DRIVE-BY BPO

2918 MILL TRAIL CARROLLTON, TX 75007

45236 Loan Number **\$246,000**• 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	2918 Mill Trail, Carrollton, TX 75007 06/10/2021 45236 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	7352634 06/11/2021 R50450 Denton	Property ID	30462437
Tracking IDs					
Order Tracking ID	0609BPO_BOTW	Tracking ID 1	0609BPO_BO	TW	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Fischer Elizabeth K Survivors	Condition Comments
R. E. Taxes	\$3,667	Based on exterior observation, subject property is in Average
Assessed Value	\$177,368	condition. No immediate repair or modernization required.
Zoning Classification	Residential	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Neighborhood appears to be in average condition when			
Sales Prices in this Neighborhood	Low: \$215,000 High: \$284,900	compared to other similar communities in the area. All necessary amenities and public transportation are located with close proximity to the subject. There were no functional or economic obsolescence observed.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<180				

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2918 Mill Trail	3148 Harbinger Lane	2942 Scott Mill	17711 Farley Trail
City, State	Carrollton, TX	Dallas, TX	Carrollton, TX	Dallas, TX
Zip Code	75007	75287	75007	75287
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.60 1	0.15 1	0.21 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$229,900	\$255,000	\$274,900
List Price \$		\$229,900	\$255,000	\$274,900
Original List Date		06/01/2021	05/14/2021	06/04/2021
DOM · Cumulative DOM		9 · 10	27 · 28	6 · 7
Age (# of years)	49	37	49	38
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	2 Stories Colonial	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,437	1,182	1,482	1,466
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	3 · 2
Total Room #	6	5	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.11 acres	0.18 acres	0.18 acres
Other	None	None	None	None

^{*} 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 Property is inferior in GLA and bed count to the subject. Active1 => Bed= \$3000, GLA= \$5100, Age= \$-300, Garage= \$2000, Lot= \$120, Style= \$-1000, Total= \$8920, Net Adjusted Value= \$238820
- Listing 2 Property is similar in GLA and year built to the subject. Active2 => Net Adjusted Value= \$255000
- **Listing 3** Property is similar in GLA and superior in year built to the subject. Active3 => Age= \$-275, Total= \$-275, Net Adjusted Value= \$274625

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	2918 Mill Trail	2205 Greenvalley Drive	3005 Lockwood Circle	2902 Mill Trail
		•		
City, State	Carrollton, TX	Carrollton, TX	Carrollton, TX	Carrollton, TX
Zip Code	75007	75007	75007	75007
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.18 1	0.24 1	0.08 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$220,000	\$242,000	\$260,000
List Price \$		\$220,000	\$242,000	\$260,000
Sale Price \$		\$225,000	\$255,000	\$257,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		12/30/2020	12/31/2020	06/15/2020
DOM · Cumulative DOM	•	13 · 13	39 · 39	62 · 62
Age (# of years)	49	46	49	49
Condition	Average	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	1,437	1,593	1,437	1,588
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	0.14 acres	0.17 acres	0.17 acres
Other	None	None	None	None
Net Adjustment		-\$3,120	\$0	-\$5,520
Adjusted Price		\$221,880	\$255,000	\$251,480

^{*} Sold 2 is the most comparable sale to the subject.

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

- **Sold 1** Property is similar in condition and bed bath count to the subject. Sold1 => GLA= \$-3120, Total= \$-3120, Net Adjusted Value= \$221880
- Sold 2 Property is similar in GLA and bed bath count to the subject. Sold2 => Net Adjusted Value= \$255000
- **Sold 3** Property is superior in GLA and condition to the subject. Sold3 => Condition= \$-2500, GLA= \$-3020, Total= \$-5520, Net Adjusted Value= \$251480

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 Listing S	Current Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/Firm		The subject was sold on 06/08/2021 for \$246,000					
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/17/2021	\$250,000			Sold	06/08/2021	\$246,000	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$256,000	\$256,000		
Sales Price	\$246,000	\$246,000		
30 Day Price	\$236,000			
Comments Regarding Pricing Strategy				

