DRIVE-BY BPO

2234 PEAVY CIRCLE

DALLAS, TX 75228

43508 Loan Number **\$434,000**• 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	2234 Peavy Circle, Dallas, TX 75228 08/14/2021 43508 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7507901 08/17/2021 00000730909 Dallas	Property ID	30840377
Tracking IDs					
Order Tracking ID	0813BPO_Update	Tracking ID 1	0813BPO_U	pdate	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	PRESTIDGE S W JR	Condition Comments
R. E. Taxes	\$1,386	An attractive brick home at the end of a cul-de-sac. Hardwood
Assessed Value	\$278,270	floors throughout and custom wooden window shutters
Zoning Classification	Residential	throughout the inside. Security system, spacious wood deck on the back, the house is very clean and perfect for large family
Property Type	SFR	gatherings or entertaining.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood Comments
Older suburban neighborhood with many homes that have been
updated/remodel. Stable fair market values. Minutes to schools, parks, shopping and dining.

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2234 Peavy Circle	2640 Heatherwood Dr	2230 Peavy Circle	1423 Foxgrove Circle
City, State	Dallas, TX	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75228	75228	75228	75228
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.43 1	0.01 1	0.52 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$450,000	\$475,000	\$450,000
List Price \$		\$450,000	\$475,000	\$450,000
Original List Date		08/06/2021	07/30/2021	07/27/2021
DOM · Cumulative DOM		9 · 11	9 · 18	16 · 21
Age (# of years)	61	60	60	60
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	1 Story Traditional	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,835	2,234	2,047	2,036
Bdrm \cdot Bths \cdot ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	0.19 acres	0.17 acres	0.22 acres
Other				

^{*} Listing 1 is the most comparable listing 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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Current Listings - Cont.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$

- **Listing 1** Boasting a dedicated office space, formal living & game room in this spacious floor plan. Find serenity in your spa inspired master retreat. Featuring an impressive frameless glass shower.
- **Listing 2** Features TWO en-suite main bedrooms, perfect for a MOTHER-IN-LAW SUITE, plus a third bedroom, 2 full bathrooms, Hardwood floors throughout, Chef's dream custom kitchen newly designed with wine refrigerator, wine rack, kitchen island, lighted display cabinet
- **Listing 3** One story ranch style with front porch & awesome drive up appeal surrounded by lovely homes on a quiet cul-de-sac street. The family room on this home is so roomy and spacious and great for entertaining. Painted brick fireplace with built-in cabinets, tons of room for art work and a wall of windows overlooking the lush back yard.

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2234 Peavy Circle	2226 Peavy Ci	2623 Heatherwood Dr	1407 Oates Dr
City, State	Dallas, TX	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75228	75228	75228	75228
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.03 1	0.43 1	0.62 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$440,000	\$455,000	\$419,900
List Price \$		\$430,000	\$455,000	\$389,000
Sale Price \$		\$430,000	\$506,000	\$402,000
Type of Financing		Conv	Conv	Conv
Date of Sale		06/03/2021	06/14/2021	07/12/2021
DOM · Cumulative DOM		25 · 55	31 · 31	72 · 98
Age (# of years)	61	60	58	56
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	1 Story Traditional	1 Story ranch	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,835	1,847	2,064	1,693
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 3	3 · 2 · 1
Total Room #	6	6	9	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	0.19 acres	0.19 acres	0.24 acres
Other				
Net Adjustment		\$0	-\$26,800	-\$7,300
Adjusted Price		\$430,000	\$479,200	\$394,700

^{*} 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** Beautifully updated home with 3 bedrooms and 2 bathrooms. gas starter fireplace. Carpet and ceramic tile flooring. The kitchen is updated with quartz countertops, subway tile and stainless steel appliances.
- **Sold 2** This architecturally updated four-bedroom three-bath transitional home is minutes from White Rock Lake. Open concept living area, chef's kitchen with walk-in pantry, built-in breakfast area with waterfall island that flows to formal dining with fireplace. Adjustments for square footage -4,300, bedrooms -12,500 bathrooms -10,000
- **Sold 3** Fully renovated contemporary farm house style. New cabinets with quartz countertop and waterfall creating eat-in for four persons. Large windows on each side of fireplace. Adjustments for square footage +2,700, bathrooms -10,000

