4610 EVERGREEN MEADOW COURT

KATY, TEXAS 77449

45155 Loan Number **\$165,000**• 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	4610 Evergreen Meadow Court, Katy, TEXAS 77449 06/02/2021 45155 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7336436 06/02/2021 127-429-002 Harris	Property ID -0016	30420918
Tracking IDs					
Order Tracking ID	0602BPO_Citi	Tracking ID 1	0602BPO_Citi		
Tracking ID 2		Tracking ID 3	-		

	0.1: 1.4.0					
Owner	Salinas Juan A R	Condition Comments				
R. E. Taxes	\$4,621	Subject appears in good condition. No damages visible from				
Assessed Value	\$160,609	street.				
Zoning Classification	SFR					
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	Spectrum Assoc Mngt 2813439178					
Association Fees	\$295 / Year (Pool,Landscaping,Tennis,Greenbelt)					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Subject resides in an established neighborhood. Surround			
Sales Prices in this Neighborhood	Low: \$128,500 High: \$256,500	properties appear maintained.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<30				

45155

Loan Number

by ClearCapital

DRIVE-BY BPO

Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4610 Evergreen Meadow Court	19467 Cypress Royal	4711 Cypress Colony	19619 Cypress Bough
City, State	Katy, TEXAS	Katy, TX	Katy, TX	Katy, TX
Zip Code	77449	77449	77449	77449
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.44 1	0.06 1	0.53 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$235,000	\$164,900	\$209,000
List Price \$		\$235,000	\$164,900	\$209,000
Original List Date		05/05/2021	06/01/2020	05/25/2021
DOM · Cumulative DOM	•	15 · 28	28 · 366	4 · 8
Age (# of years)	15	19	15	19
Condition	Good	Good	Average	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 ranch	1 Story ranch	1 Story ranch	2 Stories conv
# Units	1	1	1	1
Living Sq. Feet	1,390	1,783	1,250	1,896
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	4 · 2 · 1
Total Room #	6	7	6	9
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	0.14 acres	0.17 acres	0.11 acres	0.12 acres
Other				

^{*} 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 Superior to subject larger gla.

Listing 2 Inferior to subject smaller gla.

Listing 3 Also superior to subject gla.

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.

by ClearCapital

KATY, TEXAS 77449

45155 \$165,000 Loan Number • As-Is Value

Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4610 Evergreen Meadow Court	4710 Cypress Dawn	19315 Cypress Peak	4323 Apache Meadow
City, State	Katy, TEXAS	Katy, TX	Katy, TX	Katy, TX
Zip Code	77449	77449	77449	77449
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.10 1	0.19 1	0.33 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$151,900	\$158,000	\$170,999
List Price \$		\$151,900	\$160,000	\$170,999
Sale Price \$		\$152,000	\$162,500	\$166,102
Type of Financing		Undisclosed	Conv	Undisclosed
Date of Sale		06/19/2020	08/10/2020	08/31/2020
DOM · Cumulative DOM		12 · 63	4 · 39	2 · 16
Age (# of years)	15	15	16	40
Condition	Good	Average	Average	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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,390	1,170	1,170	1,436
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	5	5	5
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	0.14 acres	0.10 acres	0.10 acres	0.15 acres
Other				
Net Adjustment		+\$6,600	+\$6,600	\$0
Adjusted Price		\$158,600	\$169,100	\$166,102

^{*} Sold 3 is the most comparable sale to the subject.

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

Sold 1 Inferior to subject smaller gla.

Sold 2 Also inferior to subject gla.

Sold 3 Comparable to subject similar gla.

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.

45155

\$165,000 As-Is Value

by ClearCapital

Loan Number KATY, TEXAS 77449

Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently	Listed	Listing History (Comments		
Listing Agency/F	irm			4610 Evergree	en Meadow Cour	t Cumulative Days	On Market
Listing Agent Na	me					ys On Market (DON	
Listing Agent Pho	one					t Office Field Chan ALOH01 Status OP	
# of Removed Lis Months	stings in Previous 12	0		Pending \$185	,000 05/26/2021	1 12 DaisyP ALOH0 05/19/2021 12 AF	1 Status ACT-
# of Sales in Pre Months	vious 12	0				Price Decrease \$1 301 Status OP->AC	•
				·		6 LeisaRoberts KW	
				·	•	0,000 05/11/2021 (k On Market \$190,(
						CT->OP Option Pen	
						01 Status CS->ACT	
				\$190,000 05/03/2021 0 APALAC HCRG01 Status I->CS Coming			
				Soon \$190,00	0 05/01/2021 0		
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/01/2021	\$190,000	05/17/2021	\$185,000	Pending/Contract	05/26/2021	\$185,000	MLS

Marketing Strategy			
	As Is Price	Repaired Price	
Suggested List Price	\$170,000	\$170,000	
Sales Price	\$165,000	\$165,000	
30 Day Price	\$160,000		
Comments Regarding Pricing S	trategy		
Closed date set to 1 year fo	r like comps. All comps listed with HAR	MLS.	

