DRIVE-BY BPO

1301 LIMESTONE CREEK DRIVE

KELLER, TX 76248

46823 Loan Number **\$650,000**• 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	1301 Limestone Creek Drive, Keller, TX 76248 05/14/2022 46823 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8186075 05/14/2022 07191189 Tarrant	Property ID	32704738
Tracking IDs					
Order Tracking ID	05.09.22_BPO_Updates	Tracking ID 1	05.09.22_BPO_Uբ	odates	
Tracking ID 2		Tracking ID 3			

Owner	CATAMOUNT PROPERTIES 2018	Condition Comments			
	LLC	No visual repairs were needed to the exterior after I visually			
R. E. Taxes	\$9,093	inspected the outside while taking pictures for this report.			
Assessed Value	\$420,264				
Zoning Classification	Residential				
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				
НОА	Saddlebrook Estates 9724282030				
Association Fees	\$190 / Year (Other: Management Fees)				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Subject is in a good neighborhood that is in a excellent school			
Sales Prices in this Neighborhood	Low: \$256040 High: \$662400	system and is close to shopping and restaurants. This neighborhood has easy access to roads to get around Northe			
Market for this type of property	Remained Stable for the past 6 months.	Tarrant County easily.			
Normal Marketing Days	<30				

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1301 Limestone Creek D	rive 1607 Pleasant Run	221 La Fontaine Ln	333 Huffman Blf
City, State	Keller, TX	Keller, TX	Keller, TX	Keller, TX
Zip Code	76248	76248	76248	76248
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.57 1	0.48 1	0.17 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$732,000	\$649,900	\$599,000
List Price \$		\$658,000	\$649,900	\$599,000
Original List Date		03/02/2022	04/26/2022	05/04/2022
DOM · Cumulative DOM	'	69 · 73	3 · 18	5 · 10
Age (# of years)	22	26	19	19
Condition	Average	Average	Average	Average
Sales Type		Investor	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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,279	3,259	2,989	2,870
Bdrm · Bths · ½ Bths	4 · 3	5 · 4	3 · 2 · 1	4 · 2 · 1
Total Room #	16	16	15	15
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	Pool - Yes			Pool - Yes
Lot Size	0.20 acres	0.23 acres	0.12 acres	0.22 acres
Other				

^{*} Listing 3 is the most comparable listing to the subject.

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

- **Listing 1** This listing is equal to the subject in square footage but is superior in that it has 1 more bedroom, 1 more bathroom and 1 more garage space. it's inferior to the subject because it doesn't have a pool.
- **Listing 2** This listing is inferior to the subject in square footage, it has 1 less full bathroom, 1 less bedroom and it doesn't have a pool. It superior in that it has 1 more half bathroom than the subject property does.
- **Listing 3** This listing is the most comparable because it has a pool although it's inferior in that it has less square footage and 1 less full bathroom than the subject. It is also superior in that it has 1 more half bath than 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				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1301 Limestone Creek D	rive 328 Huffman Blf	1121 Ponderosa Dr	304 River Trl
City, State	Keller, TX	Keller, TX	Keller, TX	Keller, TX
Zip Code	76248	76248	76248	76248
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.19 1	0.30 1	0.11 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$605,000	\$607,000	\$525,000
List Price \$		\$605,000	\$600,000	\$525,000
Sale Price \$		\$655,000	\$590,000	\$550,000
Type of Financing		Cash	Conventional	Conventional
Date of Sale		01/27/2022	01/14/2022	08/02/2021
DOM · Cumulative DOM		1 · 13	76 · 108	3 · 39
Age (# of years)	22	19	17	21
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Investor	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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,279	3,445	3,276	3,274
Bdrm · Bths · ½ Bths	4 · 3	5 · 4	4 · 3	5 · 3 · 1
Total Room #	16	17	16	16
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	Pool - Yes	Pool - Yes	Pool - Yes Spa - Yes	
Lot Size	0.20 acres	0.25 acres	0.19 acres	0.21 acres
Other		14362		
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$655,000	\$590,000	\$550,000

^{*} 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** This comparable is superior in square footage to the subject property as well as it has 1 more bedroom than the subject with everything else being similar.
- **Sold 2** This comparable is the most similar as it is similar in square footage, has a pool and also is similar in bedroom and bathroom count.
- **Sold 3** This comparable is also similar in square footage to the subject property, although its superior in that it has 1 more bedroom and 1 extra half bath but inferior due to the fact it doesn't have a pool.

