DRIVE-BY BPO

1311 WEDGEMERE DRIVE

DALLAS, TX 75232

43293 Loan Number **\$227,000**• 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	1311 Wedgemere Drive, Dallas, TX 75232 09/09/2021 43293 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7570523 09/09/2021 0060480X000 Dallas	Property ID 0230000	31006948
Tracking IDs					
Order Tracking ID	0908BPO_Update	Tracking ID 1	0908BPO_Upd	ate	
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	CALAMOUNT PROPERTIES 2018 LLC	Condition Comments			
R. E. Taxes	\$99	The subject property appear to be maintained and in average condition for age and neighborhood. There was no exterior			
Assessed Value	\$166,570	damages noted.			
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	ta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Improving	The subject neighborhood properties are maintained and are			
Sales Prices in this Neighborhood	Low: \$185900 High: \$330500	similar in age, style and amenities but have been updated. The subject neighborhood is in close proximity to access road to			
Market for this type of property	Increased 7 % in the past 6 months.	schools, local merchants and freeway. Supply and demand is in balance, market values have increased, days on the market have decreased and the REO market has declined.			
Normal Marketing Days	<90				

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1311 Wedgemere Drive	4511 Lashley Dr	7214 Buford Dr	7515 Concordia Lane
City, State	Dallas, TX	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75232	75232	75241	75241
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.09 1	2.73 1	2.99 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$240,000	\$255,000	\$225,000
List Price \$		\$240,000	\$245,000	\$240,000
Original List Date		07/26/2021	06/06/2021	06/24/2021
DOM · Cumulative DOM		45 · 45	50 · 95	8 · 77
Age (# of years)	28	28	40	16
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,706	1,396	1,844	1,436
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	2	2	2
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	0.17 acres	0.14 acres	0.25 acres	.17 acres
Other	fireplace	fireplace	fireplace	fireplace

^{*} 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 The comparable listing property is similar to the subject property in style, age, amenities and exterior veneer. Inferior in GLA. la.
- Listing 2 The listing comparable is similar to the subject property in age, amenities, style and quality of construction. Superior in GLA.
- Listing 3 The listing property is comparable to the subject property in amenities, age, style and exterior veneer. Inferior in 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	Sold 1 *	Sold 2	Sold 3
Street Address	1311 Wedgemere Drive	1126 Oak Park Dr	6714 Keswick Dr	1220 Oak Park Dr
City, State	Dallas, TX	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75232	75232	75232	75232
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.22 1	1.60 1	0.07 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$240,000	\$288,500	\$210,000
List Price \$		\$240,000	\$278,000	\$215,000
Sale Price \$		\$240,000	\$221,000	\$203,000
Type of Financing		Fha	Fha	Fha
Date of Sale		08/27/2021	03/15/2021	12/30/2020
DOM · Cumulative DOM	•	22 · 51	112 · 112	22 · 55
Age (# of years)	28	28	40	35
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,706	1,682	2,188	1,365
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	7	7	8	7
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	0.17 acres	0.18 acres	0.17 acres	0.18 acres
Other	fireplace	fireplace	fireplace	fireplace
Net Adjustment		\$0	-\$3,856	+\$2,728
Adjusted Price		\$240,000	\$217,144	\$205,728

^{*} 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 The sale property is comparable to the subject property in amenities, age, style and exterior veneer.
- **Sold 2** The sale property is similar to the subject property in amenities, age, style and exterior veneer. Inferior in GLA.
- sold 3 The comparable sale property is comparable to the subject property in amenities, age, style and exterior veneer. Inferior in GLA.

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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 Listing S	Status	Not Currently Listed		Listing History	Comments		
Listing Agency/Firm			The subject property shows a sale date on the public tax record				
Listing Agent Name		on 07/07/2021					
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 1	2 1					
# 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
05/28/2021	\$224,900	06/18/2021	\$224,900	Withdrawn	06/18/2021	\$224,900	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$230,000	\$230,000		
Sales Price	\$227,000	\$227,000		
30 Day Price	\$220,000			
Comments Regarding Pricing S	Strategy			

Insufficient comparable sales are available within 3 months of the sale date. The estimated market value is based on the adjusted net sale price of the comparable sales. Due to the lack of similar comps in the subject neighborhood, it was necessary to relax criteria and expand the search proximity in order to obtain sufficient comps. Selected comps are the best available that represent the subject property current market value.

Client(s): Wedgewood Inc

Property ID: 31006948

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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



Street

43293

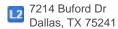
by ClearCapital

Listing Photos





Front





Front

7515 Concordia Lane Dallas, TX 75241

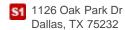


Front

DALLAS, TX 75232

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Sales Photos





Front





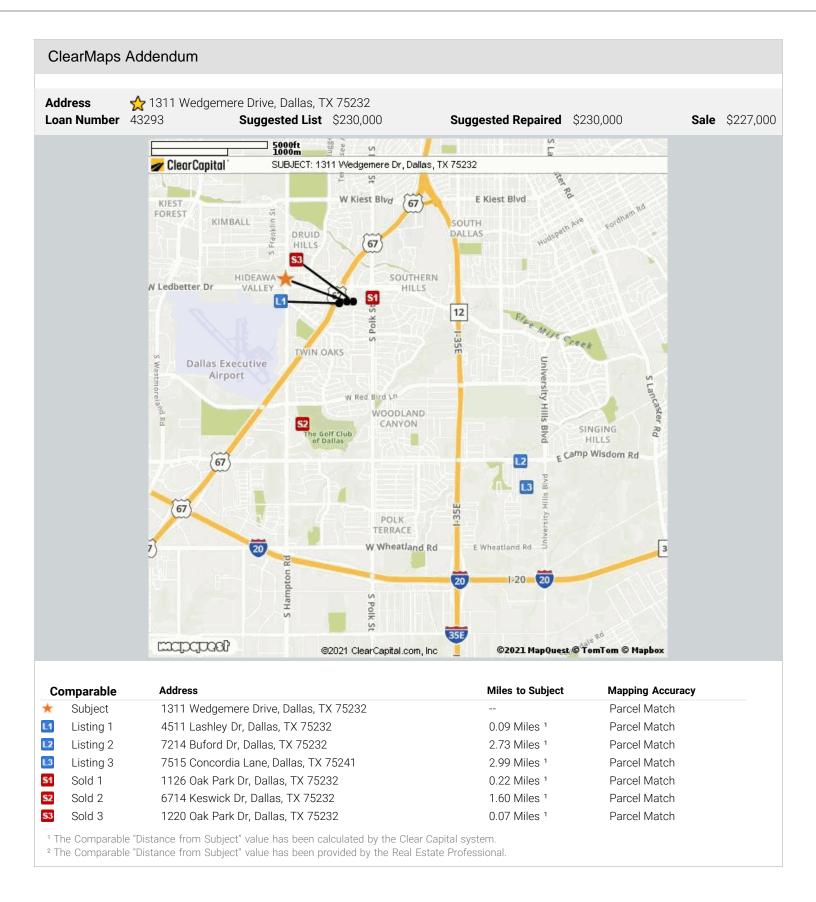
Front





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

by ClearCapital

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.

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

Broker Name Joyce Jones Company/Brokerage Mr

3063 Claremont Grand Prairie TX License No 424510 Address

75052 **License State License Expiration** 10/31/2021 TX

Phone 2149088586 Email jmj0424510@gmail.com

Broker Distance to Subject 12.60 miles **Date Signed** 09/09/2021

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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