DRIVE-BY BPO

6018 LONDON DRIVE

AUSTIN, TX 78745

45795 Loan Number **\$545,000**• 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	6018 London Drive, Austin, TX 78745 02/11/2022 45795 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7963468 02/16/2022 511244 Travis	Property ID	32111876
Tracking IDs					
Order Tracking ID	02.10.22_BPO_Update	Tracking ID 1	02.10.22_BPC	_Update	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	MARY O BLACK	Condition Comments
R. E. Taxes	\$6,867	Subject property appears to be in average condition with no
Assessed Value	\$351,462	repairs necessary. It has average curb appeal and conforms to
Zoning Classification	Residential	the neighborhood and has typical residential views. Near all major amenities.
Property Type	SFR	Thajor arrenaces.
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	Improving	Subject property is located in an average suburban			
Sales Prices in this Neighborhood	Low: \$436000 High: \$1581800	neighborhood. It's on a two-way street in a primarily residential area comprised of some multi-family dwellings and condos but			
Market for this type of property	Increased 9 % in the past 6 months.	mostly of single-family homes of similar style, age and size of subject. There is little to no REO activity in this area. There are			
Normal Marketing Days	<30	no board-ups or empty homes in the immediate area. Near all major amenities.			

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6018 London Drive	2803 Dublin Dr	7206 Eganhill Dr	2203 Harwick Dr
City, State	Austin, TX	Austin, TX	Austin, TX	Austin, TX
Zip Code	78745	78745	78745	78745
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	0.86 1	0.73 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$549,900	\$599,500	\$560,000
List Price \$		\$549,900	\$599,500	\$560,000
Original List Date		01/27/2022	01/13/2022	11/10/2021
DOM · Cumulative DOM	•	18 · 20	32 · 34	96 · 98
Age (# of years)	46	45	47	52
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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,460	1,333	1,270	1,312
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	0.14 acres	0.15 acres	0.16 acres	0.19 acres
Other	fireplace	fireplace	fireplace	none

^{*} 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** Very similar to subject but is smaller.
- Listing 2 Very similar to subject but is slightly smaller.
- **Listing 3** Very similar to subject but is slightly smaller.

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.