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Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm			The subject property was last listed on 3/16/2009 where is sold				
Listing Agent Name				on 6/12/2009 for \$292,200			
Listing Agent Ph	ione						
# of Removed Li Months	istings 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	\$650,000	\$650,000		
Sales Price	\$650,000	\$650,000		
30 Day Price	\$625,000			
Comments Regarding Pricing Strategy				

Due to the hot DFW real estate market homes are selling more currently than they were 4 months ago and have been receiving multiple offers with many of them being over list price. I think this home should be listed at the top end of the sold comps and I think it will sell quickly at that price point.

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

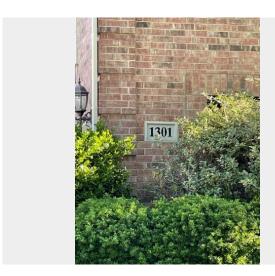
Property ID: 32704738

DRIVE-BY BPO

Subject Photos



Front



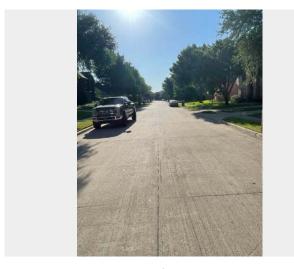
Address Verification



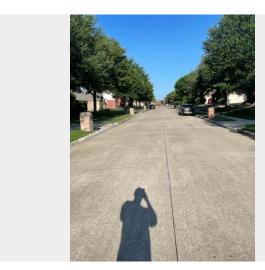
Side



Side



Street



Street

Client(s): Wedgewood Inc

Property ID: 32704738

46823

Loan Number

DRIVE-BY BPO

Subject Photos

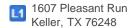




Other Other

DRIVE-BY BPO

Listing Photos



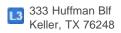


Front





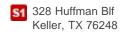
Front





Front

Sales Photos





Front

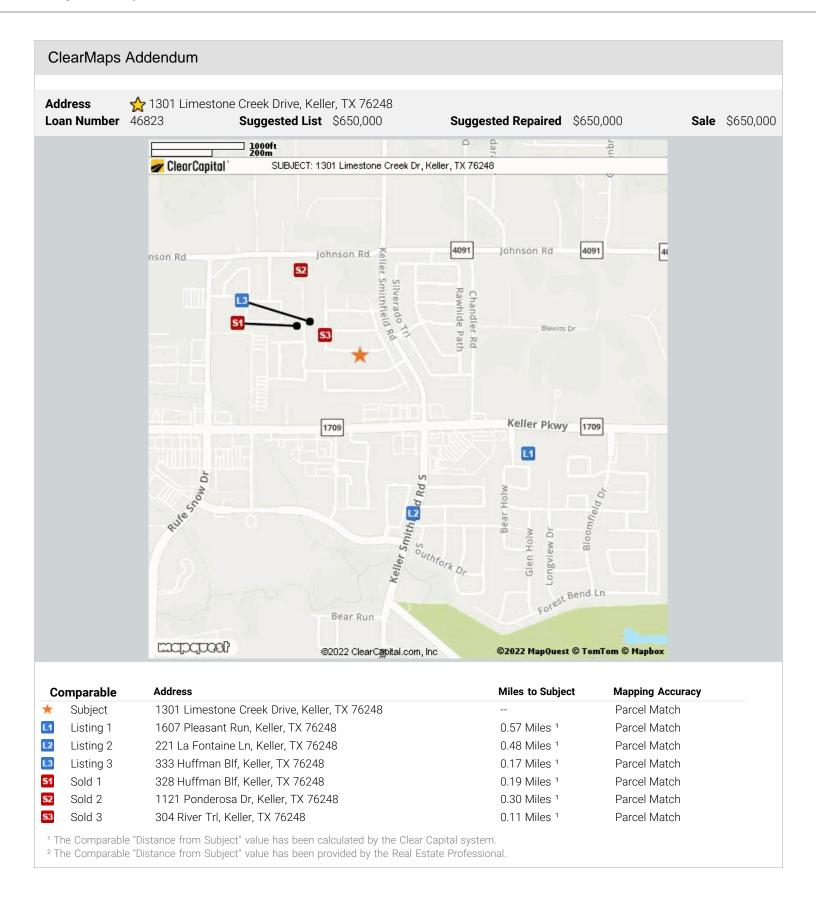
1121 Ponderosa Dr Keller, TX 76248



Front

304 River Trl Keller, TX 76248





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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. 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.

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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 Matthew Cline Company/Brokerage 2Gingers Properties LLC.

License No 0603798 **Address** 4336 Waterstone Rd. Fort Worth TX

76244

License Expiration02/28/2023License StateTX

Phone 8179192823 **Email** matt@fortworthreosales.com

Broker Distance to Subject 2.82 miles **Date Signed** 05/14/2022

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:

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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