Comments Regarding Pricing Strategy

Within 1 mile, +/-20% GLA, +/-20 year built guidelines and 12 months back, there were limited comparables available. Therefore, it was necessary to exceed condition, lot size, closed date guidelines. The value and marketability will not be affected with the subject being located near railway track, school and commercial buildings. Comparables used in this report are from same location and neighborhood. In delivering final valuation, most weight has been placed on CS2 and LC2, as they are most similar to subject condition and overall structure. Subject attributes are from Tax record. As per tax subject owner name is Fischer Elizabeth K Survivors

Client(s): Wedgewood Inc

Property ID: 30462437

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2918 MILL TRAIL CARROLLTON, TX 75007

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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.

Client(s): Wedgewood Inc Property ID: 30462437 Effective: 06/10/2021 Page: 5 of 13

DRIVE-BY BPO

Subject Photos



Front



Address Verification

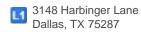


Street

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Listing Photos



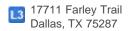


Front





Front





Front

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Sales Photos





Front

3005 Lockwood Circle Carrollton, TX 75007



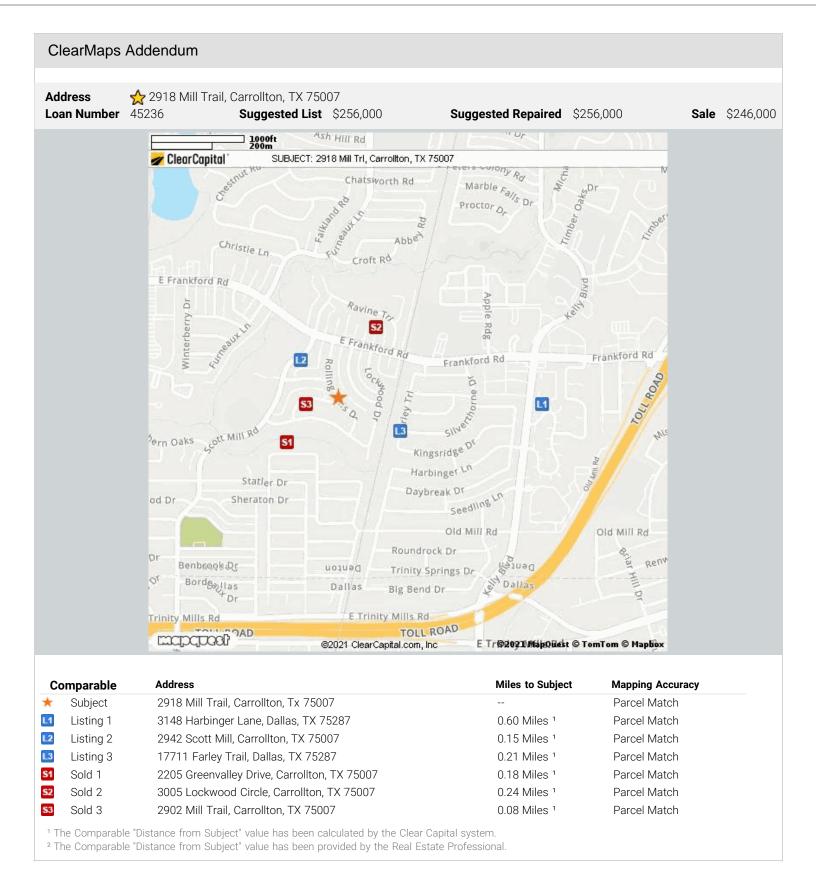
Front

2902 Mill Trail Carrollton, TX 75007



Front

DRIVE-BY BPO



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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

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.

by ClearCapital

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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45236

\$246,000

Loan Number One As-Is Value

Broker Information

by ClearCapital

Broker Name Mondale Onuoha Company/Brokerage VIP Premier Realty

License No 673985 Address 10228 E Northwest Hwy #301

Dallas TX 75238

License Expiration 06/30/2022 License State TX

Phone 9724326684 Email moresigningsre@gmail.com

Broker Distance to Subject 13.23 miles **Date Signed** 06/10/2021

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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