DRIVE-BY BPO

17423 WILTON PARK COURT

SPRING, TX 77379

45179

\$425,087 As-Is Value

by ClearCapital

Loan Number

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	17423 Wilton Park Court, Spring, TX 77379 11/09/2021 45179 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7729506 11/12/2021 11642800400 Harris	Property ID	31564735
Tracking IDs					
Order Tracking ID	AgedBPOs_110821	Tracking ID 1	AgedBPOs_110	821	
Tracking ID 2		Tracking ID 3			

Owner	Allen Leday	Condition Comments			
R. E. Taxes	\$9,605	This property is in average condition based on the age of the			
Assessed Value	\$425,087	property. This property conforms to the other homes in the			
Zoning Classification	R1	neighborhood. This property has good curb appeal.			
Property Type	SFR				
Occupancy	Occupied				
Ownership Type	Fee Simple				
Property Condition	Average				
Estimated Exterior Repair Cost	\$0				
Estimated Interior Repair Cost	\$0				
Total Estimated Repair	\$0				
НОА	SCS management 281-463-1777				
Association Fees	\$693 / Year (Pool)				
Visible From Street	Visible				
Road Type	Public				

Suburban	Neighborhood Comments			
Stable	This neighborhood is zoned to Klein ISD. This neighborhood has			
Low: \$420,000 High: \$535,000	a HOA that maintains and monitors deed restrictions within the neighborhood. This neighborhood has a commuity pool that is			
Remained Stable for the past 6 months.	shared with all residents of the neighborhood.			
<90				
	Stable Low: \$420,000 High: \$535,000 Remained Stable for the past 6 months.			

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	17423 Wilton Park Court	17515 Shelburne Lane	8011 Dutch Oak Circle	8022 Forest Breeze Lane
City, State	Spring, TX	Spring, TX	Spring, TX	Spring, TX
Zip Code	77379	77379	77379	77379
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.17 1	0.42 1	0.49 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$440,000	\$425,000	\$530,000
List Price \$		\$434,000	\$430,000	\$530,000
Original List Date		09/22/2021	11/04/2021	09/01/2021
DOM · Cumulative DOM		51 · 51	8 · 8	52 · 72
Age (# of years)	35	35	37	37
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	5,018	4,698	4,361	5,975
Bdrm · Bths · ½ Bths	4 · 3 · 1	5 · 3	4 · 3 · 1	5 · 4 · 1
Total Room #	10	10	10	11
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 3 Car(s)	Detached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.2086 acres	.219 acres	.234 acres	.281 acres
Other				

^{*} 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 This property is inferior in GLA size to the subject property by 320 sq ft. This property is superior in lot size to the subject property by .0104 acres. This property is proximate to the subject property by 1 sq mile or less.
- Listing 2 This property is inferior in GLA size to the subject property by 657 sq ft. This property is superior in lot size to the subject property by .0254 acres. This property is proximate to the subject property by 1 sq mile or less.
- Listing 3 This property is superior in GLA size to the subject property by 957 sq ft. This property is superior in lot size to the subject property by .0724 acres. This property is proximate to the subject property by 1 sq mile or less.

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	17423 Wilton Park Court	17407 Bonnard Circle	17603 Hidden Forest Drive	17211 Silverthorne Lane
City, State	Spring, TX	Spring, TX	Spring, TX	Spring, TX
Zip Code	77379	77379	77379	77379
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.22 1	0.37 1	0.37 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$539,900	\$473,000	\$415,000
List Price \$		\$529,900	\$457,000	\$415,000
Sale Price \$		\$523,000	\$450,000	\$425,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		06/11/2021	08/05/2021	06/11/2021
DOM · Cumulative DOM		19 · 78	23 · 55	4 · 36
Age (# of years)	35	31	37	29
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	5,018	5,573	4,779	4,634
Bdrm · Bths · ½ Bths	4 · 3 · 1	5 · 4 · 2	5 · 3 · 1	5 · 3 · 1
Total Room #	10	10	10	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Detached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa		Pool - Yes Spa - Yes	Pool - Yes Spa - Yes	
Lot Size	.2086 acres	.328 acres	.234 acres	.308 acres
Other				
Net Adjustment		-\$27,270	-\$24,913	-\$10,212
Adjusted Price		\$495,730	\$425,087	\$414,788

^{*} 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** This property is superior in GLA size to the subject property by 555 sq ft. This property is superior in lot size to the subject property by .1194 acres. This property is proximate to the subject property by 1 sq mile or less.
- **Sold 2** This property is inferior in GLA size to the subject property by 239 sq ft. This property is superior in lot size to the subject property by .0254 acres. This property is proximate to the subject property by 1 sq mile or less.
- **Sold 3** This property is inferior in GLA size to the subject property by 384 sq ft. This property is superior in lot size to the subject property by .0994 acres. This property is proximate to the subject property by 1 sq mile or less.

