DRIVE-BY BPO

1160 E CORDOVA AVENUE

CASA GRANDE, AZ 85122

42287 Loan Number **\$180,000**• 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	1160 E Cordova Avenue, Casa Grande, AZ 85122 10/25/2020 42287 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6903978 10/26/2020 505-40-013 Pinal	Property ID	28999677
Tracking IDs					
Order Tracking ID	1024BPOs	Tracking ID 1	42287		
Tracking ID 2		Tracking ID 3			

Owner	MOSES MONTIEL EMILY B	Condition Comments			
	DEATON	This property conforms to the neighborhood. Room count is			
R. E. Taxes	\$901	estimated for this report. Wood framed, stucco, painted neutra			
Assessed Value	\$72,659	colors with tile roof and desert landscaping.			
Zoning Classification	SFR				
Property Type	SFR				
Occupancy	Vacant				
Secure?	Yes				
(Widows and doors closed)					
Ownership Type	Fee Simple				
Property Condition	Average				
Estimated Exterior Repair Cost					
Estimated Interior Repair Cost					
Total Estimated Repair					
НОА	No				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Da	ata				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Improving	Homes built in this neighborhood are wood framed, stucco,			
Sales Prices in this Neighborhood	Low: \$62,500 High: \$720,000	painted neutral colors with shake shingle roofs and attached garages. Water by private company and waste disposal by			
Market for this type of property	Increased 3 % in the past 6 months.	sewer. Trash is also picked up twice a week by the City, which included in the sewer bill.			
Normal Marketing Days	<30				

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1160 E Cordova Avenue	1232 E Avila Ave	1213 E Delano Dr	1284 E Avenida Isabela
City, State	Casa Grande, AZ	Casa Grande, AZ	Casa Grande, AZ	Casa Grande, AZ
Zip Code	85122	85122	85122	85122
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.21 1	0.15 1	0.44 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$180,000	\$199,900	\$215,000
List Price \$		\$180,000	\$199,900	\$205,000
Original List Date		02/16/2020	10/23/2020	07/27/2020
DOM · Cumulative DOM		64 · 253	3 · 3	91 · 91
Age (# of years)	49	56	46	26
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	1,703	1,569	1,474	1,203
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	9	8	8
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 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		Pool - Yes	Pool - Yes
Lot Size	0.18 acres	0.25 acres	0.19 acres	0.17 acres
Other	None	Fireplace	None	None

^{*} 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.

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

- **Listing 1** Has new wood floors, New Air Conditioning Unit and Water Heater. Large Living/Family room, red brick fireplace highlight the family room. The kitchen has tons of storage and overlooks the back yard. Oversized backyard has tons of room and includes a separate laundry room and storage shed/work room. the back yard includes a block fence and has room for RV storage.
- **Listing 2** Clean 3 bedroom 1.75 bathrooms. This home features new carpet, NO HOA, and a diving pool. Large lot. All appliance convey and has a 2 car garage with opener.
- Listing 3 Single Level 3 bedroom home with 2 car garage, RV gate, NO HOA and a private pool. Open great room with vaulted ceilings. The kitchen is spacious with lots of cabinet & counter space + pantry. Master bedroom features an en-suite bathroom with dual sinks, bedroom walk in closet & dual sinks, walk-in shower, and a walk-in closet. Covered patio, beautiful thought-out landscaping, and private pool.

Client(s): Wedgewood Inc Property ID: 28999677

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1160 E Cordova Avenue	1244 E Rodeo Rd	1225 E Barcelona Ave	1279 E Avenida Ellena
City, State	Casa Grande, AZ	Casa Grande, AZ	Casa Grande, AZ	Casa Grande, AZ
Zip Code	85122	85122	85122	85122
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.26 1	0.19 1	0.30 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$165,000	\$180,000	\$199,900
List Price \$		\$165,000	\$180,000	\$207,900
Sale Price \$		\$165,000	\$180,000	\$196,000
Type of Financing		Fha	Fha	Fha
Date of Sale		08/30/2020	08/10/2020	08/12/2020
DOM · Cumulative DOM	·	2 · 32	45 · 59	1 · 40
Age (# of years)	49	56	54	41
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	1,703	1,395	1,461	1,241
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 1 Car	Carport 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	Pool - Yes			Pool - Yes
Lot Size	0.18 acres	0.16 acres	0.16 acres	0.19 acres
Other	None	None	None	Fireplace
Net Adjustment		+\$7,305	+\$1,420	-\$20,770
Adjusted Price		\$172,305	\$181,420	\$175,230

^{*} Sold 1 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.

