DRIVE-BY BPO

by ClearCapital

330 W BEDFORD AVENUE

SAN ANTONIO, TX 78226

43283

\$125,000

Loan Number • As-Is Value

Disease Note: This report was appropriated with the following appropriate Market Approach: Foir Market

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	330 W Bedford Avenue, San Antonio, TX 78226 09/24/2021 43283 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7600257 09/25/2021 07394007008 Bexar	Property ID	31258307
Tracking IDs					
Order Tracking ID	0920BPO_Update	Tracking ID 1	0920BPO_Update		
Tracking ID 2		Tracking ID 3			

General Conditions							
Owner	CATAMOUNT PROPERTIES 201B	Condition Comments					
	LLC	No functional or external inadequacies noted during site					
R. E. Taxes	\$3,207	inspection normal physical depreciation for age and subject					
Assessed Value	\$125,070	appears to be in overall average condition for the neighborhous Subject exterior appears to be in average condition.					
Zoning Classification	Residential	Subject exterior appears to be in average condition.					
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						
HOA	No						
Visible From Street	Visible						
Road Type	Public						

Neighborhood & Market Da	ata	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Property values are Stable in this market area over the past
Sales Prices in this Neighborhood	Low: \$60,000 High: \$170,000	Supply demand are stable. There is no concessions in the market. There is limited amount of REO and SS activity in the
Market for this type of property	Remained Stable for the past 6 months.	market.
Normal Marketing Days	<90	

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	330 W Bedford Avenue	635 Hearne	3439 Weir Ave	2714 Roselawn Rd
City, State	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78226	78225	78226	78226
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.90 1	0.85 1	0.31 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$88,000	\$120,000	\$159,900
List Price \$		\$88,000	\$120,000	\$139,900
Original List Date		08/11/2021	09/02/2021	01/15/2021
DOM · Cumulative DOM		44 · 45	22 · 23	252 · 253
Age (# of years)	71	79	74	73
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	1,260	1,162	1,224	1,402
Bdrm \cdot Bths \cdot ½ Bths	3 · 2	2 · 1	2 · 1	4 · 2
Total Room #	6	4	4	7
Garage (Style/Stalls)	Carport 1 Car	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.15 acres	0.16 acres	0.22 acres	0.19 acres
Other	None	None	None	None

^{*} Listing 2 is the most comparable listing to the subject.

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

- Listing 1 This comp is inferior to the subject in terms of GLA and inferior in room count, superior in lot size and inferior in age.
- Listing 2 This comp is inferior to the subject in terms of GLA and inferior in room count, superior in lot size and inferior in age.
- Listing 3 This comp is superior to the subject in terms of GLA and superior in room count, superior in lot size and inferior in age.

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	330 W Bedford Avenue	1114 Thompson Pl	415 W Bedford Ave	222 Pletz Dr
City, State	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78226	78226	78226	78226
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.33 1	0.12 1	0.16 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$174,999	\$140,000	\$129,900
List Price \$		\$145,000	\$140,000	\$129,900
Sale Price \$		\$110,000	\$115,000	\$132,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		08/31/2021	04/12/2021	09/24/2020
DOM · Cumulative DOM		50 · 50	59 · 59	58 · 58
Age (# of years)	71	66	55	68
Condition	Average	Average	Average	Average
Sales Type		Short Sale	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 Traditional
# Units	1	1	1	1
Living Sq. Feet	1,260	1,275	1,400	1,199
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Carport 1 Car	None	Attached 1 Car	Carport 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	0.15 acres	0.15 acres	0.15 acres
Other	None	None	None	None
Net Adjustment		+\$1,000	-\$3,500	+\$610
Adjusted Price		\$111,000	\$111,500	\$132,610

^{*} Sold 3 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.

