DRIVE-BY BPO

3226 REX STREET

45403

\$252,900 As-Is Value

PUEBLO, CO 81005 Loan Number

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

Address Inspection Date Loan Number Borrower Name	3226 Rex Street, Pueblo, CO 81005 06/26/2021 45403 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7390722 06/27/2021 1503119005 Pueblo	Property ID	30547315
Tracking IDs					
Order Tracking ID	0624BPO_Citi	Tracking ID 1	0624BPO_Citi		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	JEREME R GUERRERO	Condition Comments
R. E. Taxes	\$1,194	The subject property appears from exterior view to be in average
Assessed Value	\$15,570	to good, well-maintained condition. No exterior repair or deferred
Zoning Classification	Residential R2:RES/1 FAM DWEL 5000SF	maintenance issues were visible. Without further information, assume interior to be in similar condition.
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject Property is in the Sunset Park subdivision on
Sales Prices in this Neighborhood	Low: \$170000 High: \$322800	South side of Pueblo. The neighborhood consists of homes of similar age and styles and most properties appear to be well
Market for this type of property	Increased 7 % in the past 6 months.	maintained. This location is conveniently close to Pueblo Blvd, Hwy 50, I25 and local shopping and amenities. The market in this neighborhood and all of Pueblo County remains strong and
Normal Marketing Days	<30	stable, after a steady increase over the past several years. Supply and demand are fairly balanced. Appropriately priced properties typically sell at 90% to 100% of list price in 90 days less. REO sales and sell

PUEBLO, CO 81005 Loan Numb

\$252,900

Loan Number • As-Is Value

45403

Neighborhood Comments

by ClearCapital

The subject Property is in the Sunset Park subdivision on the South side of Pueblo. The neighborhood consists of homes of similar age and styles and most properties appear to be well maintained. This location is conveniently close to Pueblo Blvd, Hwy 50, I25 and local shopping and amenities. The market in this neighborhood and all of Pueblo County remains strong and stable, after a steady increase over the past several years. Supply and demand are fairly balanced. Appropriately priced properties typically sell at 90% to 100% of list price in 90 days or less. REO sales and seller concessions remain lowered to date.

Client(s): Wedgewood Inc Property ID: 30547315 Effective: 06/26/2021 Page: 2 of 13

PUEBLO, CO 81005 by ClearCapital

Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3226 Rex Street	25 Clemson Dr	26 Stanford Ave	28 Standford Ave
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81005	81005	81005	81005
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		1.22 1	0.81 1	0.82 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$230,000	\$255,000	\$344,900
List Price \$		\$230,000	\$255,000	\$324,900
Original List Date		05/09/2021	04/22/2021	06/09/2021
DOM · Cumulative DOM		48 · 49	65 · 66	17 · 18
Age (# of years)	66	53	61	61
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	976	960	912	1,162
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	5 · 2
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Detached 3 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	75%	100%	100%	100%
Basement Sq. Ft.	976	960	912	1,162
Pool/Spa				
Lot Size	0.16 acres	.17 acres	.19 acres	.2 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 List one is comparable on all parameters except it is superior in bedroom count.
- List two is comparable on all parameters except it is superior in garage capacity.
- Listing 3 List three is superior in condition, garage capacity, overall GLA and lot size.

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

Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3226 Rex Street	26 Purdue St	39 Tulane St	98 Baylor St
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81005	81005	81005	81005
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.50 1	0.37 1	0.36 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$264,900	\$279,900	\$299,900
List Price \$		\$264,900	\$279,900	\$279,900
Sale Price \$		\$269,000	\$268,000	\$278,000
Type of Financing		Fha	Conv	Fha
Date of Sale		05/18/2021	03/05/2021	03/29/2021
DOM · Cumulative DOM		46 · 45	40 · 39	61 · 60
Age (# of years)	66	64	64	61
Condition	Average	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	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	976	950	1,537	1,330
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	6	5	6	6
Garage (Style/Stalls)	Attached 1 Car	None	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	75%	74%	100%	100%
Basement Sq. Ft.	976	608	1,257	840
Pool/Spa				
Lot Size	0.16 acres	.17 acres	.23 acres	.24 acres
Other				
Net Adjustment		-\$16,000	-\$16,700	-\$25,300
Adjusted Price		\$253,000	\$251,300	\$252,700

^{*} Sold 1 is the most comparable sale to the subject.

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

Sold 1 Sold one is superior in condition and inferior in garage capacity and basement finished living area.

Sold 2 Sold two is superior in overall GLA and lot size.

Sold 3 Sold three is superior in condition, overall GLA and lot size.

