## **DRIVE-BY BPO**

#### 2330 W WILDWOOD DRIVE

SAN ANTONIO, TX 78201

42909

\$161,000

Loan Number • 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	2330 W Wildwood Drive, San Antonio, TX 78201 12/05/2021 42909 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7793381 12/08/2021 08429032014 Bexar	Property ID	31743810
Tracking IDs					
Order Tracking ID	1203BPO_update	Tracking ID 1	1203BPO_update		
Tracking ID 2		Tracking ID 3			

Owner	CATAMOUNT PROPERTIES 2018	Condition Comments		
	LLC	Home and landscaping seem to have been maintained as noted		
R. E. Taxes	\$2,371	from doing an exterior drive by inspection. Subject has good		
Assessed Value	\$84,490	functional utility and conforms within the neighborhood.		
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 Da	ata		
Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	2700 homes in the neighborhood with an average size of 1230	
Sales Prices in this Neighborhood	Low: \$74,000 High: \$389,999	and average age of 79	
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<90		

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2330 W Wildwood Drive	1836 Clower	601 Frost	2218 W Hermosa Dr
City, State	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78201	78201	78201	78201
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.46 1	0.14 1	0.13 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$184,500	\$170,000	\$226,000
List Price \$		\$177,900	\$170,000	\$226,000
Original List Date		10/06/2021	11/04/2021	10/30/2021
DOM · Cumulative DOM		60 · 63	11 · 34	34 · 39
Age (# of years)	73	71	73	79
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 one story			
# Units	1	1	1	1
Living Sq. Feet	798	940	990	981
Bdrm $\cdot$ Bths $\cdot$ ½ Bths	2 · 1	2 · 1	3 · 1	3 · 2
Total Room #	5	5	6	6
Garage (Style/Stalls)	Carport 1 Car	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.14 acres	0.14 acres	0.14 acres	0.21 acres
Other	None	None	None	None

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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Current Listings - Cont.

by ClearCapital

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

- Listing 1 One Living Area, Ceiling Fans, Washer Connection, Dryer Connection, Self-Cleaning Oven, Gas Cooking, Gas Water Heater, City Garbage service, Nice refinished hardwood floor in dining area. Kitchen offers plenty of cabinets and gas cooking. Central Heating and A/C, and the roof is just 3 years old, Fresh Paint and Texture throughout.
- **Listing 2** One Living Area, Ceiling Fans, Washer Connection, Dryer Connection, Stove/Range, Electric Water Heater, Nicely updated finishes with original hardwood flooring throughout.
- Listing 3 Two Living Areas, Eat-In Kitchen, Open Floor Plan, Cable TV Available, High Speed Internet, Laundry in Closet, Ceiling Fans, Washer Connection, Dryer Connection, Stacked Washer/Dryer, Self-Cleaning Oven, Microwave Oven, Stove/Range, Gas Cooking, Ice Maker Connection, Vent Fan, Smoke Alarm, Electric Water Heater, City Garbage service, Original wood floors adorn the open concept living, dining and kitchen area. Updated cabinets and countertops throughout. New carpeting, tile, fixtures, vanities, ceiling fans, sheetrock, electrical and water heater.

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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2330 W Wildwood Drive	727 Gardina	1914 W Wildwood Dr	624 Frost St
City, State	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78201	78201	78201	78201
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.37 1	0.39 1	0.18 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$125,000	\$135,000	\$169,999
List Price \$		\$114,900	\$135,000	\$169,999
Sale Price \$		\$114,000	\$118,500	\$169,999
Type of Financing		Cash	Cash	Fha
Date of Sale		10/12/2021	07/29/2021	08/13/2021
DOM · Cumulative DOM	·	98 · 288	18 · 19	30 · 42
Age (# of years)	73	73	91	75
Condition	Average	Fair	Fair	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 one story	1 Story OneStory	1 Story OneStory	1 Story One Story
# Units	1	1	1	1
Living Sq. Feet	798	848	1,066	919
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 1 Car	Carport 2 Car(s)	Carport 2 Car(s)	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.14 acres	0.12 acres	0.14 acres	0.14 acres
Other	None	None	None	None
Net Adjustment		+\$23,000	+\$10,100	-\$8,050
Adjusted Price		\$137,000	\$128,600	\$161,949

<sup>\*</sup> Sold 3 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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#### Recent Sales - Cont.