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		tory					
Current Listing S	tatus	Currently Liste	:d	Listing History (Comments		
Listing Agency/F	irm	Keller Williams	Urban	Listed 2/5/202	21 295,000 Sold	2/25/2021 295,00	0 Listed
Listing Agent Na	me	Alexa Anderso	'n	7/30/2021 43	4,900 Pending 8,	/11/2021	
Listing Agent Ph	one	214-766-1892					
# of Removed Li 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
07/30/2021	\$434,900			Pending/Contract	08/11/2021	\$434,900	MLS

	As Is Price	Repaired Price	
Suggested List Price	\$434,000	\$434,000	
Sales Price	\$434,000	\$434,000	
30 Day Price	\$434,000		
Comments Regarding Pricing St	rategy		

Search parameters included square footage 1400-2400, year built 1955-1965 within 1 mile and sold date 5/5/2021 -8/15/2021. Final suggested list price is based on sold comps within 1 mile and sold date in last 90 days.

Clear Capital Quality Assurance Comments Addendum

Reviewer's The subject is now in better condition. The current report may have used updated comps. The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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DRIVE-BY BPO

Subject Photos



Front



Address Verification



Street



Front



Street

43508

Listing Photos

by ClearCapital



2640 Heatherwood Dr Dallas, TX 75228



Front



2230 Peavy Circle Dallas, TX 75228



Front

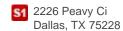


1423 Foxgrove Circle Dallas, TX 75228



Front

Sales Photos





Front

\$2 2623 Heatherwood Dr Dallas, TX 75228



Front

1407 Oates Dr Dallas, TX 75228



Front

by ClearCapital

43508 DALLAS, TX 75228 Loan Number

ClearMaps Addendum 🗙 2234 Peavy Circle, Dallas, TX 75228 **Address** Loan Number 43508 Suggested List \$434,000 Suggested Repaired \$434,000 **Sale** \$434,000 Clear Capital SUBJECT: 2234 Peavy Cir, Dallas, TX 75228 High School ALGER PARK-ASH CREEK Millmar Ci Solberry Dr Ash Creek Of CASA Oates Dr LINDA Oates 12 Satherwood L1 **S**3 12 Ferguson Rd ©2021 Clear Capital.com, Inc mapapasi; ©2021 MapQuest © TomTom © Mapbox

Comparable	Address	Miles to Subject	Mapping Accuracy
* Subject	2234 Peavy Circle, Dallas, TX 75228		Parcel Match
Listing 1	2640 Heatherwood Dr, Dallas, TX 75228	0.43 Miles ¹	Parcel Match
Listing 2	2230 Peavy Circle, Dallas, TX 75228	0.01 Miles ¹	Parcel Match
Listing 3	1423 Foxgrove Circle, Dallas, TX 75228	0.52 Miles ¹	Parcel Match
Sold 1	2226 Peavy Ci, Dallas, TX 75228	0.03 Miles ¹	Parcel Match
Sold 2	2623 Heatherwood Dr, Dallas, TX 75228	0.43 Miles ¹	Parcel Match
Sold 3	1407 Oates Dr, Dallas, TX 75228	0.62 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² 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:

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

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.

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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43508 Loan Number **\$434,000**As-Is Value

Broker Information

by ClearCapital

Broker Name Angela George Company/Brokerage Keller Williams Realty

License No 0539035 **Address** 504 Windsong Mesquite TX 75149

License Expiration 07/31/2023 **License State** TX

Phone 4692235543 **Email** argeorge17@gmail.com

Broker Distance to Subject 7.19 miles **Date Signed** 08/17/2021

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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