FORT WORTH, TX 76133

46413 Loan Number **\$250,000**• 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<br>Inspection Date<br>Loan Number<br>Borrower Name | 3537 Wooten Drive, Fort Worth, TX 76133<br>09/29/2021<br>46413<br>Hollyvale Rental Holdings LLC | Order ID<br>Date of Report<br>APN<br>County | 7621051<br>09/30/2021<br>02834626<br>Tarrant | Property ID | 31295305 |
|--|---|---|--|-------------|----------|
| Tracking IDs   |   |   |  |             |          |
| Order Tracking ID  | 0928BPO   | Tracking ID 1                               | 0928BPO                                      |             |          |
| Tracking ID 2  |   | Tracking ID 3                               |  |             |          |

| General Conditions             |                 |  |  |  |  |
|--------------------------------|-----------------|--|--|--|--|
| Owner                          | MOSES R DRUXMAN | Condition Comments   |  |  |  |
| R. E. Taxes                    | \$5,119         | The property appears to be in average condition and in line with           |  |  |  |
| Assessed Value                 | \$186,613       | nearby homes. No significant needed exterior repairs were                  |  |  |  |
| Zoning Classification          | Residential     | observed, and no unusual factors were apparent from a drive-by Inspection. |  |  |  |
| Property Type                  | SFR             | mapeetion.   |  |  |  |
| 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 Da          | ata                                 |   |
|-----------------------------------|-------------------------------------|---|
| Location Type                     | Urban                               | Neighborhood Comments   |
| Local Economy                     | Stable                              | The subject's subdivision consists of typical single story and two  |
| Sales Prices in this Neighborhood | Low: \$185000<br>High: \$331300     | story homes and is an established neighborhood. There are schools and city parks nearby which may be attractive to some |
| Market for this type of property  | Increased 3 % in the past 6 months. | buyers. Freeways, shopping, restaurants, and an entertainment district are also in close proximity.                     |
| Normal Marketing Days             | <30                                 |   |

46413 Loan Number **\$250,000**• As-Is Value

by ClearCapital

|                        | Subject               | Listing 1 *            | Listing 2             | Listing 3             |
|------------------------|-----------------------|------------------------|-----------------------|-----------------------|
| Street Address         | 3537 Wooten Drive     | 3944 W Spurgeon Street | 2800 Cordone Street   | 5633 Woodway Dr       |
| City, State            | Fort Worth, TX        | Fort Worth, TX         | Fort Worth, TX        | Fort Worth, TX        |
| Zip Code               | 76133                 | 76133                  | 76133                 | 76133                 |
| Datasource             | Public Records        | MLS                    | MLS                   | MLS                   |
| Miles to Subj.         |                       | 0.84 1                 | 0.78 1                | 0.64 1                |
| Property Type          | SFR                   | SFR                    | SFR                   | SFR                   |
| Original List Price \$ | \$                    | \$245,000              | \$270,000             | \$279,500             |
| List Price \$          |                       | \$245,000              | \$265,000             | \$275,000             |
| Original List Date     |                       | 09/24/2021             | 09/01/2021            | 09/02/2021            |
| DOM · Cumulative DOM   |                       | 5 · 6                  | 28 · 29               | 27 · 28               |
| Age (# of years)       | 64                    | 66                     | 65                    | 57                    |
| Condition              | Average               | Average                | Good                  | 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 Traditional   | 1 Story Traditional    | 1 Story Traditional   | 1 Story Traditional   |
| # Units                | 1                     | 1                      | 1                     | 1                     |
| Living Sq. Feet        | 1,807                 | 2,060                  | 1,796                 | 1,894                 |
| Bdrm · Bths · ½ Bths   | 3 · 2                 | 3 · 2                  | 4 · 3                 | 3 · 2                 |
| Total Room #           | 7                     | 7                      | 8                     | 7                     |
| Garage (Style/Stalls)  | Attached 2 Car(s)     | Attached 2 Car(s)      | Attached 1 Car        | Attached 2 Car(s)     |
| Basement (Yes/No)      | No                    | No                     | No                    | No                    |
| Basement (% Fin)       | 0%                    | 0%                     | 0%                    | 0%                    |
| Basement Sq. Ft.       |                       |                        |                       |                       |
| Pool/Spa               |                       |                        |                       |                       |
| Lot Size               | 0.24 acres            | 0.20 acres             | 0.22 acres            | 0.23 acres            |
| Other                  | Porch                 |                        |                       |                       |

