DRIVE-BY BPO

1812 BEACON WAY

Loan Number

45460

\$181,000• As-Is Value

by ClearCapital

FORT WORTH, TEXAS 76140 Loan

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	1812 Beacon Way, Fort Worth, TEXAS 76140 07/20/2021 45460 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7446384 07/20/2021 02798670 Tarrant	Property ID	30683700
Tracking IDs					
Order Tracking ID	0720BPO_Citi	Tracking ID 1	0720BPO_Citi		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	CARL RAY DANIEL	Condition Comments
R. E. Taxes	\$1,933	Property has fair curb appeal, no repairs are visible. Roof needs
Assessed Value	\$70,701	inspection. Nothing is visible that would affect value of property.
Zoning Classification	Residential	Appears to have a garage conversion. Interior condition could affect value of property.
Property Type	SFR	affect value of property.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Neighborhood Comments					
Close to all services, no board-ups. Nothing is visible that would					
affect value of property.					

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1812 Beacon Way	1000 Russell Rd	520 Edna Ct	813 Edna Dr
City, State	Fort Worth, TEXAS	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76140	76140	76140	76140
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.50 1	0.59 1	0.42 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$175,000	\$182,000	\$200,000
List Price \$		\$175,000	\$182,000	\$200,000
Original List Date		06/10/2021	07/07/2021	06/08/2021
DOM · Cumulative DOM	·	40 · 40	13 · 13	42 · 42
Age (# of years)	40	61	53	54
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 traditional	1 Story Traditional	1 Story Traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,249	959	1,280	1,716
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.23 acres	0.17 acres	0.26 acres	0.18 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** well maintained and affordable, ceiling fans throughout, wood flooring in living area, recent water heater, hvac and garage door opener.
- Listing 2 ideal for family or investor, move in ready, large living and dining, breakfast room, wood laminate and tile floors.
- **Listing 3** builtin kitchen appliances, carpeted bedrooms with extra closet space. close to all services, selling as is and will not make any repairs

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	1812 Beacon Way	829 Michelle Dr	501 Edna Ct	904 Edna Dr
City, State	Fort Worth, TEXAS	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76140	76140	76140	76140
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.25 1	0.64 1	0.39 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$185,000	\$205,000	\$194,000
List Price \$		\$185,000	\$205,000	\$194,000
Sale Price \$		\$198,500	\$201,500	\$201,000
Type of Financing		Conventional	Fha	Cash
Date of Sale		04/27/2021	05/10/2021	05/12/2021
DOM · Cumulative DOM		35 · 35	45 · 45	23 · 23
Age (# of years)	40	54	53	55
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 traditional	1 Story Traditional	1 Story traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,249	1,364	1,283	1,301
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	7	7	3	9
Garage (Style/Stalls)	Attached 1 Car	Carport 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	.23 acres	0.23 acres	0.24 acres	0.20 acres
Other				
Net Adjustment		\$0	-\$20,000	-\$20,000
Adjusted Price		\$198,500	\$181,500	\$181,000

^{*} Sold 1 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 well maintained, established in a quiet neighborhood, huge backyard, walk to all services. adjustments for updates
- **Sold 2** multiple offers received, straight out of a magazine, fabulously remodeled. Open living and huge covered back patio. Granite tops, stainless steel appliances adjustments for updates
- **Sold 3** beautifully updated home with four bedrooms. granite countertops throughout. master bath has his and her vanities, large covered back porch.

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Subject Sale	es & Listing Hist	tory					
Current Listing Status Not Currently Listed		Listing Histor	y Comments				
Listing Agency/F	irm			No recent listing information.			
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

	As Is Price	Repaired Price	
Suggested List Price	\$181,000	\$181,000	
Sales Price	\$181,000	\$181,000	
30 Day Price	\$174,000		
Comments Regarding Pricing S	trategy		

Clear Capital Quality Assurance Comments Addendum

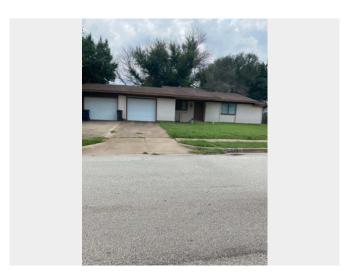
Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Client(s): Wedgewood Inc

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Subject Photos



Front



Address Verification



Address Verification



Street

1812 BEACON WAY FORT WORTH, TEXAS 76140

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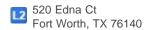
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Listing Photos



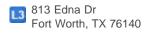


Front





Front





Front

Sales Photos





Front





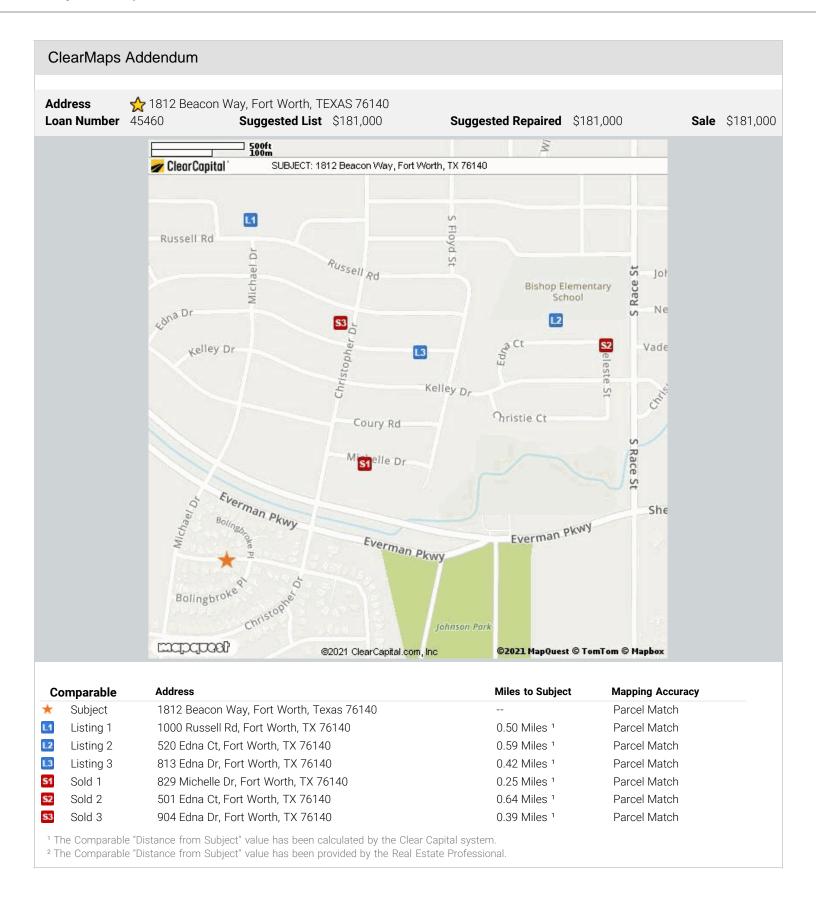
Front

904 Edna Dr Fort Worth, TX 76140



Front

by ClearCapital



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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.

*** 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

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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.

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Broker Information

Broker Name Rebecca Smith Company/Brokerage Cowtown Real Estate

License No 445007 Address 3408 Conveyor Dr Joshua TX

76028

License Expiration11/30/2021License StateTX

Phone 9402551325 Email anchorofhopesvcs@gmail.com

Broker Distance to Subject 11.56 miles **Date Signed** 07/20/2021

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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