing today.
- Listing 3 Lovely updated home on one of the best streets in Westbury. Burlinghall is home to the annual neighborhood holiday parade. Charming curb appeal with new landscaping and the traditional board and batten front porch. Beautifully restored oak hardwood floors throughout gives this home so much warmth. Arched doorways for the now open concept dining and living. The kitchen has beautiful granite counter tops and GE profile gas/convection range. The original homeowner had a private 13x11 bonus room built with the home that has endless possibilities. The major things have been taken care of for you like new windows, foundation, driveway, fence and a complete replacement of the old galvanized piping. Recently painted interior and exterior plus all appliances included make for this home to be move in ready. Never flooded *per seller.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5530 Mcknight Street	5511 Catagena	5630 Mcknight	5711 Mcknight
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77035	77035	77035	77035
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.23 1	0.11 1	0.22 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$279,900	\$314,000	\$339,999
List Price \$		\$279,900	\$314,000	\$329,999
Sale Price \$		\$260,000	\$309,000	\$325,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		05/31/2019	05/17/2019	06/11/2019
DOM · Cumulative DOM		31 · 61	12 · 57	52 · 92
Age (# of years)	61	61	57	59
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 Traditional	1 Story Traditonal	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,830	1,847	1,870	2,032
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	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	0.19 acres	0.35 acres	0.25 acres	0.19 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced
Net Adjustment		\$0	\$0	-\$2,020
Adjusted Price		\$260,000	\$309,000	\$322,980

^{*} Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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Recent Sales - Cont.

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

- Sold 1 NEVER FLOODED!!!!! Zone X***Remodeled Mid Century Classic home on gigantic lot**2014 updates: stained kitchen cabinets, porcelain tiled floors in kitchen, living, breakfast, and dining room; honed granite countertops in kitchen with tiled backsplash w/accents; light fixtures, fresh paint; stainless steel refrigerator with ice maker, washer & dryer; black and white tiled master bath, beige tiled hall bath**large deck**NO CARPET* Leased until 6/1/2019. Agent/owner
- **Sold 2** NEVER FLOODED! CORNER LARGE LOT! Updated 2019! Interior & Exterior paint! Electrical & Plumbing package, Interior doors, garage doors, cabinets, flooring, light & plumbing fixtures all replaced. Nice patio the length of the front of the house! Large trees with beautiful shade. Detached garage. Hurry to see this fabulous home with great access to Medical Center, Downtown and NRG!
- **Sold 3** Freshly painted, beautifully updated traditional with cathedral ceiling in Den, which is open to the Kitchen with granite counters and updated cabinets. Flexible formals can be used as you desire. Spacious Master has large walk-in closet, dual sinks and large stall shower. Updated Hall Bath serves two Guest Bedrooms. New PEX fresh water lines. No carpet in this home! Grand back yard has room for a pool, or a peaceful place to escape. Has not flooded! Come see this beauty!

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Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			No sales no	r listing history for	the subject in the l	ocal MLS
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 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	\$310,000	\$310,000				
Sales Price	\$305,000	\$305,000				
30 Day Price	\$300,000					
Comments Regarding Pricing S	trategy					
I used the CMA I pulled to a	et the values in this market.					

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: 26982500

DRIVE-BY BPO

Subject Photos



Front





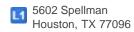
Street



Street

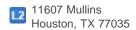
DRIVE-BY BPO

Listing Photos



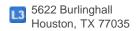


Front





Front



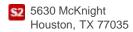


Sales Photos



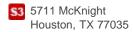


Front





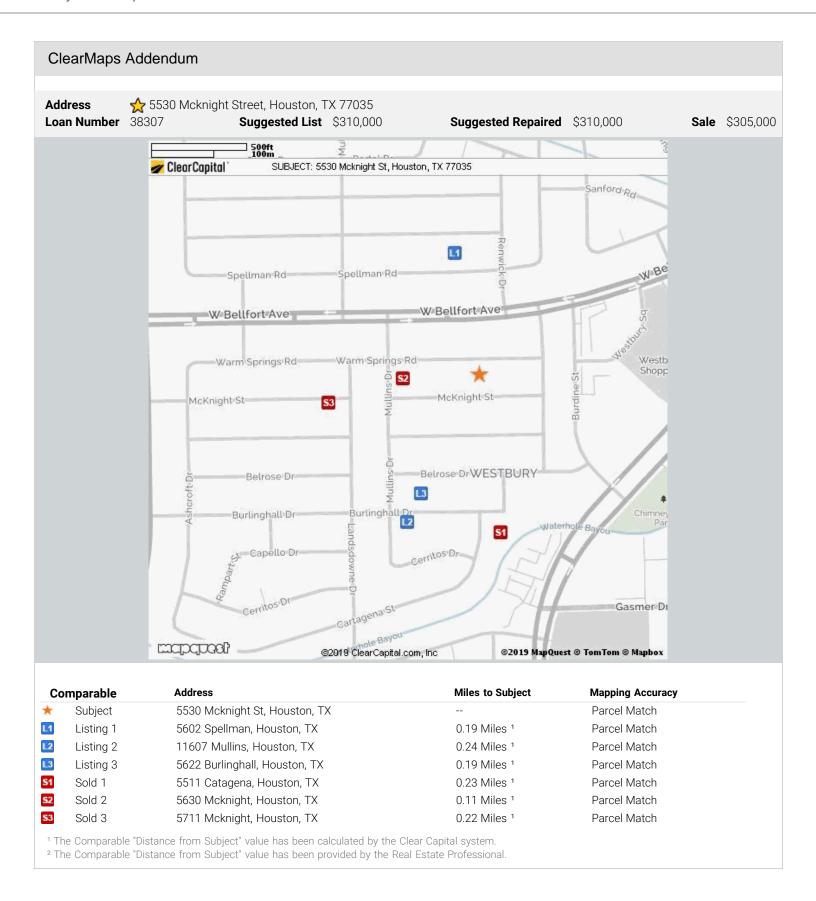
Front





Front

DRIVE-BY BPO



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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

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

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Report Instructions - cont.

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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.

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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Loan Number

Broker Information

by ClearCapital

Broker Name Niccole Hudson Company/Brokerage Ultimate Realty

2319 Cezanne Cir Missouri City TX License No 526170 Address

77459

License State License Expiration 03/31/2020 TX

Phone 8328807750 Email realtornikki@me.com

Broker Distance to Subject 12.31 miles **Date Signed** 08/01/2019

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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