Houston, TX 77066

Loan Number

41525

\$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

Address Inspection Date Loan Number Borrower Name	3630 Suttonford Drive, Houston, TX 77066 08/13/2020 41525 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6799368 08/13/2020 114-570-009 Harris	Property ID	28653116
Tracking IDs					
Order Tracking ID	20200812_BPOs	Tracking ID 1	20200812_BP0	Os	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Perez Miguel	Condition Comments
R. E. Taxes	\$2,547	Subject appears in good condition. No damages visible from the
Assessed Value	\$87,534	street
Zoning Classification	SFR	
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	H & W Consolidated 2819269775	
Association Fees	\$250 / Year (Pool,Landscaping,Tennis,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Subject resides in na established neighborhood. Surrounding
Sales Prices in this Neighborhood	Low: \$77,100 High: \$164,000	properties appear maintained.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3630 Suttonford Drive	11815 Antoine	4018 Swinden	3618 Oakhall
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77066	77066	77066	77066
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.11 1	0.91 1	0.45 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$115,000	\$169,900	\$147,000
List Price \$		\$115,000	\$169,900	\$14,700
Original List Date		08/11/2020	08/04/2020	07/03/2020
DOM · Cumulative DOM	•	2 · 2	7 · 9	9 · 41
Age (# of years)	39	38	42	39
Condition	Average	Average	Good	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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,079	1,112	1,264	1,212
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1	4 · 2	3 · 2
Total Room #	5	5	6	5
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	0.16 acres	0.13 acres	0.15 acres	0.13 acres
Other				

^{*} Listing 1 is the most comparable listing to the subject.

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

- Listing 1 comparable to the subject similar gla.
- Listing 2 Superior to the subject larger gla.
- **Listing 3** Also superior to the subject larger gla.

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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by ClearCapital

DRIVE-BY BPO

	Cubiaat	Sold 1 *	Sold 2	Sold 3
	Subject			
Street Address	3630 Suttonford Drive	12139 Maesham Cir	11814 Boxhill	11811 Antoine
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77066	77066	77066	77066
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.45 1	0.61 1	0.11 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$139,900	\$127,500	\$137,500
List Price \$		\$129,000	\$127,500	\$134,900
Sale Price \$		\$115,000	\$120,000	\$121,000
Type of Financing		Undisclosed	Undisclosed	Conv
Date of Sale		06/18/2019	11/26/2019	10/07/2019
DOM · Cumulative DOM	•	51 ·	7 · 46	14 · 68
Age (# of years)	39	39	38	38
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	1,079	1,099	1,019	1,001
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 2	2 · 1
Total Room #	5	6	5	4
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.16 acres	0.13 acres	0.13 acres	0.13 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$115,000	\$120,000	\$121,000

^{*} 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 Comparable to the subjet similar gla.
- **Sold 2** Also comparable to the subject gla.
- **Sold 3** Again comparable to the subject gla.

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 Sales &	Listing Hist	tory					
Current Listing Status		Not Currently I	isted	Listing History	y Comments		
Listing Agency/Firm				3630 Sutton	ford Drive Cumula	tive Days On Mark	et (CDOM): 169
Listing Agent Name						et (DOM): 169 MLS	
Listing Agent Phone				•	, ,	ld Change Info Cha TATUS PEND->CL	
# of Removed Listings Months	in Previous 12	0		\$80,000 10/	03/2006 170 GUS	TAR CIMA01 STAT 3/2006 170 GUSTA	US PSHO-
# of Sales in Previous Months	12	0		STATUS OP	->PSHO Pending (Continue to Show \$ IA01 STATUS ACT-	79,999
				•		169 NARGIS GGPR	
						,999 07/05/2006 1	
					J	999 06/30/2006 10	
				GGPR07 ST	ATUS ->ACT New	Listing \$79,999 03	/21/2006 1
Original List Or Date	iginal List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Repaired Price \$122,000
\$122,000
\$117,000

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: 28653116

Effective: 08/13/2020 Page: 4 of 12 **DRIVE-BY BPO**

Subject Photos



Front



Address Verification



Address Verification

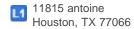


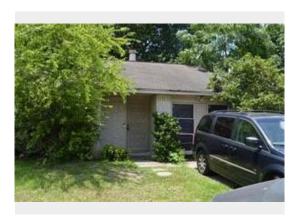
Address Verification



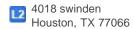
Street

Listing Photos



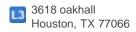


Front





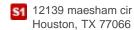
Front

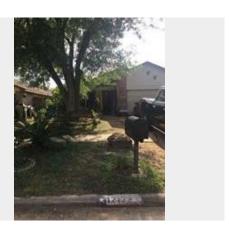




Front

Sales Photos





Front

11814 boxhill Houston, TX 77066



Front

11811 antoine Houston, TX 77066



Front

by ClearCapital

DRIVE-BY BPO

Houston, TX 77066

ClearMaps Addendum 🗙 3630 Suttonford Drive, Houston, TX 77066 **Address** Loan Number 41525 Suggested List \$122,000 Suggested Repaired \$122,000 **Sale** \$117,000 Clear Capital SUBJECT: 3630 Suttonford Dr, Houston, TX 77066 orest High **S1** L3 North Houston Rd Kleinbrook Milroy Ln mapapasi @2020 ClearCapital.com, Inc @2020 MapQuest @ TomTom @ Mapbox Address Miles to Subject **Mapping Accuracy** Comparable Subject 3630 Suttonford Dr, Houston, TX Parcel Match L1 Listing 1 11815 Antoine, Houston, TX 0.11 Miles 1 Parcel Match Listing 2 4018 Swinden, Houston, TX 0.91 Miles 1 Parcel Match Listing 3 3618 Oakhall, Houston, TX 0.45 Miles 1 Parcel Match **S1** Sold 1 12139 Maesham Cir, Houston, TX 0.45 Miles 1 Parcel Match S2 Sold 2 11814 Boxhill, Houston, TX 0.61 Miles 1 Parcel Match **S**3 Sold 3 11811 Antoine, Houston, TX 0.11 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.

41525 Loan Number \$117,000 • As-Is Value

Addendum: Report Purpose

by ClearCapital

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

Property ID: 28653116

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Houston, TX 77066

41525 Loan Number \$117,000
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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. 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.

Client(s): Wedgewood Inc

Property ID: 28653116

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Houston, TX 77066

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Report Instructions - cont.

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 28653116 Effective: 08/13/2020 Page: 11 of 12

Houston, TX 77066

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Broker Information

by ClearCapital

Broker Name Alan Paul Schmidt Company/Brokerage The Conner Group Real Estate

License No544130 **Address**7058 Lakeview Haven, #107
Houston TX 77095

License Expiration 10/31/2021 License State TX

Phone 7135601718 Email alancent21@sbcglobal.net

Broker Distance to Subject 11.13 miles **Date Signed** 08/13/2020

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.

Client(s): Wedgewood Inc Property ID: 28653116 Effective: 08/13/2020 Page: 12 of 12