Loan Number

45403

\$252,900 As-Is Value

PUEBLO, CO 81005 by ClearCapital

Subject Sales & Listing History **Current Listing Status Listing History Comments** Not Currently Listed Listing Agency/Firm Last MLS sale attached. **Listing Agent Name Listing Agent Phone** # of Removed Listings in Previous 12 0 Months # of Sales in Previous 12 0 Months **Original List Original List Final List Final List** Result **Result Date Result Price** Source Date Price Date Price

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$252,900	\$252,900		
Sales Price	\$252,900	\$252,900		
30 Day Price	\$245,000			
Comments Regarding Pricing S	trategy			

The final price conclusion is based on an analysis of the characteristics and sale/list prices of the most comparable properties found within the subject's market area. Sale prices were the most heavily weighted factors. Due to a current low inventory condition, these are the best comps available at this time.

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: 30547315

DRIVE-BY BPO

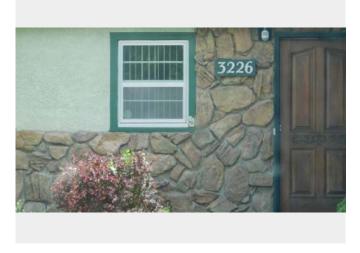
Subject Photos



Front



Address Verification



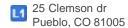
Address Verification



Street

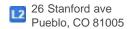
Listing Photos

by ClearCapital





Front





Front

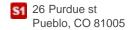
28 Standford ave Pueblo, CO 81005



Front

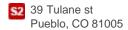
by ClearCapital

Sales Photos



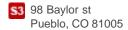


Front





Front

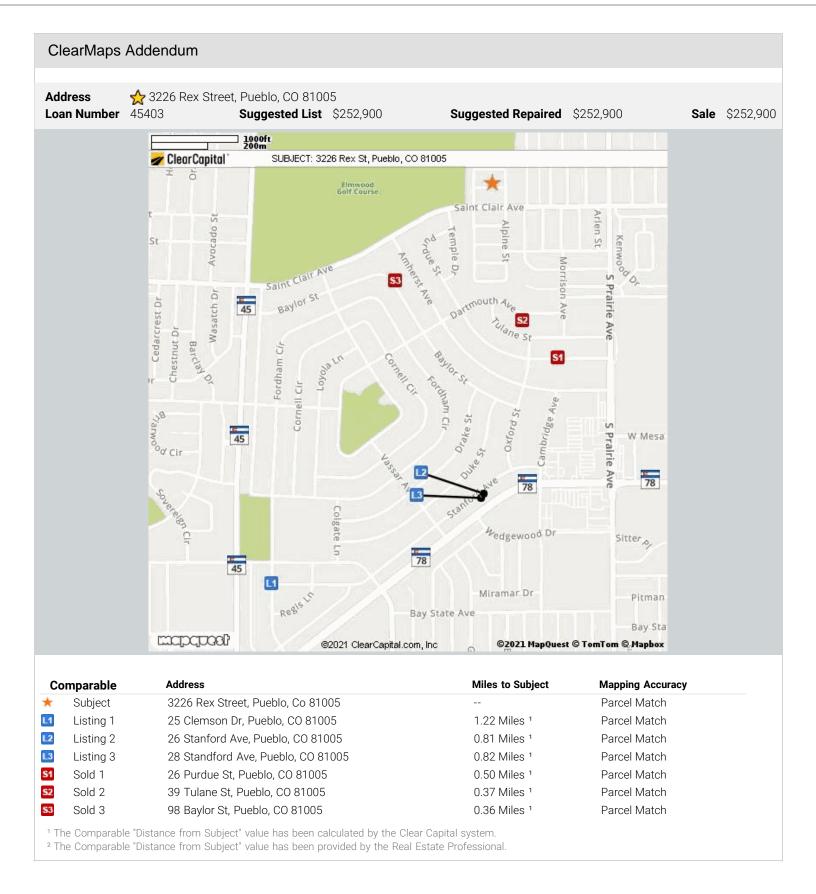




Front

by ClearCapital

PUEBLO, CO 81005 Loan Number



by ClearCapital

Loan Number

45403

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.

The amount of time the property is exposed to a pool of prospective buyers before going into contract. Marketing Time

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: 30547315

Page: 10 of 13

Loan Number

45403

\$252,900 • As-Is Value

PUEBLO, CO 81005

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.

*** 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

Client(s): Wedgewood Inc

Property ID: 30547315

Effective: 06/26/2021 Page: 11 of 13

PUEBLO, CO 81005

45403 Loan Number **\$252,900**• As-Is Value

by ClearCapital

Report Instructions - cont.

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: 30547315 Effective: 06/26/2021 Page: 12 of 13

PUEBLO, CO 81005

\$252,900

Loan Number

45403

As-Is Value

Broker Information

by ClearCapital

Broker Name Tammy Castro Your Haven LLC Company/Brokerage

2 Ridgeway Dr FLORENCE CO License No FA.100067576 Address

81226 **License State** CO **License Expiration** 12/31/2021

Phone 7192134359 Email tammylibra@yahoo.com

Broker Distance to Subject 29.08 miles **Date Signed** 06/27/2021

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.

> Client(s): Wedgewood Inc Property ID: 30547315 Effective: 06/26/2021 Page: 13 of 13