DRIVE-BY BPO

7015 KNIGHTS HAVEN

SAN ANTONIO, TX 78233

45447

\$269,000

Loan Number • 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	7015 Knights Haven, San Antonio, TX 78233 01/06/2022 45447 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7865337 01/10/2022 16587001039 Bexar	Property ID	31905657
Tracking IDs					
Order Tracking ID	01.04.22_BPO_Update	Tracking ID 1	01.04.22_BPO_U	Jpdate	
Tracking ID 2		Tracking ID 3			

R. E. Taxes \$4,427 similar to other homes in this area, no adverse easements,	General Conditions					
R. E. Taxes \$4,427 Assessed Value \$195,420 Zoning Classification Residential Property Type SFR Occupancy Occupied Ownership Type Fee Simple Property Condition Average Estimated Exterior Repair Cost \$0 Total Estimated Repair \$0 No	Owner		Condition Comments			
Assessed Value \$195,420 Zoning Classification Residential economic/functional obsolescence, or repairs visible. Paint, and landscaping also appear in average condition. No majo repairs to note at this time, no issues are expected with the resale of this property Occupancy Occupied Ownership Type Fee Simple Property Condition Average Estimated Exterior Repair Cost \$0 Total Estimated Repair \$0 No	R. E. Taxes		Subject is in average condition based on drive by inspection,			
Property Type SFR Occupancy Occupied Ownership Type Fee Simple Property Condition Average Estimated Exterior Repair Cost So Total Estimated Repair No No Residential repairs to note at this time, no issues are expected with the resale of this property repairs to note at this time, no issues are expected with the resale of this property Feating to note at this time, no issues are expected with the resale of this property Feating to note at this time, no issues are expected with the resale of this property Feating to note at this time, no issues are expected with the resale of this property Feating to note at this time, no issues are expected with the resale of this property	Assessed Value	\$195,420	economic/functional obsolescence, or repairs visible. Paint, roof,			
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 No	Zoning Classification	Residential				
Ownership Type Fee Simple Property Condition Average Estimated Exterior Repair Cost \$0 Estimated Interior Repair Cost \$0 Total Estimated Repair \$0 No	Property Type	SFR	·			
Property Condition Average Estimated Exterior Repair Cost \$0 Estimated Interior Repair Cost \$0 Total Estimated Repair \$0 HOA No	Occupancy	Occupied				
Estimated Exterior Repair Cost \$0 Estimated Interior Repair Cost \$0 Total Estimated Repair \$0 HOA No	Ownership Type	Fee Simple				
Estimated Interior Repair Cost \$0 Total Estimated Repair \$0 HOA No	Property Condition	Average				
Total Estimated Repair \$0 HOA No	Estimated Exterior Repair Cost	\$0				
HOA No	Estimated Interior Repair Cost	\$0				
	Total Estimated Repair	\$0				
Visible From Street Visible	HOA	No				
	Visible From Street	Visible				
Road Type Public	Road Type	Public				

Neighborhood & Market Da	ıta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Subject conforms to neighborhood and is located near shopping			
Sales Prices in this Neighborhood	Low: \$214,900 High: \$377,000	schools, restaurants, parks, public transportation, and IH35. Subject located in an increasing market, stable job market, the			
Market for this type of property	Increased 4 % in the past 6 months.	is some congestion in area during rush hour, no REO activity in area at the time of the evaluation			
Normal Marketing Days	<90				

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	7015 Knights Haven	7022 Raintree Frst	6707 Winterpath Dr	6714 Raintree Path
City, State	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78233	78233	78233	78233
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.12 1	0.51 1	0.58 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$290,000	\$269,900	\$290,000
List Price \$		\$290,000	\$269,900	\$290,000
Original List Date		09/30/2021	01/07/2021	12/08/2021
DOM · Cumulative DOM		82 · 102	1 · 368	30 · 33
Age (# of years)	20	22	21	17
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 contemp	2 Stories contemp	2 Stories contemp	2 Stories contemp
# Units	1	1	1	1
Living Sq. Feet	2,195	2,340	2,144	2,348
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	3 · 2 · 1
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				
Lot Size	.15 acres	.18 acres	.17 acres	.13 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** similar appeal and condition to the subject property, typical updates and features for area, single living area, similar quality of build to the subject, no concessions noted in MLS
- **Listing 2** typical updates and features for area, similar appeal and condition to the subject property, similar quality of build to the subject property, no seller concessions noted in MLS remarks
- **Listing 3** similar quality of build to the subject property, single living area, typical updates and features for area, no seller concessions noted in MLS, located in same market/neighborhood as 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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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7015 Knights Haven	6826 Millrock Pass	7134 Teton Ridge	7110 Teton Ridge
City, State	San Antonio, TX	Live Oak, TX	San Antonio, TX	San Antonio, TX
Zip Code	78233	78233	78233	78233
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.27 1	0.30 1	0.22 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$249,900	\$249,900	\$269,990
List Price \$		\$249,900	\$249,900	\$269,990
Sale Price \$		\$260,000	\$265,129	\$280,000
Type of Financing		Fha	Conv	Conv
Date of Sale		11/24/2021	10/29/2021	12/30/2021
DOM · Cumulative DOM	·	24 · 32	10 · 49	8 · 27
Age (# of years)	20	18	22	20
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 contemp	2 Stories contemp	2 Stories contemp	2 Stories contemp
# Units	1	1	1	1
Living Sq. Feet	2,195	2,111	2,195	2,145
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
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				
Lot Size	.15 acres	.18 acres	.19 acres	.19 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$260,000	\$265,129	\$280,000

