DRIVE-BY BPO

2426 WYOMING STREET

SAN ANTONIO, TEXAS 78203

44986 Loan Number **\$112,000**As-Is Value

by ClearCapital

report.

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

Address Inspection Date Loan Number Borrower Name	2426 Wyoming Street, San Antonio, TEXAS 78203 06/04/2021 44986 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	7336490 06/04/2021 01462027007 Bexar	Property ID	30421035
Tracking IDs					
Order Tracking ID	0602BPO_BOTW	Tracking ID 1	0602BPO_BOTW		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	JOYCE ANNETTE WILSON	Condition Comments			
R. E. Taxes	\$1,559	Subject is in average condition based on drive by inspection,			
Assessed Value	\$60,000	similar to other homes in this area, no adverse easements,			
Zoning Classification	Residential	 economic/functional obsolescence, or repairs visible. Paint, roof, and landscaping also appear in average condition. No major 			
Property Type	SFR	repairs to note at this time, no issues are expected with the			
Occupancy	Occupied	resale of this property			
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	ata	
Location Type	Urban	Neighborhood Comments
Local Economy	Stable	Subject conforms to neighborhood and is located near shopping
Sales Prices in this Neighborhood	Low: \$66,900 High: \$218,500	schools, restaurants, parks, public transportation, and IH10. Subject located in an increasing market, stable job market, there
Market for this type of property	Increased 4 % in the past 6 months.	is some congestion in area during rush hour, no REO activity in area at the time of the evaluation
Normal Marketing Days	<90	

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2426 Wyoming Street	1806 Virginia Blvd	515 S Palmetto	1003 Gulf
City, State	San Antonio, TEXAS	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78203	78203	78203	78202
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.52 1	0.90 1	0.70 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$125,000	\$125,000	\$130,000
List Price \$		\$125,000	\$125,000	\$130,000
Original List Date		05/28/2021	05/10/2021	05/06/2021
DOM · Cumulative DOM		7 · 7	5 · 25	29 · 29
Age (# of years)	91	72	71	81
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 trad	1 Story trad	1 Story trad	1 Story trad
# Units	1	1	1	1
Living Sq. Feet	1,098	816	840	1,036
Bdrm · Bths · ½ Bths	2 · 1	3 · 1	2 · 1	3 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	Detached 1 Car	Carport 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.15 acres	.1 acres	.11 acres	.14 acres
Other				

^{*} Listing 3 is the most comparable listing to the subject.

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

- **Listing 1** similar quality of build to the subject, located in the same market as the subject in the Denver Heights market, no seller concessions noted in MLS
- **Listing 2** similar appeal and condition to the subject property, typical updates and features for area, wood floors, linoleum floors, no seller concessions noted in MLS remarks
- **Listing 3** similar appeal, similar quality of build to the subject property, located in the same subdivision as the subject, no concessions noted in MLS

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	2426 Wyoming Street	330 Ferguson Ave	615 Delmar St	1822 Montana St	
City, State	San Antonio, TEXAS	San Antonio, TX	San Antonio, TX	San Antonio, TX	
Zip Code	78203	78203	78210	78203	
Datasource	Tax Records	MLS	MLS	MLS	
Miles to Subj.		0.38 1	0.76 1	0.06 1	
Property Type	SFR	SFR	SFR	SFR	
Original List Price \$		\$110,000	\$115,000	\$124,900	
List Price \$		\$110,000	\$115,000	\$124,900	
Sale Price \$		\$105,000	\$112,500	\$120,000	
Type of Financing		Cash	Cash	Cash	
Date of Sale		12/31/2020	01/06/2021	05/27/2021	
DOM · Cumulative DOM		89 · 103	38 · 15	8 · 23	
Age (# of years)	91	83	86	104	
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 trad	1 Story trad	1 Story trad	1 Story trad	
# Units	1	1	1	1	
Living Sq. Feet	1,098	928	916	884	
Bdrm · Bths · ½ Bths	2 · 1	2 · 2	3 · 1	2 · 1	
Total Room #	5	5	5	5	
Garage (Style/Stalls)	None	Carport 2 Car(s)	None	Detached 1 Car	
Basement (Yes/No)	No	No	No	No	
Basement (% Fin)	0%	0%	0%	0%	
Basement Sq. Ft.					
Pool/Spa					
Lot Size	.15 acres	.1 acres	.15 acres	.15 acres	
Other					
Net Adjustment		+\$3,400	+\$3,640	+\$4,280	
Adjusted Price		\$108,400	\$116,140	\$124,280	