Loan Number

45795

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Sity, State Austin, TX 78745	Mustin, TX		0h:	0.114.5	0-14.0	0-14-0
City, State Austin, TX R7845 78745<	Austin, TX 78745 <th></th> <th></th> <th></th> <th></th> <th></th>					
Zip Code 78745 78745 78745 78745 Datasource Public Records MLS MLS MLS Miles to Subj. 0.31 ¹ 0.24 ¹ 0.73 ¹ Property Type SFR SFR SFR SFR Original List Price \$ \$480,000 \$550,000 \$574,900 List Price \$ \$480,000 \$550,000 \$574,900 Sale Price \$ \$480,000 \$550,000 \$574,900 Sale Price \$ \$300,000 \$560,000 \$564,422 Type of Financing \$300,000 \$560,000 \$564,422 Type of Financing \$300,000 \$560,000 \$564,422 Type of Financing \$27-27 30 °30 21 °54 Age (# of years) 46 50 50 41 Condition Average Average Average Average Sales Type Fair Market Value Fair Market Value Fair Market Value	78745 78745 78745 78745 Public Records MLS MLS MLS Public Records MLS MLS MLS SFR SFR SFR SFR SFR SFR SFR SFR SS \$480,000 \$550,000 \$574,900 \$480,000 \$550,000 \$574,900 \$480,000 \$550,000 \$574,900 \$530,000 \$550,000 \$574,900 \$230,000 \$550,000 \$574,900 \$230,000 \$550,000 \$574,900 \$230,000 \$550,000 \$574,900 \$230,000 \$550,000 \$574,900 \$230,000 \$550,000 \$574,900 \$230,000 \$550,000 \$574,900 \$240,000 \$550,000 \$574,900 \$272 \$30,000 \$30,000 \$30,000					
Datasource Public Records MLS MLS MLS Miles to Subj. 0.31 ¹ 0.24 ¹ 0.73 ¹ Property Type SFR SFR SFR SFR Original List Price \$ \$480,000 \$550,000 \$574,900 List Price \$ \$480,000 \$550,000 \$574,900 Sale Price \$ \$530,000 \$560,000 \$574,900 Sale Price \$ \$530,000 \$560,000 \$574,900 Sale Price \$ \$530,000 \$560,000 \$564,422 Type of Financing Cash Conv Conv Date of Sale 12/10/2021 11/24/2021 <t< td=""><td> Public Records MLS MLS MLS MLS MLS </td><td>••</td><td>,</td><td>,</td><td>,</td><td>,</td></t<>	Public Records MLS MLS MLS MLS MLS	••	,	,	,	,
Miles to Subj. 0.31 ¹ 0.24 ¹ 0.73 ¹ Property Type SFR SPR	SFR	Zip Code		78745	78745	78745
Property Type SFR SFR SFR SFR Original List Price \$ \$480,000 \$550,000 \$574,900 List Price \$ \$480,000 \$550,000 \$574,900 Sale Price \$ \$530,000 \$560,000 \$565,442 Type of Financing Cash Conv Conv Date of Sale \$270,2021 \$11/24/2021 \$172/40201 DOM · Cumulative DOM \$27 - 27 \$30 - 30 \$21 - 54 Age (# of years) 46 \$50 \$50 \$41 Condition Average Neutral ; Residential Neutral	SFR SFR SFR SFR SA \$480,000 \$550,000 \$574,900 \$480,000 \$550,000 \$574,900 \$530,000 \$560,000 \$565,442 \$530,000 \$560,000 \$565,442 \$20 \$50 \$50 \$50 \$27 - 27 \$30 - 30 \$21 - 54 46 \$50 \$50 \$41 Average Average Average Average Fair Market Value Fair Market Value Fair Market Value Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential 1 Story Ranch 1 1,460 1,267 1,340 1,709 1 1 1 1 1 1 1 1 1 1 1 1<	Datasource	Public Records	MLS	MLS	MLS
Original List Price \$ \$480,000 \$550,000 \$574,900 List Price \$ \$480,000 \$550,000 \$574,900 Sale Price \$ \$530,000 \$560,000 \$565,442 Type of Financing Cash Conv Conv Date of Sale \$27 - 27 \$30 - 30 \$11/24/2021 \$11/24/2021 DOM · Cumulative DOM \$27 - 27 \$30 - 30 \$21 - 54 \$4 Age (# of years) 46 \$50 \$50 \$41 \$4 Condition Average Neutral ; Residential 1340	Section \$480,000 \$550,000 \$574,900 \$480,000 \$550,000 \$574,900 \$530,000 \$560,000 \$565,442 Cash Conv Conv 12/10/2021 11/24/2021 11/24/2021 2004 27 · 27 30 · 30 21 · 54 46 50 50 41 Average Average Average Average Fair Market Value Fair Market Value Fair Market Value Neutral; Residential N	Miles to Subj.		0.31 1	0.24 1	0.73 1
List Price \$ \$480,000 \$550,000 \$574,900 Sale Price \$ \$530,000 \$560,000 \$565,442 Type of Financing Cash Conv Conv Date of Sale 12/10/2021 11/24/2021 11/24/2021 11/24/2021 DOM · Cumulative DOM 27 · 27 30 · 30 21 · 54 Age (# of years) 46 50 50 41 Condition Average Average Average Average Sales Type Fair Market Value Fair Market Va	S480,000 S550,000 S574,900	Property Type	SFR	SFR	SFR	SFR