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

FORT WORTH, TX 76133

46413 Loan Number \$250,000

As-Is Value

## Current Listings - Cont.

by ClearCapital

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1 The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Welcome home! Your new home features gorgeous wood vinyl flooring throughout the main areas and ceramic tile in kitchen, dining, and mud room. Kitchen is equipped with granite countertops, stainless steel appliances, and great cabinet space. Breakfast nook in the kitchen leads into dining space. Step out into your large treed backyard perfect for entertaining!
- Listing 2 The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home appears to have been repaired and updated recently. It is superior in terms of condition and appeal to buyers. The home features similar quality of construction, amenities, and style. MLS Comments: Recently updated 4 bedroom, 3 bathroom home. Updates include freshly painted interior and exterior, new flooring, tile and carpet throughout, new cabinets, granite counters and stainless steel appliances in kitchen. Spacious fenced back yard.
- Listing 3 The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home appears to have been repaired and updated recently. It is superior in terms of condition and appeal to buyers. The home features similar quality of construction, amenities, and style. MLS Comments: Beautifully remodeled Open Floor Plan home in Wedgwood. Come see this 3 bedrooms, 2 bath, Newly painted inside & out, this home features newly installed: fresh painted kitchen cabinets, vent hood and bathroom cabinets, granite countertops, light fixtures, satin nickel fixtures & hardware, laminate flooring, baseboards, ceramic tiles, New roof and stainless steel appliances. Corner lot with large backyard.

Client(s): Wedgewood Inc

Property ID: 31295305

Effective: 09/29/2021 Page: 3 of 16

46413 Loan Number **\$250,000**• As-Is Value

by ClearCapital

|                        | Subject               | Sold 1 *                                     | Sold 2                | Sold 3                |
|------------------------|-----------------------|--|-----------------------|-----------------------|
| Street Address         | 3537 Wooten Drive     | 3550 Creston Court                           | 4757 S Ridge Terrace  | 5236 Cockrell Ave     |
| City, State            | Fort Worth, TX        | Fort Worth, TX                               | Fort Worth, TX        | Fort Worth, TX        |
| Zip Code               | 76133                 | 76133  | 76133                 | 76133                 |
| Datasource             | Public Records        | MLS  | MLS                   | MLS                   |
| Miles to Subj.         |                       | 0.57 1                                       | 0.66 1                | 0.39 1                |
| Property Type          | SFR                   | SFR  | SFR                   | SFR                   |
| Original List Price \$ |                       | \$275,000                                    | \$250,000             | \$29,800              |
| List Price \$          |                       | \$275,000                                    | \$250,000             | \$29,800              |
| Sale Price \$          |                       | \$250,000                                    | \$250,000             | \$271,000             |
| Type of Financing      |                       | Cash   | Cash                  | Va                    |
| Date of Sale           |                       | 06/18/2021                                   | 06/29/2021            | 08/31/2021            |
| DOM · Cumulative DOM   |                       | 12 · 29                                      | 4 · 24                | 15 · 62               |
| Age (# of years)       | 64                    | 68   | 68                    | 60                    |
| 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 Traditional   | 1 Story Traditional                          | 1 Story Traditional   | 1 Story Traditional   |
| # Units                | 1                     | 1  | 1                     | 1                     |
| Living Sq. Feet        | 1,807                 | 1,845  | 1,724                 | 1,732                 |
| Bdrm · Bths · ½ Bths   | 3 · 2                 | 3 · 2  | 3 · 2                 | 3 · 2                 |
| Total Room #           | 7                     | 7  | 7                     | 7                     |
| Garage (Style/Stalls)  | Attached 2 Car(s)     | Attached 2 Car(s)                            | None                  | Attached 2 Car(s)     |
| Basement (Yes/No)      | No                    | No   | No                    | No                    |
| Basement (% Fin)       | 0%                    | 0%   | 0%                    | 0%                    |
| Basement Sq. Ft.       |                       |  |                       |                       |
| Pool/Spa               |                       |  |                       |                       |
| Lot Size               | 0.24 acres            | 0.19 acres                                   | 0.19 acres            | 0.19 acres            |
| Other                  | Porch                 | Covered Porch(es), Gutters,<br>Patio Covered | Covered Deck, Gutters |                       |
| Net Adjustment         |                       | \$0  | \$0                   | -\$20,000             |
| Adjusted Price         |                       | \$250,000                                    | \$250,000             | \$251,000             |