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

- adj. +2000 lot size, -2500 sq. ft., -1500 parking, 25000 condition, One Living Area, Liv/Din Combo, Utility Room Inside, Open Floor Plan, Ceiling Fans, Chandelier, Washer Connection, Dryer Connection, Stove/Range, Dishwasher, City Garbage service, Ceramic Tile, Wood, Vinyl floors.
- Sold 2 adj. -13400 sq. ft., -1500 parking, +25000 condition, One Living Area, Eat-In Kitchen, Study/Office, High Ceilings, Ceiling Fans, Stove/Range, Gas Cooking, Gas Water Heater, Wood, Laminate floors.
- Sold 3 adj. -1000 concessions, -6050 sg. ft., -1000 parking, One Living Area, Separate Dining Room, Eat-In Kitchen, Island Kitchen, Laundry Main Level, Laundry Room, Ceiling Fans, Chandelier, Washer Connection, Dryer Connection, Self-Cleaning Oven, Stove/Range, Gas Cooking, Refrigerator, Smoke Alarm, Security System (Leased), Pre-Wired for Security, Gas Water Heater, City Garbage service, Kitchen features a modern back splash, granite countertops, HVAC replaced 2020 and roof is 5 years old.

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Subject Sale	es & Listing His	tory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/F	irm			No prior list	ing or sales history	/ located in MLS	
Listing Agent Na	me						
Listing Agent Pho	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	\$165,000	\$165,000	
Sales Price	\$161,000	\$161,000	
30 Day Price	\$155,000		
Comments Regarding Pricing S	trategy		
Used most similar comps in	n size, condition and amenities and with	n the same neighborhood	

### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The current report is showing a large variance in as-is conclusions with the most current duplicate. The large variance appears to be due to comp **Notes** proximity. The current report provides more proximate comps that better support the subject's as-is conclusion in its immediate area.

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# **Subject Photos**



**Front** 



Address Verification



Side



Side



Street



Street

# **Listing Photos**





Front

601 Frost San Antonio, TX 78201



Front

2218 W Hermosa Dr San Antonio, TX 78201



Front

by ClearCapital

## **Sales Photos**





Front

\$2 1914 W Wildwood Dr San Antonio, TX 78201



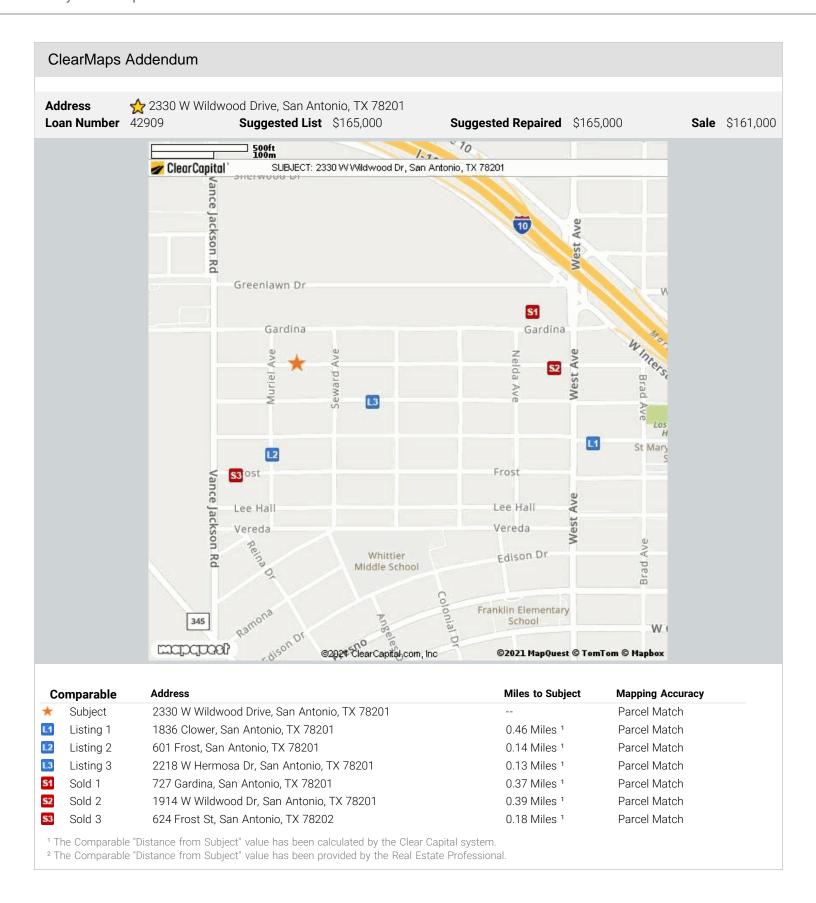
Front

624 Frost St San Antonio, TX 78201



Front

by ClearCapital



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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

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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**Broker Information** 

by ClearCapital

Broker Name Karen Wesler Company/Brokerage Sterling Real Estate Services

License No 0515538 Address 7417 Peaceful Mdws San Antonio TX 78250

License Expiration 10/31/2022 License State TX

Phone 2102157740 Email karenwesler@gmail.com

**Broker Distance to Subject** 7.87 miles **Date Signed** 12/06/2021

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.

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