SAN ANTONIO, TX 78224

43338

\$155,000

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	3114 Dana Circle, San Antonio, TX 78224 03/31/2021 43338 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7204039 04/01/2021 145600100250 Bexar	Property ID	29887002
Tracking IDs					
Order Tracking ID	0330BPOa	Tracking ID 1	0330BPOa		
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	SILVERADO PROPERTIES INC	Condition Comments				
R. E. Taxes	\$3,876	Subject is single family detached home lies in a rural area. The subject is estimated to be in average condition based on exterior				
Assessed Value	\$141,410					
Zoning Classification	Residential	inspection. The comps were chosen based on the following criteria - GLA, proximity and condition. Sale period, room count,				
Property Type	SFR	age and location were also considered while choosing comps for				
Occupancy	Occupied	the report. All the comps chosen are GLA range within 25% sqft,				
Ownership Type	Fee Simple	 within 3 miles proximity, 12 months sales period. Due to a lack of comparable's with similar attributes in closer proximity search 				
Property Condition	Average	for comps had to expanded in distance and sold date. Due to				
Estimated Exterior Repair Cost	\$0	the limited comps in the area it is necessary to use comps that				
Estimated Interior Repair Cost	\$0	are outside of the value variance. The comp is still valued				
Total Estimated Repair	\$0	correctly and is an accurate reflection of the local market value.				
НОА	No					
Visible From Street	Visible					
Road Type	Public					

	ata			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Property values are Stable in this market area over the past yea		
Sales Prices in this Neighborhood	Low: \$100,000 High: \$200,000	Supply demand are stable. There is no concessions in the market. There is limited amount of REO and SS activity in t		
Market for this type of property	Remained Stable for the past 6 months.	market.		
Normal Marketing Days	<90			

Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3114 Dana Circle	2615 Gibbens St	3240 Algo Dulce	115 Tedder St
City, State	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78224	78224	78211	78211
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		2.08 1	1.15 ¹	1.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$165,000	\$140,000	\$123,000
List Price \$		\$165,000	\$140,000	\$123,000
Original List Date		03/18/2021	03/18/2021	02/05/2021
DOM · Cumulative DOM	•	13 · 14	13 · 14	19 · 55
Age (# of years)	48	43	50	71
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	1,200	957	1,110	1,008
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 1	4 · 2
Total Room #	6	6	6	8
Garage (Style/Stalls)	None	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	0.14 acres	0.15 acres	0.18 acres	0.49 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 similar in room count, superior in lot size and superior in age.
- Listing 2 This comp is inferior to the subject in terms of GLA and similar in room count, superior in lot size and inferior in age.
- Listing 3 This comp is inferior 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.

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3114 Dana Circle	9003 Perma Ln	11023 Valley Star Dr	3123 Durette Dr
City, State	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78224	78224	78224	78224
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.98 1	0.03 1	0.25 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$159,500	\$149,500	\$160,000
List Price \$		\$149,950	\$149,500	\$160,000
Sale Price \$		\$144,000	\$152,000	\$165,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		08/04/2020	12/29/2020	11/30/2020
DOM · Cumulative DOM		77 · 166	45 · 45	49 · 49
Age (# of years)	48	49	51	48
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	1,200	1,127	1,200	1,296
Bdrm · Bths · ½ Bths	3 · 2	4 · 1 · 1	3 · 2	3 · 2
Total Room #	6	8	6	6
Garage (Style/Stalls)	None	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	0.19 acres	0.12 acres	0.12 acres
Other	None	None	None	None
Net Adjustment		+\$1,000	\$0	-\$1,000
Adjusted Price		\$145,000	\$152,000	\$164,000

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

Client(s): Wedgewood Inc Property II

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Subject Sale	es & Listing His	tory					
Current Listing Status		Not Currently Listed		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	\$165,000	\$165,000		
Sales Price	\$155,000	\$155,000		
30 Day Price	\$145,000			
Comments Degarding Driging St	Comments Departing Driging Strategy			

Comments Regarding Pricing Strategy

Subject is single family detached home lies in a rural area. 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 3 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. Due to the limited comps in the area it is necessary to use comps that are outside of the value variance. The comp is still valued correctly and is an accurate reflection of the local market value.

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Property ID: 29887002

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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



Address Verification



Address Verification



Side



Side



Street

DRIVE-BY BPO

Subject Photos



Street

Client(s): Wedgewood Inc

Property ID: 29887002

Listing Photos

by ClearCapital



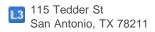


Front





Front





Front



Sales Photos



Front

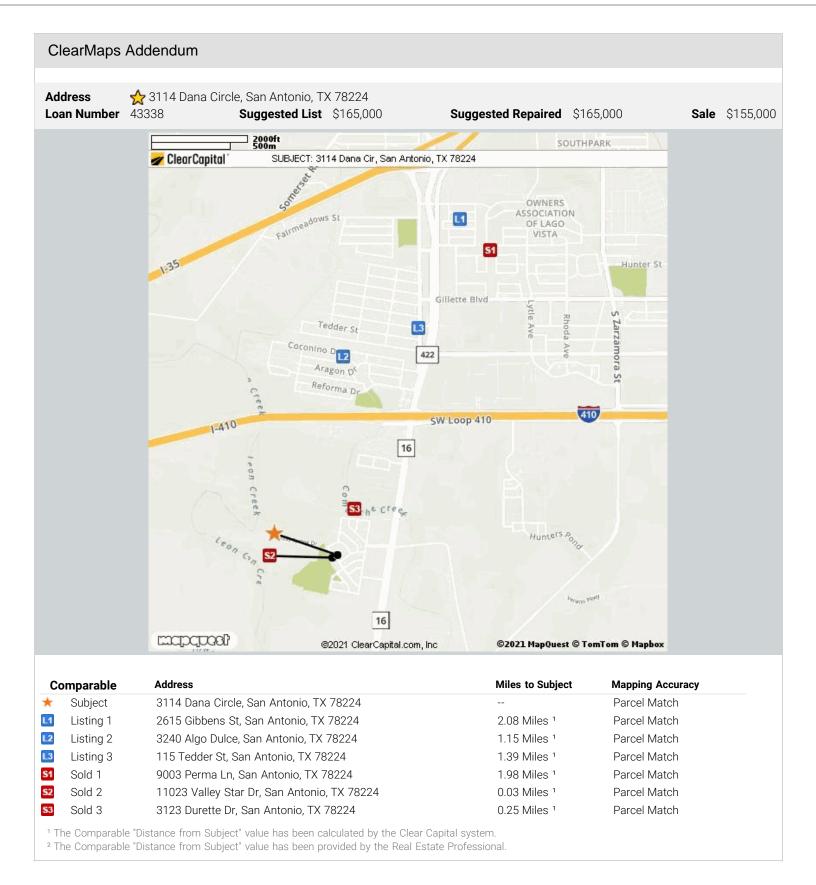
\$2 11023 Valley Star Dr San Antonio, TX 78224



Front

\$3 3123 Durette Dr San Antonio, TX 78224





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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

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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3114 DANA CIRCLE SAN ANTONIO, TX 78224

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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 Akhenaton leach Company/Brokerage ALDERWOOD REALTY

License No 658533 Address 1111 Austin Hwy San Antonio TX

78209

License Expiration07/31/2021License StateTX

Phone 2107190502 Email akileach@etalrealty.com

Broker Distance to Subject 14.06 miles **Date Signed** 03/31/2021

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 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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