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

FORT WORTH, TX 76133

46413 Loan Number **\$250,000**As-Is Value

by ClearCapital

### Recent Sales - Cont.

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

- Sold 1 The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Check out the 3D Matterport Virtual Tour! Not another cookie cutter house! This home on a corner lot offers a spacious front yard with mature trees, adorable front porch, private backyard, and so much more! Close to a great walking trail, parks, & easy access to I20. Original hardwood floors throughout! The step-down living room offers wood burning fireplace & built-in bookshelves. Owner retreat has a walk in closet, lots of natural light & separate bathroom. The two secondary bedrooms have double closets. The kitchen offers butcher block countertops, double ovens, gas cooktop, & stainless steel dishwasher. Separate laundry room leads to the covered back porch & garage access.
- Sold 2 The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Beautiful 3 bedroom, 2 bath home in South Hills! The kitchen is open with a great view into the spacious backyard and dining areas. Don't miss the large living room windows, kitchen island, oversized master bedroom, and beautiful custom master ensuite! Other amenities include a covered patio deck, a large fenced-in yard, and walking distance to a nearby park. The guest bathroom needs some plumbing work, however, bathroom is still functional. Come see this beauty as it will not last long!
- Sold 3 -20000 due to superior condition. The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home appears to have been repaired and updated recently. It is superior in terms of condition and appeal to buyers. The home features similar quality of construction, amenities, and style. MLS Comments: Freshly renovated modern move in ready home! No expense has been spared on this home! Upgrades include: New roof, new roof decking, new stainless steel appliances, new fixtures, new vanity, new sinks, new flooring throughout the house! Don't miss your chance to get this move in ready, beautifully updated home in the heart of Fort Worth!

Client(s): Wedgewood Inc

Property ID: 31295305

Effective: 09/29/2021 Page: 5 of 16

FORT WORTH, TX 76133

46413 Loan Number **\$250,000**• As-Is Value

by ClearCapital

| Subject Sal                 | es & Listing Hist      | ory                  |                     |                          |                     |                     |        |
|-----------------------------|------------------------|----------------------|---------------------|--------------------------|---------------------|---------------------|--------|
| Current Listing Status      |                        | Not Currently Listed |                     | Listing History Comments |                     |                     |        |
| Listing Agency/F            | irm                    |                      |                     | There is no              | MLS history for the | e subject property. |        |
| Listing Agent Na            | me                     |                      |                     |                          |                     |                     |        |
| Listing Agent Ph            | one                    |                      |                     |                          |                     |                     |        |
| # of Removed Li<br>Months   | stings in Previous 12  | 0                    |                     |                          |                     |                     |        |
| # of Sales in Pre<br>Months | evious 12              | 0                    |                     |                          |                     |                     |        |
| Original List<br>Date       | Original List<br>Price | Final List<br>Date   | Final List<br>Price | Result                   | Result Date         | Result Price        | Source |

| Marketing Strategy            |                                     |                |  |  |
|-------------------------------|-------------------------------------|----------------|--|--|
|                               | As Is Price                         | Repaired Price |  |  |
| Suggested List Price          | \$250,900                           | \$250,900      |  |  |
| Sales Price                   | \$250,000                           | \$250,000      |  |  |
| 30 Day Price                  | \$245,000                           |                |  |  |
| Comments Degarding Driging Ct | Comments Departing Driving Strategy |                |  |  |

#### **Comments Regarding Pricing Strategy**

The local real estate market has been flourishing as a Seller's Market, and values have been increasing in most areas. Covid- 19 has not affected the local real estate market which continues to be a Seller's market with increasing values and lack of inventory. Market time has been decreasing for most properties if priced competitively, and many are obtaining multiple offers soon after coming on the market. There are many buyers available both as owner occupants and Investors. Inventory has been low and demand has been high with most properties selling over asking price. Market time is usually under 30 days. All of the sales and listings utilized in this report are the closest most recent comparable properties that could be found and verified in subject's own subdivision and surrounding areas. These properties are deemed to be the most comparable properties in terms of location, condition, and physical characteristics. After making the necessary adjustments, all sales were concluded to provide a reliable indication of value for the subject property and were included in the final analysis.