Sale Price \$ \$53,000 \$56,000 \$56,422 Type of Financing Cash Conv Conv Date of Sale 12/10/2021 11/24/2021 11/24/2021 DOM - Cumulative DOM 27 - 27 30 · 30 21 · 54 Age (# of years) 46 50 50 41 Condition Average Average Average Average Average Average Sales Type Fair Market Value Neutral; Residential Neutral	S\$30,000 S\$66,000 S\$65,442 S\$60,000 S\$65,000 S\$60,000 S\$60,000	Original List Price \$		\$480,000	\$550,000	\$574,900
Type of Financing Cash Conv Conv Date of Sale 12/10/2021 11/24/2021 21/24 21/24 21/24 21/24 21/24 21/24 21/24 21/24 21/24 21/24 21/24 21/24 21/24 21/24 21/24 21/24 21/24 <td>Cosh Conv Conv 12/10/2021 11/24/2021 11/24/2021 2004 </td> <td>List Price \$</td> <td></td> <td>\$480,000</td> <td>\$550,000</td> <td>\$574,900</td>	Cosh Conv Conv 12/10/2021 11/24/2021 11/24/2021 2004	List Price \$		\$480,000	\$550,000	\$574,900
Date of Sale 12/10/2021 11/24/2021 11/24/2021 DOM · Cumulative DOM 27 · 27 30 · 30 21 · 54 Age (# of years) 46 50 50 41 Condition Average Average Average Average Sales Type Fair Market Value Vacural (Fair Market Value	DOM 12/10/2021 11/24/2021 11/24/2021 DOM 27 · 27 30 · 30 21 · 54 46 50 50 41 Average Average Average Average Fair Market Value Fair Market Value Fair Market Value Neutral; Residential Neutral; Re	Sale Price \$		\$530,000	\$560,000	\$565,442
DOM · Cumulative DOM 27 · 27 30 · 30 21 · 54 Age (# of years) 46 50 50 41 Condition Average Average Average Average Sales Type Fair Market Value Pair Market Value Pair Market Value Pair Market Value Fair Market Value Avetral ; Residential Neutral ; Residential	DOM	Type of Financing		Cash	Conv	Conv
Age (# of years) 46 50 50 41 Condition Average Average Average Average Sales Type Fair Market Value Residential Neutral; Residential <td>46 50 50 41 Average Average Average Average Fair Market Value Fair Market Value Fair Market Value Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential 1 Story Ranch 1 Story Ranch 1 Story Ranch 1 Story Ranch 1 1 1 1 1,460 1,267 1,340 1,709 3 · 2 3 · 2 4 · 2 3 · 2 6 6 7 6 Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) No No No No No 0% 0% 0% 0.14 acres 0.16 acres 0.25 acres .252 acres fireplace none -\$6,000 -\$10,000</td> <td>Date of Sale</td> <td></td> <td>12/10/2021</td> <td>11/24/2021</td> <td>11/24/2021</td>	46 50 50 41 Average Average Average Average Fair Market Value Fair Market Value Fair Market Value Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential 1 Story Ranch 1 Story Ranch 1 Story Ranch 1 Story Ranch 1 1 1 1 1,460 1,267 1,340 1,709 3 · 2 3 · 2 4 · 2 3 · 2 6 6 7 6 Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) No No No No No 0% 0% 0% 0.14 acres 0.16 acres 0.25 acres .252 acres fireplace none -\$6,000 -\$10,000	Date of Sale		12/10/2021	11/24/2021	11/24/2021
Condition Average	Average Average Average Average Average Fair Market Value Fair Market Value Fair Market Value Neutral ; Residential Neutral ; Reside	DOM · Cumulative DOM		27 · 27	30 · 30	21 · 54
Sales TypeFair Market ValueFair Market ValueFair Market ValueFair Market ValueLocationNeutral; ResidentialNeutral; Resid	Fair Market Value Fair Market Value Residential Neutral ; Residential 1 Story Ranch	Age (# of years)	46	50	50	41
Accation Neutral; Residential Neutral; Residental Neural Neural Neural	Neutral ; Residential 1 Story Ranch 1 Story Ranch 1 Story Ranch 1 ,709 3.2 4 · 2 3 · 2 3 · 2 6 6 7 6 6 7 6 7 6 7 6 7 8 9 9 9	Condition	Average	Average	Average	Average
