by ClearCapital

4849 Woodpecker St

Houston, TX 77035

40875 Loan Number **\$250,000**• As-Is Value

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	4849 Woodpecker Street, Houston, TX 77035 06/03/2020 40875 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6732043 06/03/2020 083-432-000 Harris	Property ID -0009	28434663
Tracking IDs					
Order Tracking ID	20200601_Citi_BPO	Tracking ID 1	20200601_Citi_E	3P0	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Jonte Dann	Condition Comments
R. E. Taxes	\$5,635	Subject appears to be in average condition with no signs of
Assessed Value	\$232,687	deferred maintenance visible from exterior inspection.
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subject is located in a suburban location that has close			
Sales Prices in this Neighborhood	Low: \$150,000 High: \$350,000	proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. RE			
Market for this type of property	Remained Stable for the past 6 months.	and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days			
Normal Marketing Days	<180				

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4849 Woodpecker Street	4830 Hummingbird Street	4806 Kinglet Street	4753 Hummingbird Street
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.		0.14 1	0.19 1	0.20 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$234,000	\$250,000	\$275,000
List Price \$		\$234,000	\$250,000	\$275,000
Original List Date		03/05/2020	05/28/2020	02/28/2020
DOM · Cumulative DOM		89 · 90	5 · 6	95 · 96
Age (# of years)	65	65	62	65
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	1,649	1,344	1,786	1,516
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	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	0.19 acres	0.19 acres	0.19 acres	0.20 acres
Other	None	None	None	None

^{*} 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** This is 1 story home with 3 Bedrooms Sunny kitchen w/ ss appliances, corian counters, island Large dining area with room to entertain.
- **Listing 2** This is a spacious 3 bedroom, 2 & 1\2 bath home with a large game room upstairs on a large lot. 2 car garage with a large 2 car carport.
- Listing 3 3 bedroom, 2 bath home hardwood and tile floors, no carpet Open floor plan kitchen with dinning room and family area.

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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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4849 Woodpecker Street	4725 Hummingbird Street	4810 Sanford Road	4837 Woodpecker Stree
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.		0.29 1	0.12 1	0.04 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$239,900	\$250,000	\$285,000
ist Price \$		\$239,900	\$250,000	\$285,000
Sale Price \$		\$230,000	\$249,500	\$270,500
Гуре of Financing		Conventional	Conventional	Conventional
Date of Sale		05/28/2020	04/29/2020	12/20/2019
DOM · Cumulative DOM		128 · 174	13 · 47	30 · 59
Age (# of years)	65	65	57	65
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
_ocation	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
/iew	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
iving Sq. Feet	1,649	1,382	1,827	1,210
3drm · 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				
_ot Size	0.19 acres	0.18 acres	0.18 acres	0.30 acres
Other	None	None	None	None
		+\$5,390	-\$4,310	+\$8,230

^{*} 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.

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Recent Sales - Cont.

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

- Sold 1 This hardwood flooring, a living room with a beamed vaulted ceiling and built-ins, a dining room, and family room, this 3bedroom, 2-bathroom property. Kitchen, complete with granite countertops, a tile backsplash, and gas cooktop. 5340/gla, 50/lot.
- Sold 2 Tile flooring throughout energy efficient windows throughout. The private and -in backyard is a great space for entertaining. Granite counter tops and kitchen cabinets. Laundry room with private entrance. All lighting fixtures throughout. -3560/gla, 50/lot, -800/age.
- Sold 3 Original hardwood floors, energy efficient double-pane windows, secondary bath includes custom concrete counter-top and cabinetry with pull-out step. 8780/gla, -550/lot.

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Subject Sale	es & Listing His	tory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			None			
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	\$263,000	\$263,000		
Sales Price	\$250,000	\$250,000		
30 Day Price	\$238,000			
Comments Regarding Pricing S	Comments Regarding Pricing Strategy			

The subject should be sold in as- is condition. The market conditions are currently stable. List 3 Comp were weighted the most and similar in bedrooms, bathroom and value. Sold comparable 2 was weighted the heaviest due to similar in value, location & view. Subject is occupied verified through tax record. Proximity to the Highway and Commercial would not affect subject's marketability and both sides of the Highway and Commercial are similar market areas.

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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.

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Subject Photos



Front



Address Verification



Side



Side



Street



Street

DRIVE-BY BPO

Subject Photos



Other

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Listing Photos

by ClearCapital



4830 Hummingbird Street Houston, TX 77035



Front



4806 Kinglet Street Houston, TX 77035



Front



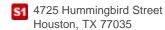
4753 Hummingbird Street Houston, TX 77035



Front

DRIVE-BY BPO

Sales Photos





Front

4810 Sanford Road Houston, TX 77035



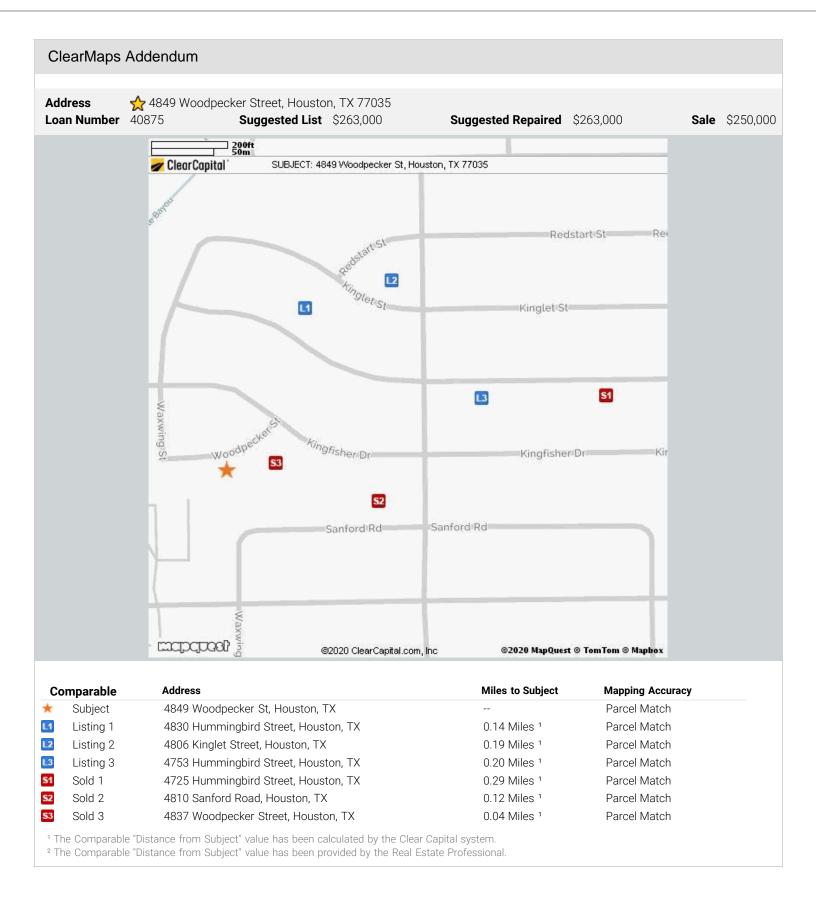
Front

4837 Woodpecker Street Houston, TX 77035



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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

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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
- 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.

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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 Esmeralda Ramirez Company/Brokerage Blue Dot Real Estate Texas, LLC

License No 504607 **Address** 2929 Allen Pkwy #200 Houston TX 77019

License Expiration 02/28/2021 License State TX

Phone8322614380Emaileramirezbpo@bluedotrealestate.com

Broker Distance to Subject 8.09 miles **Date Signed** 06/03/2020

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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