DRIVE-BY BPO

21412 N DUNCAN DRIVE

MARICOPA, AZ 85138

45145 Loan Number **\$330,000**• 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	21412 N Duncan Drive, Maricopa, AZ 85138 06/11/2021 45145 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7358824 06/12/2021 51221039 Pinal	Property ID	30474857
Tracking IDs					
Order Tracking ID	0611BPO_Citi	Tracking ID 1	0611BPO_Citi		
Tracking ID 2		Tracking ID 3			

Owner	JASON RIGDON	Condition Comments
R. E. Taxes	\$1,497	Subject is a pre foreclosure. house needs some fixing up and
Assessed Value	\$15,008	rehab.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
НОА	RANCHO EL DORADO	
Association Fees	\$65 / Month (Landscaping,Other: GOLF COURSE)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ata	
Location Type	Suburban	Neighborhood Comments
Local Economy	Improving	The subject property is located in a market that is seeing an
Sales Prices in this Neighborhood	Low: \$205,000 High: \$405,000	increase in property values. There is a very limited number of listings available and the demand is high.
Market for this type of property	Increased 15 % in the past 6 months.	
Normal Marketing Days	<30	

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	21412 N Duncan Drive	21370 N Duncan Dr	43447 W Sunland Dr	21373 N Karsten Dr
City, State	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ
Zip Code	85138	85138	85138	85138
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.03 1	0.71 1	0.42 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$330.000	\$335.000	\$344,999
List Price \$	- -	\$330,000	\$335,000	\$354,999
Original List Date		06/02/2021	05/13/2021	05/24/2021
DOM · Cumulative DOM		10 · 10	27 · 30	19 · 19
Age (# of years)	19	20	16	18
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/Rambler	1 Story Ranch	1 Story Ranch/Ramble
# Units	1	1	1	1
Living Sq. Feet	1,913	1,913	1,938	1,869
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	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				Pool - Yes Spa - Yes
Lot Size	0.12 acres	0.12 acres	0.16 acres	0.14 acres
Other				

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

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ 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.

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

- Listing 1 single-level property with low maintenance front yard and 2 car garage is soon to be on the market! Inside you will find a welcoming living room, plush neutral carpet in the right places, tile flooring in high-traffic areas, and bright dining off the kitchen. Equipped with ample oak cabinets and plenty of counter space
- Listing 2 3 bedroom 2 bath with a den/office. Great location, close to the park and the entrance. Golf with restaurant in this community.
- split floor plan with 2 bedrooms and a home office on one side and master on the other. Cozy great room with wonderful views of the backyard. You will love the open kitchen with a breakfast bar, beautiful oak cabinetry and granite counters. Let's not forget stainless appliances! Gorgeous French door exit to the yard in both the great room and master bedroom. Spacious master w/a giant walk in closet, separate shower & tub & dual sinks. Step outside to the covered patio w/ a build in bbq, above ground spa & Venetian glass, private pool w/ brand new pump. Upgrades include: Surround sound in & out. Wood blinds,

Client(s): Wedgewood Inc

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	21412 N Duncan Drive	21618 N Greenway Rd	43445 W Hillman Dr	43441 W Chisholm Dr
City, State	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ
Zip Code	85138	85138	85138	85138
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.49 1	0.77 1	0.32 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$339,900	\$339,500	\$345,950
List Price \$		\$339,900	\$339,450	\$345,950
Sale Price \$		\$339,900	\$340,000	\$348,000
Type of Financing		Fha	Conventional	Conventional
Date of Sale		05/13/2021	12/11/2020	01/21/2021
DOM · Cumulative DOM		34 · 54	38 · 42	24 · 40
Age (# of years)	19	19	19	19
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	1,913	1,894	1,938	1,893
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	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		Pool - Yes	Pool - Yes	Pool - Yes
Lot Size	0.12 acres	0.19 acres	0.15 acres	0.14 acres
Other				
Net Adjustment		-\$12,500	-\$12,500	-\$12,500
Adjusted Price		\$327,400	\$327,500	\$335,500

^{*} 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 CORNER LOT WITH FRONT YARD VIEW OF DUKE GOLF COURSE AND CLUB HOUSE. 9' CEILINGS AND FANS THROUGHOUT.

 GARAGE FLOOR EPOXY. HACIENDA HOME WITH 2X6 CONSTRUCTION AND LOT SIZE 2200 SQ FT LARGER THAN STANDARD LOTS. RIGHT ACROSS THE STREET IS HOLE #9 AND LARGE COMMON AREA GREENBELT.
- Sold 2 POOL & OWNED SOLAR! This gorgeous Ricardo model boasts nearly 2000 sq ft with 3 spacious bedrooms + OPEN DEN,2 full baths & spacious formal living/dining room! Entertainer's kitchen with Espresso cabinetry, granite countertops & breakfast bar overlook the inviting great room! Upgrades include soaring ceilings, 20 in tile in all the right places, NEW carpet, fresh paint inside and out, NEW windows & owned solar! Step into your own PRIVATE backyard oasis with SPARKLING POOL with baja step & extended covered patio!
- **Sold 3** newly remodeled contemporary kitchen with large island, beautiful GRANITE COUNTERTOPS, elegant pendant lighting, staggered cabinets. PLANTATION SHUTTERS throughout, tile flooring, vaulted ceiling, RO System, Soft Water system, large master bedroom with newly remodeled bathroom featuring walk in tile shower, upgraded French Doors escort you to the backyard SALT WATER OASIS with aluminum alloy pergola, water feature, and citrus trees for those lazy AZ afternoons.