View Neutral; Residential 1 Story Ranch 1 Can 1 # Units 1 1 1 1 1 1 1 Living Sq. Feet 1,460 1,267 1,340 1,709 3 · 2 2 6 6 7 6 6 6 7 6 6 6 7 6 6 8 8 8 8 8 8 8 8 8 8	Neutral ; Residential Story Ranch 1 1,460 1,460 1,267 1,340 1,709 3.2 3.2 4.2 3.2 3.2 6 6 6 7 6 6 6 7 6 6 7 6 7 6 7 8 4tached 2 Car(s) Attached 2 Car(s) No No No No No No 9	Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Style/Design 1 Story Ranch 1,267 2,340 2 2 Story	1 Story Ranch 1 Story ranch 1 Story Ranch 1 Story Ranch 1 1 1 1 1,460 1,267 1,340 1,709 3 · 2 3 · 2 4 · 2 3 · 2 6 6 7 6 Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) No No No No 0% 0% 0% 0% 0.14 acres 0.16 acres 0.25 acres .252 acres fireplace none none -\$6,000 -\$10,000	Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
# Units 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 1 1 1 1,460 1,267 1,340 1,709 18 3 · 2 3 · 2 4 · 2 3 · 2 6 6 7 6 6 Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) No No No No No No 0% 0% 0% 0% 0.14 acres 0.16 acres 0.25 acres .252 acres fireplace none none -\$6,000 -\$10,000	View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Living Sq. Feet 1,460 1,267 1,340 1,709 Bdrm · Bths · ½ Bths 3 · 2 3 · 2 4 · 2 3 · 2 Total Room # 6 6 7 6 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) No Basement (Yes/No) No No No No Basement Sq. Ft. Pool/Spa Lot Size 0.14 acres 0.16 acres 0.25 acres .252 acres Other fireplace none fireplace	1,460 1,267 1,340 1,709 1,88 3 · 2 4 · 2 3 · 2 6 6 7 6 6) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) No No No No 0% 0% 0% 0% 1,340 1,340 1,709 3 4,20 4,20 3 · 2 3 2 Attached 2 Car(s) No No No No No No No No No 1,000 1,000 0% 0% 0% -\$10,000 -\$10,000	Style/Design	1 Story Ranch	1 Story ranch	1 Story Ranch	1 Story Ranch
Bdrm · Bths · ½ Bths 3 · 2 3 · 2 4 · 2 3 · 2 Total Room # 6 6 7 6 Garage (Style/Stalls) Attached 2 Car(s) No Basement (Yes/No) No No No No No No Basement Sq. Ft. Pool/Spa Lot Size 0.14 acres 0.16 acres 0.25 acres .252 acres Other fireplace none none fireplace	is 3 · 2 4 · 2 3 · 2 6 6 7 6 Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) No No No No 0% 0% 0% 0% 0.14 acres 0.16 acres 0.25 acres .252 acres fireplace none none -\$6,000 -\$10,000	# Units	1	1	1	1
Total Room # 6 6 7 6 Garage (Style/Stalls) Attached 2 Car(s) No No No No No No No No Mo No	6 Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) No	Living Sq. Feet	1,460	1,267	1,340	1,709
Garage (Style/Stalls) Attached 2 Car(s) No Basement (% Fin) 0% <td>Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) No N</td> <td>Bdrm · Bths · ½ Bths</td> <td>3 · 2</td> <td>3 · 2</td> <td>4 · 2</td> <td>3 · 2</td>	Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) No N	Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Basement (Yes/No) No No No No Basement (% Fin) 0% 0% 0% 0% Basement Sq. Ft. Pool/Spa Lot Size 0.14 acres 0.16 acres 0.25 acres .252 acres Other fireplace none none fireplace	No No No No 0% 0% 0% 0% 0.14 acres 0.16 acres 0.25 acres .252 acres fireplace none none fireplace +\$8,000 -\$6,000 -\$10,000	Total Room #	6	6	7	6
Basement (% Fin) 0% 0% 0% 0% Basement Sq. Ft. Pool/Spa Lot Size 0.14 acres 0.16 acres 0.25 acres .252 acres Other fireplace none none fireplace	0% 0% 0% 0.14 acres 0.16 acres 0.25 acres .252 acres fireplace none none fireplace +\$8,000 -\$6,000 -\$10,000	Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement Sq. Ft. Pool/Spa Lot Size 0.14 acres 0.16 acres 0.25 acres .252 acres Other fireplace none none fireplace		Basement (Yes/No)	No	No	No	No
Pool/SpaLot Size0.14 acres0.16 acres0.25 acres.252 acresOtherfireplacenonenonefireplace		Basement (% Fin)	0%	0%	0%	0%
Lot Size 0.14 acres 0.16 acres 0.25 acres .252 acres Other fireplace none none fireplace	0.14 acres 0.16 acres 0.25 acres .252 acres fireplace none none fireplace +\$8,000 -\$6,000 -\$10,000	Basement Sq. Ft.				
Other fireplace none none fireplace	fireplace none none fireplace +\$8,000 -\$6,000 -\$10,000	Pool/Spa				
The state of the s	+\$8,000 -\$6,000 -\$10,000	Lot Size	0.14 acres	0.16 acres	0.25 acres	.252 acres
Not Adjustment 100.000 05.000 01		Other	fireplace	none	none	fireplace
Net Aujustinent +\$8,000 -\$0,000 -\$1	\$538,000 \$554,000 \$555,442	Net Adjustment		+\$8,000	-\$6,000	-\$10,000

