DRIVE-BY BPO

3200 HARPERS FERRY LANE

AUSTIN, TX 78745

41972 Loan Number **\$365,000**• 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	3200 Harpers Ferry Lane, Austin, TX 78745 03/05/2021 41972 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7142930 03/08/2021 324327 Travis	Property ID	29701617
Tracking IDs					
Order Tracking ID	0303_BPO_Update	Tracking ID 1	0303_BPO_Upd	ate	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018	Condition Comments
	LLC	Subject property appears to be in average condition with no
R. E. Taxes	\$5,798	repairs necessary. It has average curb appeal and conforms to
Assessed Value	\$293,066	the neighborhood and has typical residential views. Near all
Zoning Classification	Residential	major amenities.
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 Da	ıta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Subject property is located in an average suburban
Sales Prices in this Neighborhood	Low: \$314750 High: \$569750	neighborhood. It's on a two-way street in a primarily residential area comprised of some multi-family dwellings but mostly of
Market for this type of property	Increased 6 % in the past 6 months.	single-family homes of similar style, age and size of subject. There is little to no REO activity in this area. There are no board
Normal Marketing Days	<30	ups or empty homes in the immediate area. Near all major amenities.

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3200 Harpers Ferry Lane	4006 Kandy Dr	8202 Wavertree Ct	8805 Dandelion Trl
City, State	Austin, TX	Austin, TX	Austin, TX	Austin, TX
Zip Code	78745	78749	78745	78745
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.94 1	0.58 1	0.89 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$370,000	\$375,000	\$399,000
List Price \$		\$370,000	\$375,000	\$399,000
Original List Date		02/12/2021	02/26/2021	02/04/2021
DOM · Cumulative DOM	•	20 · 24	6 · 10	28 · 32
Age (# of years)	41	39	25	28
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	2 Stories Conv	2 Stories Conv	2 Stories Conv	2 Stories Conv
# Units	1	1	1	1
Living Sq. Feet	1,450	1,314	1,551	1,840
Bdrm \cdot Bths \cdot ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	6	6	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			Pool - Yes	
Lot Size	0.15 acres	0.16 acres	0.20 acres	0.16 acres
Other	fireplace	fireplace	fireplace	none

^{*} 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** Very similar to subject but is slightly smaller.
- Listing 2 Slightly larger than subject. Has an in-ground pool.
- Listing 3 Larger than subject and has one more half bath.

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	3200 Harpers Ferry Lane	2916 Zeke Bend	7707 Seminary Ridge	3212 Harpers Ferry
City, State	Austin, TX	Austin, TX	Austin, TX	Austin, TX
Zip Code	78745	78745	78745	78745
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.94 1	0.63 1	0.07 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$295,000	\$350,000	\$394,900
List Price \$		\$295,000	\$359,000	\$394,900
Sale Price \$		\$352,500	\$375,000	\$392,500
Type of Financing		Cash	Conv	Conv
Date of Sale		01/22/2021	01/13/2021	01/08/2021
DOM · Cumulative DOM	·	3 · 16	4 · 25	6 · 38
Age (# of years)	41	33	39	41
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	2 Stories Conv	2 Stories Conv	1 Story Ranch	2 Stories Conv
# Units	1	1	1	1
Living Sq. Feet	1,450	1,687	1,411	1,441
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	6	6	6	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	0.15 acres	.176 acres	.148 acres	.1535 acres
Other	fireplace	fireplace	none	fireplace
Net Adjustment		-\$13,000	-\$6,847	\$0
Adjusted Price		\$339,500	\$368,153	\$392,500

^{*} Sold 3 is the most comparable sale to the subject.

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

- Sold 1 Slightly larger than subject and has one more half bath. Adjust -\$8000 GLA, -\$5000 half bath.
- **Sold 2** Very similar to subject in location, size, style, year built and condition. Adjust -\$6847 sellers concessions.
- **Sold 3** Very similar to subject in location, size, style, year built and condition.

