DRIVE-BY BPO

700 CIMARRON WAY

IRVING, TX 75063

43407 Loan Number

\$299,900 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	700 Cimarron Way, Irving, TX 75063 08/14/2021 43407 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7507901 08/16/2021 32-55973-00 Dallas	Property ID 3-041-0000	30840379
Tracking IDs					
Order Tracking ID	0813BPO_Update	Tracking ID 1	0813BP0_U	pdate	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Catamount Properties 2018 LLC	Condition Comments
R. E. Taxes	\$6,643	Based on exterior observation, subject property is in Good
Assessed Value	\$254,300	condition. No immediate repair or modernization required.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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 Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subject is located in a suburban neighborhood with stable			
Sales Prices in this Neighborhood	Low: \$232,000 High: \$414,000	property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<180				

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	700 Cimarron Way	800 Middlefork	313 Sheridan Trail	717 Marble Canyon Circle
City, State	Irving, TX	Irving, TX	Irving, TX	Irving, TX
Zip Code	75063	75063	75063	75063
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	0.32 1	0.62 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$330,000	\$320,000	\$310,000
List Price \$		\$298,000	\$310,000	\$310,000
Original List Date		06/28/2021	07/10/2021	08/12/2021
DOM · Cumulative DOM		46 · 49	34 · 37	1 · 4
Age (# of years)	36	37	37	31
Condition	Good	Good	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	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,354	1,553	1,703	1,601
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	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	0.050 acres	0.06 acres	0.09 acres	0.12 acres
Other	None	None	None	None

^{*} Listing 1 is the most comparable listing to the subject.

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

- **Listing 1** Adjustments:,GLA:\$-3980,Total Adjustment:\$-3980,Net Adjustment Value:\$294020. Property is similar in style and view to the subject.
- **Listing 2** Adjustments:,GLA:\$-6980,Garage:\$-2000,Lot:\$-80,Total Adjustment:\$-9060,Net Adjustment Value:\$300940. Property is superior in GLA and garage count to the subject.
- **Listing 3** Adjustments:,HBath:\$1000,GLA:\$-4940,Garage:\$-2000,Lot:\$-140,Total Adjustment:\$-6080,Net Adjustment Value:\$303920. Property is superior in GLA and similar in year built 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				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	700 Cimarron Way	1000 Evening Star Court	400 Holly Tree Court	441 Moonlight Way
City, State	Irving, TX	Irving, TX	Irving, TX	Irving, TX
Zip Code	75063	75063	75063	75063
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.15 1	0.09 1	0.16 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$285,000	\$309,900	\$329,900
List Price \$		\$285,000	\$309,900	\$329,900
Sale Price \$		\$290,000	\$330,000	\$345,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		03/16/2021	04/12/2021	06/25/2021
DOM · Cumulative DOM	•	61 · 61	25 · 25	85 · 85
Age (# of years)	36	31	31	30
Condition	Good	Good	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	2 Stories Colonial	2 Stories Colonial	1 Story Ranch	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,354	1,359	1,371	1,728
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	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	0.050 acres	0.14 acres	0.1 acres	0.12 acres
Other	None	None	None	None
Net Adjustment		-\$1,180	-\$1,100	-\$9,620
Adjusted Price		\$288,820	\$328,900	\$335,380

^{*} 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.

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

- **Sold 1** Adjustments:,HBath:\$1000,Garage:\$-2000,Lot:\$-180,Total Adjustment:-1180,Net Adjustment Value:\$288820. Property is similar in GLA and condition to the subject.
- **Sold 2** Adjustments:,HBath:\$1000,Garage:\$-2000,Lot:\$-100,Total Adjustment:-1100,Net Adjustment Value:\$328900. Property is similar in GLA and bed to the subject.
- **Sold 3** Adjustments:,GLA:\$-7480,Garage:\$-2000,Lot:\$-140,Total Adjustment:-9620,Net Adjustment Value:\$335380. Property is superior in GLA and similar in bed to the subject.

