6301 Plainview Dr

Arlington, TX 76018

39716 Loan Number **\$185,000**• 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	6301 Plainview Drive, Arlington, TX 76018 01/24/2020 39716 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6501605 01/24/2020 02382369 Tarrant	Property ID	27841044
Tracking IDs					
Order Tracking ID	20200123_Citi_BPO	Tracking ID 1	20200123_Citi_l	BPO	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Greene Joy Lovell	Condition Comments
R. E. Taxes	\$3,596	Subject appears in average condition structurally from what is
Assessed Value	\$143,189	visible on the exterior; No damage or defect observed with only
Zoning Classification	Sgl-Fam-Res-Home	typical wear and tear visible; Roof appears intact and free from any visible damage; Landscaping looks to be maintained and
Property Type	SFR	doesn't show any areas of immediate concern; Appears to
Occupancy	Occupied	conform with the other properties located in this area;
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	Suburban	Neighborhood Comments	
Local Economy	Stable	Mature neighborhood located in an established area of the city;	
Sales Prices in this Neighborhood	Low: \$117,000 High: \$261,500	A number of large trees line the street providing desirability and character; Properties confirm well to each other and show an	
Market for this type of property	Remained Stable for the past 6 months.	acceptable amount of wear and tear; Some signs of the beginning stages of neglect are visible in some parts of the	
Normal Marketing Days	<30	neighborhood; Area contains access to highways, lakes, p schools, shopping and local retail;	

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	6301 Plainview Drive	410 Valley Mills Dr	1105 Twin Cedar Ct	6312 Plainview Dr
City, State	Arlington, TX	Arlington, TX	Arlington, TX	Arlington, TX
Zip Code	76018	76018	76018	76018
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.83 1	0.13 1	0.08 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$180,000	\$214,000	\$187,000
List Price \$		\$180,000	\$214,000	\$180,000
Original List Date		10/31/2019	01/03/2020	11/01/2019
DOM · Cumulative DOM		85 · 85	21 · 21	84 · 84
Age (# of years)	36	34	36	36
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 Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,580	1,504	1,790	1,353
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	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	0.18 acres	0.12 acres	0.21 acres	0.16 acres
Other		fireplace	fireplace	fireplace

^{*} Listing 3 is the most comparable listing to the subject.

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

- Listing 1 Listing is the most comparable in views, curb appeal, build quality, size, number of rooms, views and condition;
- Listing 2 Listing is the most comparable in appeal, views, curb appeal, condition, age, number of rooms, and size;
- Listing 3 Listing is the most comparable in views, curb appeal, location, age, condition, number of rooms, size and build quality;

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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	Cubicat	Sold 1 *	Sold 2	Sold 3
Street Address	Subject 6301 Plainview Drive		5010 2 514 Red Coat Ln	6303 Plainview Dr
		1223 Brookvalley Dr		
City, State	Arlington, TX	Arlington, TX	Arlington, TX	Arlington, TX
Zip Code	76018	76018	76002	76018
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.33 1	0.65 1	0.01 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$208,000	\$199,900	\$210,000
List Price \$		\$185,000	\$187,000	\$200,000
Sale Price \$		\$185,000	\$187,000	\$200,000
Type of Financing		Cash	Conv	Conv
Date of Sale		11/22/2019	10/22/2019	09/09/2019
DOM · Cumulative DOM	•	100 · 100	97 · 97	37 · 37
Age (# of years)	36	33	37	36
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	1,580	1,532	1,585	1,579
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	6
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	0.18 acres	0.19 acres	0.18 acres	0.17 acres
Other		fireplace	fireplace	fireplace
Net Adjustment		\$0	\$0	-\$15,000
Adjusted Price		\$185,000	\$187,000	\$185,000

^{*} Sold 1 is the most comparable sale to the subject.

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

- Sold 1 Listing is the most in construction quality, condition, views, curb appeal, age, number of rooms and size;
- Sold 2 Listing is the most comparable in size, number of rooms, age, build quality, views, condition, and curb appeal;
- Sold 3 Listing is the most comparable in location, age, number of rooms, size and build quality; Adjustments for dissimilar condition;

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.