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

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Subject Sal	es & Listing Hist	ory					
Current Listing S	tatus	Not Currently I	_isted	Listing Histor	y Comments		
Listing Agency/F	irm			Subject pro	perty has not been	listed for sale or se	old recently.
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

	As Is Price	Repaired Price
Suggested List Price	\$374,900	\$374,900
Sales Price	\$365,000	\$365,000
30 Day Price	\$350,000	
Comments Regarding Pricing S	trategy	

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: 29701617

AUSTIN, TX 78745

Subject Photos

by ClearCapital







Address Verification



Street

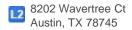
by ClearCapital

Listing Photos



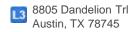


Front





Front

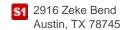




Front

by ClearCapital

Sales Photos





Front

7707 Seminary Ridge Austin, TX 78745



Front

3212 Harpers Ferry Austin, TX 78745

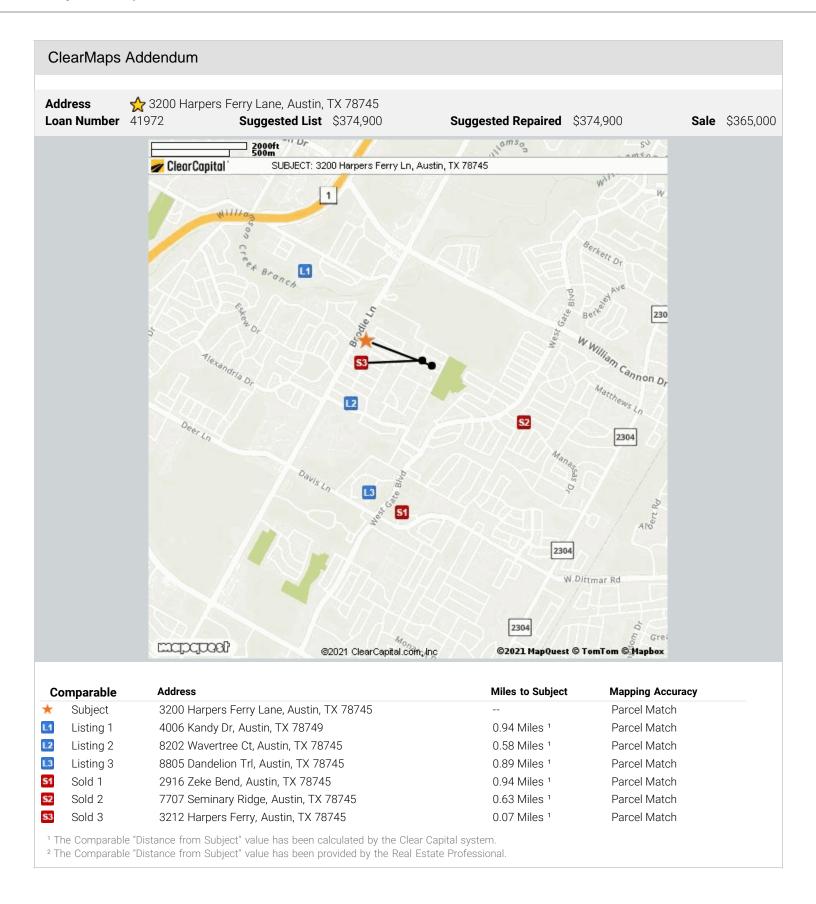


Front

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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 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.

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Report Instructions - cont.

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

Broker Name Grady Collins Company/Brokerage Grady Collins

License No 601760 **Address** 107 W Johanna St Austin TX 78704

License Expiration 08/31/2022 License State TX

Phone5125688407Emailgcollins20@austin.rr.com

Broker Distance to Subject 5.29 miles **Date Signed** 03/05/2021

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: 29701617 Effective: 03/05/2021 Page: 12 of 12