^{*} 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** \$3400 positive adjustment made for inferior GLA, located in same market as the subject, linoleum floors, wood floors, recently replaced HVAC per MLS
- **Sold 2** \$3640 positive adjustment made for inferior GLA, located in same market, wood floors, similar appeal and condition to the subject property, no seller paid closing costs noted in MLS remarks
- **Sold 3** \$4280 positive adjustment made for inferior GLA, similar appeal to the subject property, typical updates and features for area, no seller concessions noted in MLS

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Current Listing Status Not Currently Listed Listing Agency/Firm			Listing History Comments There is no recent sales/listing data available for the subject				
							Listing Agent Name
Listing Agent Ph	one						
# 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

Marketing Strategy		
	As Is Price	Repaired Price
Suggested List Price	\$115,000	\$115,000
Sales Price	\$112,000	\$112,000
30 Day Price	\$105,000	
Comments Regarding Pricing S	itrategy	

No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no major construction noted in area. Subject value based on comparison of similarities and differences between subject and listed and sold comps. All sale comps have closed within the past 6 months and are located in the E Houston St area

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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



Side

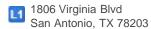


Side



Street

Listing Photos





Front

515 S Palmetto San Antonio, TX 78203



Front

1003 Gulf San Antonio, TX 78202



Front

Sales Photos





Front

615 Delmar St San Antonio, TX 78210



Front

\$3 1822 Montana St San Antonio, TX 78203



Front

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SAN ANTONIO, TEXAS 78203 Loan Number

ClearMaps Addendum ☆ 2426 Wyoming Street, San Antonio, TEXAS 78203 **Address** Loan Number 44986 Suggested List \$115,000 Suggested Repaired \$115,000 **Sale** \$112,000 ALLIANCE 1-35 Clear Capital SUBJECT: 2426 Wyoming St, San Antonio, TX 78203 aunfels Ave Sherman 3 HARVARD PLACE -DIGNOWITY EASTLAWN Nolan St Gorman L3 Dawson St. Gul E Houston St Canton E Crockett St IGNOWITY JEFFERSON E Comm LL ST. PAUL HEIGHTS Gibbs E Comm COLISEUM Montana St WILLOW Arans PARK HISTORIC NEVADA GARDENS ARENA DISTRICT **S1** 1-37 10 Virginia Blvd Indiana St DENVER Delaware St HEIGHTS Denver Blvd ARTESIA COMMUNITY 1-10 10 E Drexel Ave 9 Hammond Ave ©2021 MapQuest © TomTom © Mapbox @2021 ClearCapital.com, Inc. Address Miles to Subject **Mapping Accuracy** Comparable Subject 2426 Wyoming Street, San Antonio, Texas 78203 Parcel Match L1 Listing 1 1806 Virginia Blvd, San Antonio, TX 78203 0.52 Miles 1 Parcel Match Listing 2 515 S Palmetto, San Antonio, TX 78203 0.90 Miles 1 Parcel Match Listing 3 1003 Gulf, San Antonio, TX 78202 0.70 Miles 1 Parcel Match **S1** Sold 1 330 Ferguson Ave, San Antonio, TX 78203 0.38 Miles 1 Parcel Match

¹ The Comparable	"Distance from	Subject"	value has	been calc	ulated by th	e Clear Capital system.	

615 Delmar St, San Antonio, TX 78210

1822 Montana St, San Antonio, TX 78203

S2

S3

Sold 2

Sold 3

0.76 Miles 1

0.06 Miles 1

Parcel Match

Parcel Match

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.

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. 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
- 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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Loan Number

Broker Information

Broker Name Jordan Williams Company/Brokerage Compass Real Estate Group

License No 528928 Address 19919 Park Falls San Antonio TX

78259

License Expiration 04/30/2023 License State TX

Phone 2104131006 Email jordanprestonwilliams@gmail.com

Broker Distance to Subject 14.47 miles **Date Signed** 06/04/2021

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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