^{*} 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 similar GLA and quality of build to the subject property, ceramic tile floors, laminate floors, no seller paid closing costs noted in MLS
- **Sold 2** same floor plan as the subject property, located in same subdivision as the subject property, typical updates and features for area, no seller paid closing costs noted in MLS remarks
- **Sold 3** similar appeal and condiiton to the subject property, similar GLA to the subject property, carpet flooring, ceramic tile floors, no seller concessions notewd in MLS remarks

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Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm			There is no recent sales/listing data available for the subject				
Listing Agent Name				property at	the time of the ins	pection	
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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	\$272,000	\$272,000		
Sales Price	\$269,000	\$269,000		
30 Day Price \$262,000				
Comments Regarding Pricing Strategy				

No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no major construction noted in area. Subject value based on comparison of similarities and differences between subject and listed and sold comps. All sale comps have closed within the past 6 months and are located in the Raintree market

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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.

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Subject Photos

by ClearCapital

DRIVE-BY BPO



Front



Address Verification



Side



Street

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Listing Photos





Front





Front





Front

Sales Photos





Front

52 7134 Teton Ridge San Antonio, TX 78233



Front

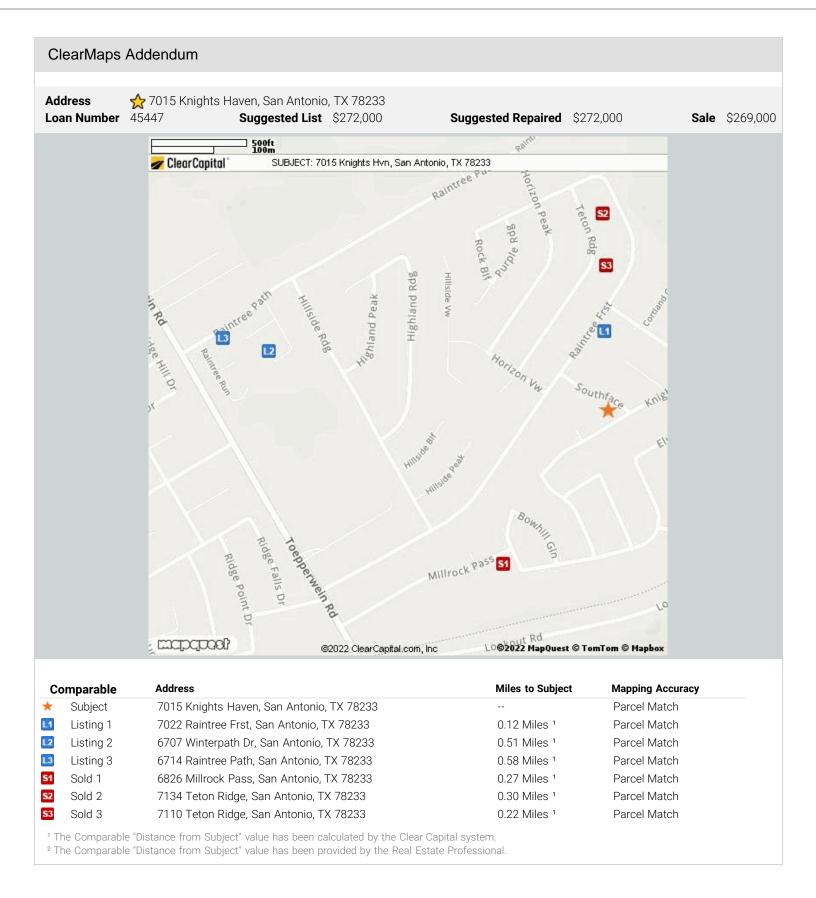




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Addendum: Report Purpose

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.

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.

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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.

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

by ClearCapital

Broker Name Jordan Williams Company/Brokerage Compass Real Estate Group

License No 528928 Address 19919 Park Falls San Antonio TX

78259

License Expiration 04/30/2023 License State TX

Phone 2104131006 Email jordanprestonwilliams@gmail.com

Broker Distance to Subject 6.57 miles **Date Signed** 01/07/2022

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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