Original List

Price

Final List

Date

6301 Plainview Dr

Arlington, TX 76018

Result Date

39716 Loan Number

Result Price

\$185,000• As-Is Value

Source

by ClearCapital

Original List

Date

Subject Sales & Listing	History		
Current Listing Status	Not Currently Listed	Listing History Comments	
Listing Agency/Firm		No listing or sales information available in either the MLS or	
Listing Agent Name Listing Agent Phone		public records.	
			# of Removed Listings in Previous Months
# of Sales in Previous 12 Months	0		

Result

Marketing Strategy			
	As Is Price	Repaired Price	
Suggested List Price	\$190,000	\$190,000	
Sales Price	\$185,000	\$185,000	
30 Day Price	\$178,000		
Comments Regarding Pricing S	Comments Regarding Pricing Strategy		

Final List

Price

The final price point was determined by near even comparison between the current and sold listings. The price variance was relatively modest while there appears to be a slight upward trend in values. Due to the fact that values are improving and most of the sold listings days on the market are within 20 to 30 days of what's typical for this area, the final price will reflect a more aggressive value. The final valuation is for a fair market price set to encourage a typical marketing period for this area.

Client(s): Wedgewood Inc

Property ID: 27841044

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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: 27841044 Effective: 01/24/2020 Page: 5 of 13

DRIVE-BY BPO

Subject Photos



Front



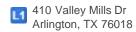
Address Verification



Street

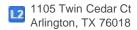
Arlington, TX 76018

Listing Photos



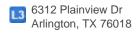


Front





Front

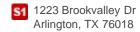




Front

Arlington, TX 76018

Sales Photos





Front

514 Red Coat Ln Arlington, TX 76002



Front

6303 Plainview Dr Arlington, TX 76018

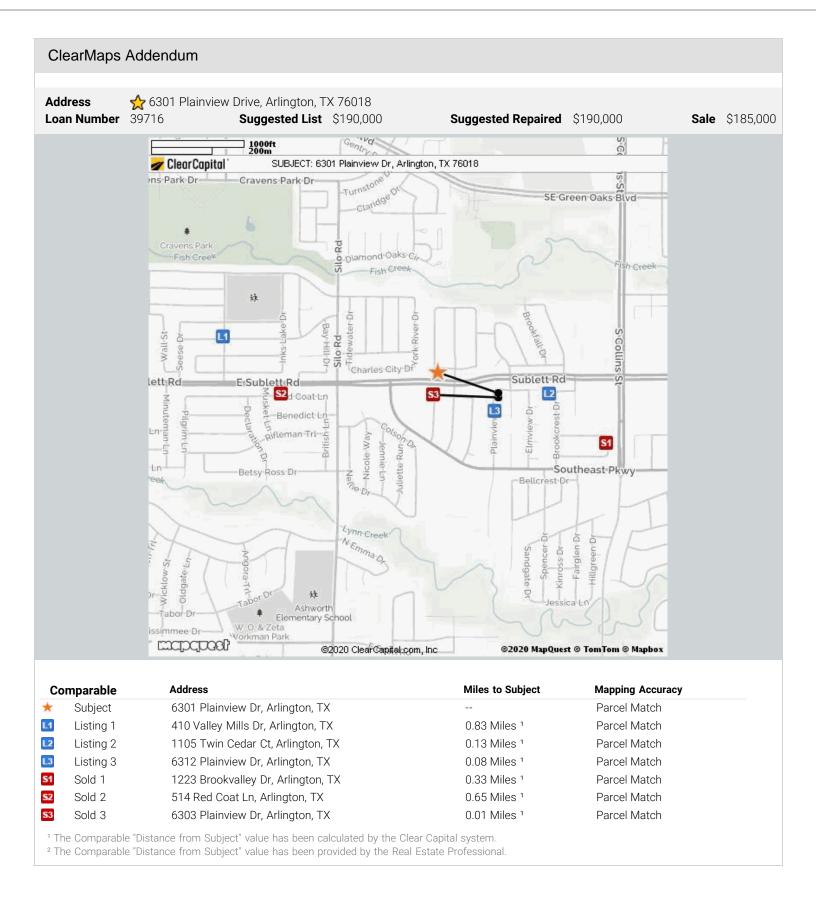


Front

DRIVE-BY BPO

Arlington, TX 76018





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by ClearCapital Arlington, TX 76018

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

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As-Is Value

Report Instructions - cont.

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

TX

Broker Information

License Expiration

by ClearCapital

Broker Name LaToya Flanigan Company/Brokerage Avid Real Estate, LLC

1806 Park Highland Way arlington License No 533322 Address

TX 76012 04/30/2020 **License State**

Email **Phone** 8173718692 support@myavidre.com

Broker Distance to Subject 9.53 miles **Date Signed** 01/24/2020

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.

> Client(s): Wedgewood Inc Property ID: 27841044 Effective: 01/24/2020 Page: 13 of 13