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

- **Sold 1** This comp is superior to the subject in terms of GLA and similar in room count, similar in lot size and superior in age. GLA: \$0 + bed room \$0 + bathroom \$500 + age \$ + garage \$0 + carport \$500 + pool \$0 + basement \$ + lot size \$0 = total \$1000
- Sold 2 This comp is superior to the subject in terms of GLA and similar in room count, similar in lot size and superior in age. GLA: \$1400 + bed room \$0 + bathroom \$0 + age -\$1600 + garage -\$1000 + carport \$500 + pool \$0 + basement \$ + lot size \$0 = total \$3500
- Sold 3 This comp is inferior to the subject in terms of GLA and similar in room count, similar in lot size and superior in age. GLA: \$610 + bed room \$0 + bathroom \$500 + age \$ + garage \$0 + carport -\$500 + pool \$0 + basement \$ + lot size \$0 = total \$610

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Subject Sales & Listing History							
Current Listing Status Not Currently Listed		isted	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	\$135,000	\$135,000		
Sales Price	\$125,000	\$125,000		
30 Day Price	\$115,000			
Comments Regarding Pricing S	trategy			

Subject is single family detached home. The subject is estimated to be in average condition based on exterior inspection. The comps were chosen based on the following criteria - GLA, proximity and condition. Sale period, room count, age and location were also considered while choosing comps for the report. All the comps chosen are GLA range within 25% sqft, within 1 miles proximity, 12 months sales period. Due to a lack of comparable's with similar attributes in closer proximity search for comps had to expanded in distance and sold date.

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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



Address Verification



Side



Side



Street

Subject Photos

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Street

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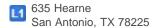
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Listing Photos

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Front





Front





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Sales Photos





Front

\$2 415 W Bedford Ave San Antonio, TX 78226



Front

\$3 222 Pletz Dr San Antonio, TX 78226



Front

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ClearMaps Addendum **Address** ☆ 330 W Bedford Avenue, San Antonio, TX 78226 Loan Number 43283 Suggested List \$135,000 Suggested Repaired \$135,000 **Sale** \$125,000 Castroville no 2000ft Clear Capital SUBJECT: 330 W Bedford Ave, San Antonio, TX 78226 Saltillo St Saltillo St Hamilton GREATER General McMullen GARDENDALE Cupples F Juanita, Patton Blvd. 90 BRADY 90 34th St GARDENS 90 S SW Drak L2 90 Darby Blvd Weir Ave Kirk PI 90 THOMPSON COMMUNITY **S1** Cupples Rd VILLAS DE **ESPERANZA** General Huge W Malone Ave PALM W Winnipeg Ave HEIGHT Billy Mitchell Blvd Ellana Claire St 353 mapqvssi @2021 ClearCapital.com/Inc ©2021 MapQuest © TomTom © Mapbox Address Miles to Subject **Mapping Accuracy** Comparable Subject 330 W Bedford Avenue, San Antonio, TX 78226 Parcel Match L1 Listing 1 635 Hearne, San Antonio, TX 78225 0.90 Miles 1 Parcel Match Listing 2 3439 Weir Ave, San Antonio, TX 78226 0.85 Miles 1 Parcel Match Listing 3 2714 Roselawn Rd, San Antonio, TX 78226 0.31 Miles 1 Parcel Match **S1** Sold 1 1114 Thompson Pl, San Antonio, TX 78226 0.33 Miles 1 Parcel Match S2 Sold 2 415 W Bedford Ave, San Antonio, TX 78226 0.12 Miles 1 Parcel Match **S**3 Sold 3 222 Pletz Dr, San Antonio, TX 78226 0.16 Miles 1 Parcel Match

The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
 The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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:

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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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

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Report Instructions - cont.

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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.

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

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Broker Name Akhenaton leach Company/Brokerage ALDERWOOD REALTY

License No 658533 Address 1111 Austin Hwy San Antonio TX

78209

License Expiration07/31/2023License StateTX

Phone 2107190502 Email akileach@etalrealty.com

Broker Distance to Subject 8.76 miles **Date Signed** 09/24/2021

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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