Client(s): Wedgewood Inc

Property ID: 31295305

Effective: 09/29/2021 Page: 6 of 16

FORT WORTH, TX 76133

46413 Loan Number **\$250,000**• As-Is Value

by ClearCapital

# 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: 31295305 Effective: 09/29/2021 Page: 7 of 16

# **Subject Photos**

by ClearCapital



Front



Address Verification



Address Verification



Side



Side



Street

**DRIVE-BY BPO** 

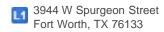
# **Subject Photos**



Street

# **Listing Photos**

by ClearCapital



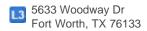


Front





Front





Front

# **Sales Photos**

by ClearCapital





Front

4757 S Ridge Terrace Fort Worth, TX 76133

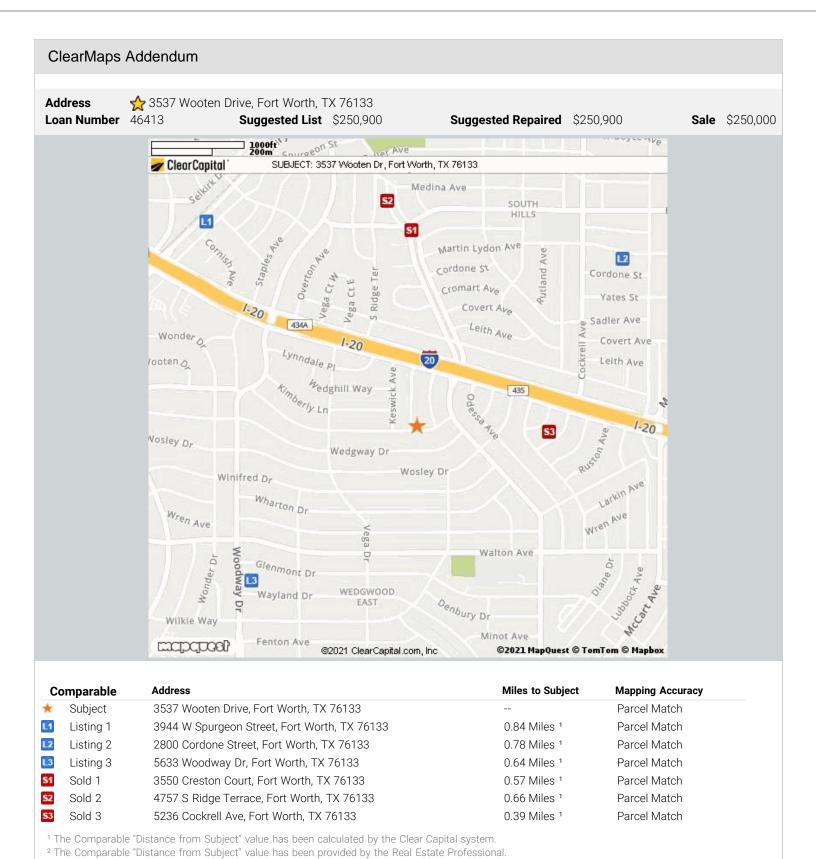


Front

5236 Cockrell Ave Fort Worth, TX 76133



by ClearCapital



46413 Loan Number **\$250,000**• As-Is Value

by ClearCapital

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: 31295305

Page: 13 of 16

FORT WORTH, TX 76133

46413

\$250,000

Loan Number • As-Is Value

### 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: 31295305

Page: 14 of 16

FORT WORTH, TX 76133

46413 Loan Number **\$250,000**• 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: 31295305 Effective: 09/29/2021 Page: 15 of 16

FORT WORTH, TX 76133

46413

\$250,000

Loan Number • As-Is Value

### **Broker Information**

by ClearCapital

Broker Name Susan Hill Company/Brokerage Susan Hill REO Services

License No 351010 Address 5 Country Club Court Pantego TX

76013

**License Expiration** 01/31/2022 **License State** TX

**Phone** 8179946995 **Email** sue@suehillgroup.com

**Broker Distance to Subject** 12.37 miles **Date Signed** 09/29/2021

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.

Client(s): Wedgewood Inc Property ID: 31295305 Effective: 09/29/2021 Page: 16 of 16