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: 30420918

Subject Photos





Front



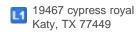
Address Verification



Address Verification

Street

Listing Photos





Front

4711 cypress colony Katy, TX 77449



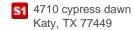
Front

19619 cypress bough Katy, TX 77449



Front

Sales Photos





Front

\$2 19315 cypress peak Katy, TX 77449

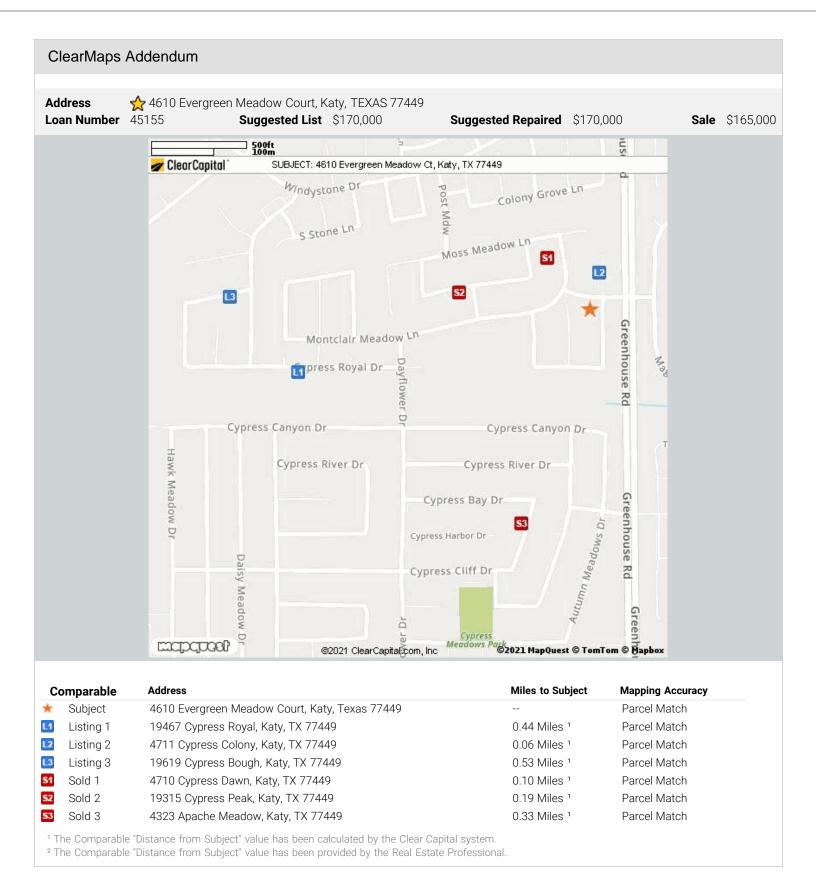


Front

4323 apache meadow Katy, TX 77449



Front



4610 EVERGREEN MEADOW COURTKATY, TEXAS 77449

45155 Loan Number \$165,000 • As-Is Value

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.

Client(s): Wedgewood Inc

Property ID: 30420918

Effective: 06/02/2021

Page: 9 of 12

4610 EVERGREEN MEADOW COURT

KATY, TEXAS 77449

45155 Loan Number \$165,000
• As-Is Value

by ClearCapital

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

4610 EVERGREEN MEADOW COURT

KATY, TEXAS 77449

45155 Loan Number **\$165,000**• As-Is Value

Report Instructions - cont.

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 30420918

Effective: 06/02/2021 Pa

4610 EVERGREEN MEADOW COURTKATY, TEXAS 77449

45155 Loan Number \$165,000

• As-Is Value

Broker Information

by ClearCapital

Broker Name Alan Paul Schmidt Company/Brokerage The Conner Group Real Estate

License No544130 **Address**7058 Lakeview Haven, #107
Houston TX 77095

License Expiration 10/31/2021 License State TX

Phone 7135601718 Email alancent21@sbcglobal.net

Broker Distance to Subject 4.29 miles **Date Signed** 06/02/2021

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.

Client(s): Wedgewood Inc

Property ID: 30420918

Page: 12 of 12