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Current Listing S	tatua	Currently Listed	1	Listing Histor	ar Commonto		
Current Listing 3	idius	Currently Listed	,	Listing Histor	y Comments		
Listing Agency/F	irm	Position Realty		Currently lis	sted for 330000		
Listing Agent Na	me	Tim hensley					
Listing Agent Ph	one	480-535-1950					
# 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
05/26/2021	\$330,000					==	MLS

Marketing Strategy		
	As Is Price	Repaired Price
Suggested List Price	\$330,000	\$330,000
Sales Price	\$330,000	\$330,000
30 Day Price	\$329,000	
Comments Regarding Pricing St	rategy	
The subject property is local available and the demand is		ncrease in property values. There is a very limited number of listings

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.

Client(s): Wedgewood Inc

Property ID: 30474857

Subject Photos

by ClearCapital



Front



Address Verification



Address Verification



Side



Side



Street

DRIVE-BY BPO

Subject Photos



Street

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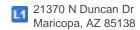
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As-Is Value

Listing Photos

by ClearCapital





Front

43447 W Sunland Dr Maricopa, AZ 85138



Front

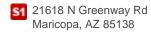
21373 N Karsten Dr Maricopa, AZ 85138



Front

by ClearCapital

Sales Photos





Front

43445 W Hillman Dr Maricopa, AZ 85138



Front

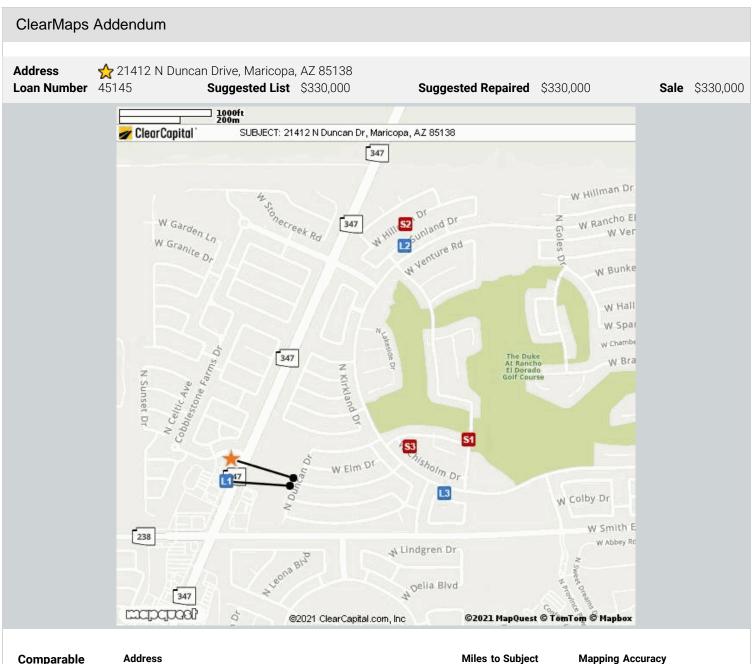
43441 W Chisholm Dr Maricopa, AZ 85138



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Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	21412 N Duncan Drive, Maricopa, AZ 85138		Parcel Match
Listing 1	21370 N Duncan Dr, Maricopa, AZ 85138	0.03 Miles ¹	Parcel Match
Listing 2	43447 W Sunland Dr, Maricopa, AZ 85138	0.71 Miles ¹	Parcel Match
Listing 3	21373 N Karsten Dr, Maricopa, AZ 85138	0.42 Miles ¹	Parcel Match
Sold 1	21618 N Greenway Rd, Maricopa, AZ 85138	0.49 Miles ¹	Parcel Match
Sold 2	43445 W Hillman Dr, Maricopa, AZ 85138	0.77 Miles ¹	Parcel Match
Sold 3	43441 W Chisholm Dr, Maricopa, AZ 85138	0.32 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.

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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Loan Number

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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Broker Information

Broker Name Darrah Lannon Company/Brokerage Summit Real Estate Professionals

License NoBR558555000
Address
925 North Morrison Ave Casa
Grande A7 85122

Grande AZ 851.

License Expiration02/28/2022License StateAZ

Phone5208400329Emaildarrah@summitrepros.com

Broker Distance to Subject 21.60 miles **Date Signed** 06/12/2021

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 document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

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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