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Current Listing Status Currently Listed		Listing History Comments					
Listing Agency/Firm Derrick Tribbey & Asso		y & Associates	Subject is pending.				
Listing Agent Na	me	Derrick Tribbey	/				
Listing Agent Ph	one	(940) 256-101	5				
# 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
06/17/2021	\$299,900			Pending/Contract	07/26/2021	\$299,900	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$303,000	\$303,000			
Sales Price	\$299,900	\$299,900			
30 Day Price	\$289,900				
Comments Demanding Drieing Co	Community Describing Describing Chapters				

Comments Regarding Pricing Strategy

As per recent MLS, subject is remodeled recently and is in good condition. The comparable chosen are similar in condition based on the interior pics from the external MLS and the minor updates based on the MLS sources. The subject is a SFR type property built in the year 1985. The subject has 3 beds 2.5 baths with GLA 1354 Sq. and lot size 0.05 acres. Initially, the search criteria was between 0.25 mile radius, GLA within +/- 10% variance and year built by +/- 10 years. Due to limited comparable, I have exceeded proximity by 1-miles, GLA within +/- 30% variance and year built by +/- 10 years. All sold comparable are within 3 months exceeded up to 6 months sold date. I have exceeded bath count and lot size to keep more proximate comparable. While making final valuation more weightage placed on CS1 and LC1 as they are more similar in overall structure to the subject. The subject is located in the residential area of Dallas county and is closer to restaurants, park and busy roads. These factors will not influence the marketability or market value of the subject. The details of the subject are taken from subject tax records.

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Reviewer's Notes

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Loan Number

Subject Photos

DRIVE-BY BPO





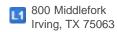


Address Verification



Street

Listing Photos





Front

313 Sheridan Trail Irving, TX 75063



Front

717 Marble Canyon Circle Irving, TX 75063



Front

Sales Photos

1000 Evening Star Court Irving, TX 75063



Front

400 Holly Tree Court Irving, TX 75063



Front

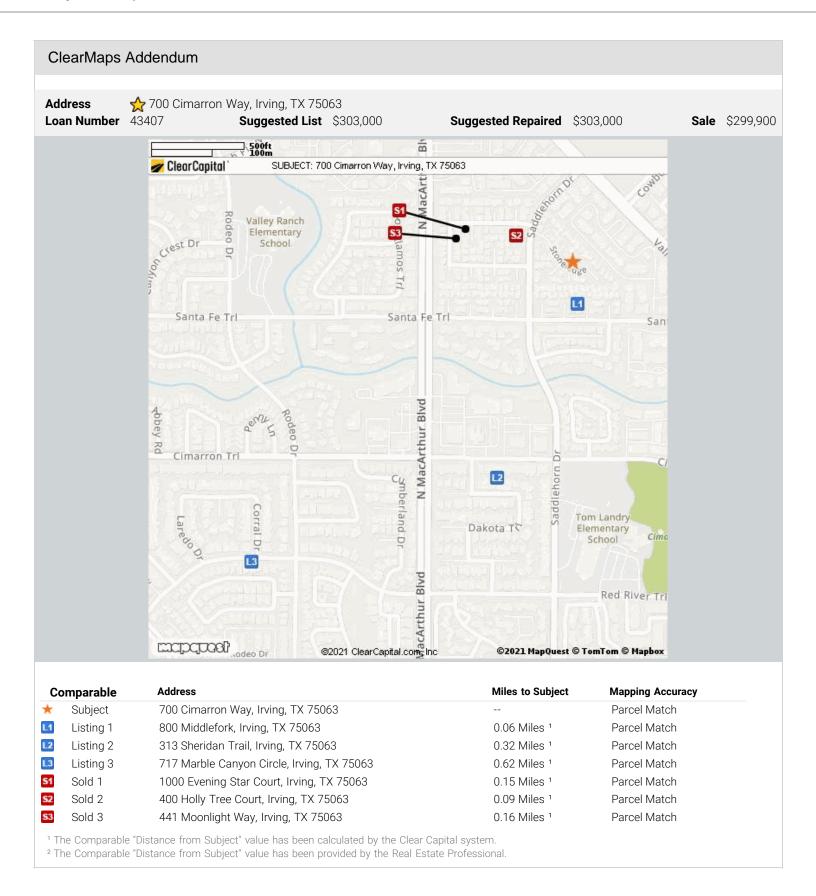
441 Moonlight Way Irving, TX 75063



Front

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Addendum: Report Purpose

by ClearCapital

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.

The amount of time the property is exposed to a pool of prospective buyers before going into contract. Marketing Time

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. 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.

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 Mondale Onuoha Company/Brokerage VIP Premier Realty

License No 673985 Address 10228 E Northwest Hwy #301

Dallas TX 75238

License Expiration 06/30/2022 License State TX

Phone 9724326684 Email moresigningsre@gmail.com

Broker Distance to Subject 14.73 miles **Date Signed** 08/14/2021

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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