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Subject Sale	es & Listing Hist	ory					
Current Listing Status Not		Not Currently Listed		Listing History Comments			
Listing Agency/Firm			No listing information available on this property				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis 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

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$425,087	\$425,087			
Sales Price	\$425,087	\$425,087			
30 Day Price	\$425,000				
Comments Regarding Pricing S	trategy				
This marketing strategy is h	pased on sold comparables in the past	180 days. The properties on this report all have similar GLA and lot			

This marketing strategy is based on sold comparables in the past 180 days. The properties on this report all have similar GLA and lot sizes. All of the properties on this report are within the subject properties neighborhood.

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

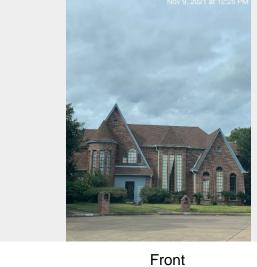
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Subject Photos

by ClearCapital









Address Verification



Side



Side



Street

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Subject Photos

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DRIVE-BY BPO



Street



Street



Street

As-Is Value

Listing Photos

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17515 Shelburne Lane Spring, TX 77379



Front



8011 Dutch Oak Circle Spring, TX 77379



Front



8022 Forest Breeze Lane Spring, TX 77379



Front

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Sales Photos



17407 Bonnard Circle Spring, TX 77379



Front

17603 Hidden Forest Drive Spring, TX 77379



Front



17211 Silverthorne Lane Spring, TX 77379

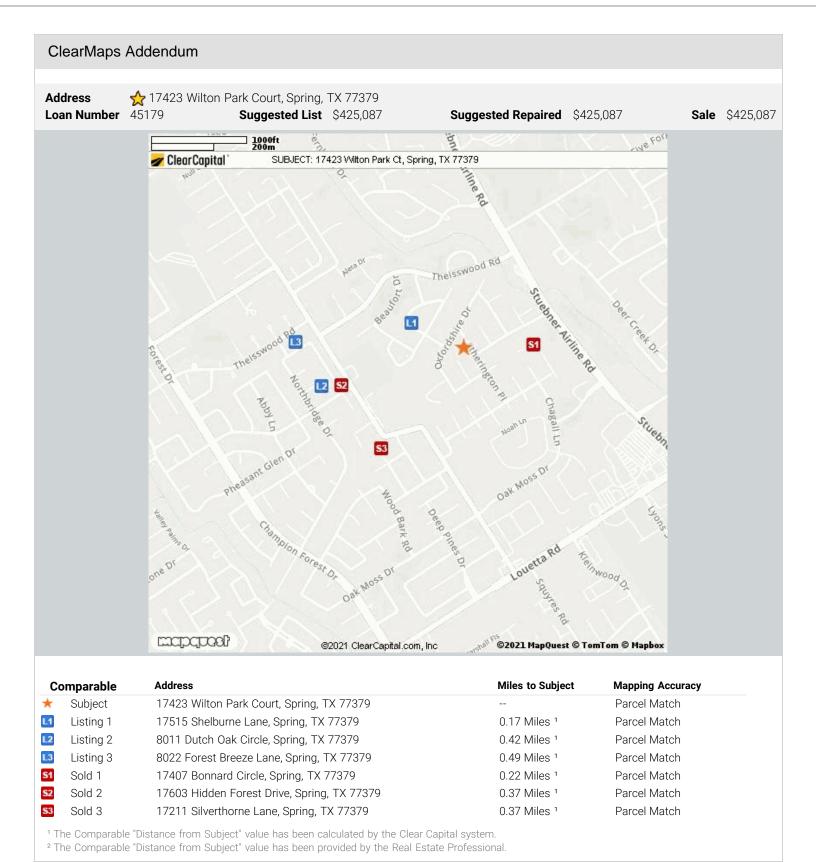


Front

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per 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:

by ClearCapital

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 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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Loan Number

TX

Broker Information

License Expiration

Broker Name Stephanie Downing Company/Brokerage Walzel Properties

License No 576726 **Address** 13423 Northspring Bend Ln Cypress

License State

TX 77429

08/31/2023

Phone 8327230537 Email sr.downing@yahoo.com

Broker Distance to Subject 5.59 miles **Date Signed** 11/12/2021

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 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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