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

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

- Sold 1 Very similar to subject but is slightly smaller. Adjust +\$8000 GLA.
- Sold 2 Slightly smaller than subject but has one more bedroom. Adjust +\$4000 GLA, -\$10000 bedroom.
- Sold 3 Very similar to subject but is slightly larger. Adjust -\$10000 GLA.

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.

AUSTIN, TX 78745

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Current Listing S	Status	Not Currently L	isted	Listing Histo	ry Comments		
Listing Agency/F	irm			Subject pro	perty has not been	listed for sale or so	old recently.
Listing Agent Na	me						
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	\$554,900	\$554,900
Sales Price	\$545,000	\$545,000
30 Day Price	\$530,000	
Comments Regarding Pricing S	trategy	
Good demand for residentia	I properties in this neighborhood Would	sell in average marketing time for the area if priced correctly.

Clear Capital Quality Assurance Comments Addendum

Reviewer's The report previously was for a PCI as for the current report is an exterior BPO which explains the variance. The broker's as-is conclusion reflects th market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Client(s): Wedgewood Inc

Property ID: 32111876

DRIVE-BY BPO

Subject Photos



Front



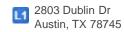
Address Verification



Street

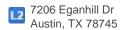
Listing Photos

by ClearCapital



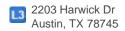


Front





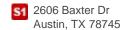
Front





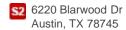
Front

Sales Photos





Front





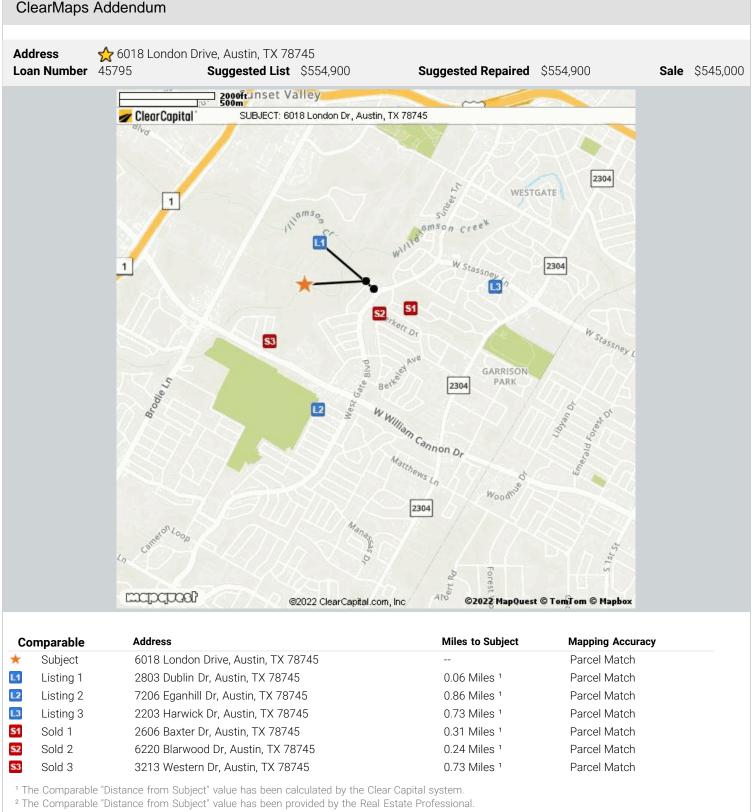
Front





Front

DRIVE-BY BPO \$545,000 **6018 LONDON DRIVE** 45795 As-Is Value AUSTIN, TX 78745 Loan Number by ClearCapital ClearMaps Addendum



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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.

Client(s): Wedgewood Inc

Property ID: 32111876

AUSTIN, TX 78745

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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
- 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.

Client(s): Wedgewood Inc

Property ID: 32111876

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AUSTIN, TX 78745 Loan N

\$545,000

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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.

Client(s): Wedgewood Inc Property ID: 32111876 Effective: 02/11/2022 Page: 11 of 12

AUSTIN, TX 78745

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Broker Information

by ClearCapital

Broker Name Grady Collins Company/Brokerage Grady Collins

License No 601760 **Address** 107 W Johanna St Austin TX 78704

License Expiration 08/31/2022 **License State** TX

Phone5125688407Emailgcollins20@austin.rr.com

Broker Distance to Subject 4.13 miles **Date Signed** 02/14/2022

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:

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