by ClearCapital

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

- Sold 1 Sold with a FHA loan and \$5,775 in Seller concessions. Well cared for, one owner home with NO HOA. Features include RV gate, 1 car carport, security doors, ceiling fans, carpet & tile flooring, plantation shutters, large interior laundry room, huge walk in pantry, gas heat & water heater, spacious back yard, alley access, block wall, updated roof & HVAC/Furnace, easy to care for landscape. Adjusted for Seller concessions -\$5,775, GLA +\$3,080, Pool +\$10,000
- **Sold 2** Sold with an FHA loan and \$3,500 in Seller concessions. Single-story 3 bedroom 2 bathroom home featuring such upgrades as new interior paint and exterior paint, new tile (wood plank appearance), a redone kitchen with all new appliances, refinished cabinets. NO HOA. Private alley. Adjusted for Seller concessions -\$3,500, GLA+\$2,420, condition -\$7,500 and Pool +\$10,000
- Sold 3 Sold for more than listing price with a FHA loan and \$5,390 in Seller concessions.3 bedroom, 2 bath home with Private Pool! No HOA. Home has been redone with all new flooring, New Cabinets, New Granite counters and Island, Tile backsplash. Both Baths have been redone, Fireplace, Custom wainscoting, New doors, New overhead garage door, newer furnace and AC, AND Bonusthe Pool has just been recoated. The yard is privacy fenced. Adjusted for Seller concessions -\$5,390, Condition -\$10,000, Garage -\$10,000 and GLA +\$4,620

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Subject Sal	es & Listing His	story					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm			County Records show the home was last sold 10/19/2018 for				
Listing Agent Name			\$180,000				
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

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$180,000	\$180,000			
Sales Price	\$180,000	\$180,000			
30 Day Price	\$174,600				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

Comments Regarding Pricing Strategy

Currently our market is improving with more Fair Market Value Sales on the MLS. For Sale By Owner properties are starting to become available again. The sale and listing search... all sales and listings are within one mile of subject property, and all sales and listings have the same design/appeal as the subject. A concluded suggested list price of \$180,000.00 is considered reasonable and supported by comparisons. Subject property conforms to the neighborhood. Neighborhood and Marketing information is within one mile of the subject property.

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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

by ClearCapital



Front



Front



Address Verification



Street

by ClearCapital

Listing Photos





Front

1213 E Delano DR Casa Grande, AZ 85122



Front

1284 E AVENIDA ISABELA Casa Grande, AZ 85122



Front

by ClearCapital

Sales Photos





Front

1225 E BARCELONA AVE Casa Grande, AZ 85122



Front

1279 E AVENIDA ELLENA Casa Grande, AZ 85122

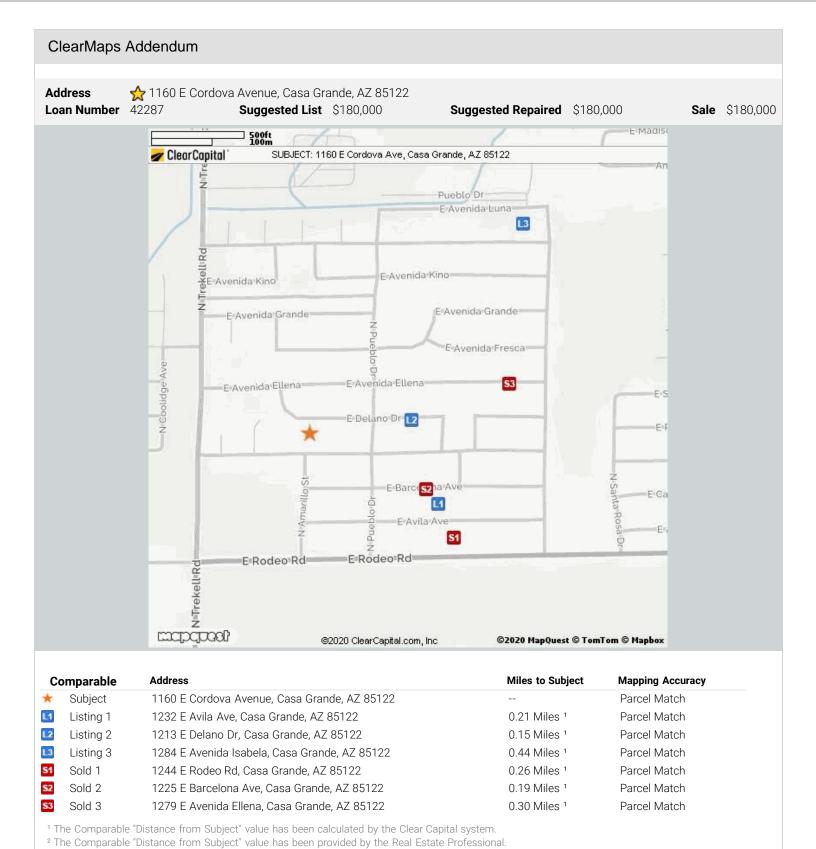


Front

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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:

by ClearCapital

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. 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.

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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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Loan Number

Α7

Broker Information

License Expiration

Broker Name Sandy Bello Legendary Properties, LLC Company/Brokerage

5320 East Storey Road Coolidge AZ License No SA623016000 Address

85128 License State

Email Phone 5208403413 sandy.legendaryproperties@gmail.com

Broker Distance to Subject 13.37 miles **Date Signed** 10/26/2020

12/31/2021

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 document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

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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