DRIVE-BY BPO

1531 RANGE FINDER

SAN ANTONIO, TX 78245

46886 Loan Number **\$225,000**• 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	1531 Range Finder, San Antonio, TX 78245 05/10/2022 46886 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8186075 05/11/2022 17874010019 Bexar	Property ID	32704629
Tracking IDs					
Order Tracking ID	05.09.22_BPO_Updates	Tracking ID 1	05.09.22_BPO_U	Jpdates	
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	CATAMOUNT PROPS 2	Condition Comments				
R. E. Taxes	\$4,342	Subject is typical in size and amenities. Appears to have either				
Assessed Value	\$154,210	foundation issues or plumbing issues but not able to determine				
Zoning Classification	Residential	is issue has been resolved. Landscape needs work, damaged window needs work.				
Property Type	SFR	window needs work.				
Occupancy	Occupied					
Ownership Type	Fee Simple					
Property Condition	Average					
Estimated Exterior Repair Cost	\$2,500					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$2,500					
НОА	Hunt Crossing Homeowners Association Inc.					
Association Fees	\$200 / Year (Other: recreation)					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Improving	355 homes in the neighborhood with an average size of 2117			
Sales Prices in this Neighborhood	Low: \$190,000 High: \$325,000	and average age of 17			
Market for this type of property Increased 4 % in the past 6 months.					
Normal Marketing Days	<90				

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1531 Range Finder	9331 Longmire Trce	9258 Everton	1214 Hunters Plane
City, State	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78245	78245	78245	78245
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.50 1	0.29 1	0.32 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$255,000	\$271,000
List Price \$		\$250,000	\$255,000	\$261,000
Original List Date		04/14/2022	04/22/2022	02/09/2022
DOM · Cumulative DOM	•	21 · 27	13 · 19	38 · 91
Age (# of years)	18	12	16	17
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories conv	2 Stories conv	2 Stories conv	1 Story conv
# Units	1	1	1	1
Living Sq. Feet	1,680	1,592	1,790	1,688
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 1 Car	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	.08 acres	0.1 acres	0.13 acres	0.12 acres
Other	None	None	None	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 Two Living Areas, Separate Dining Room, Eat-In Kitchen, Two Eating Areas, Game Room, Utility Room Inside, Cable TV Available, High Speed Internet, Laundry Main Level, Washer Connection, Dryer Connection, Microwave Oven, Disposal, Dishwasher, Ice Maker Connection, Smoke Alarm.
- Listing 2 Two Living Areas, Separate Dining Room, Two Eating Areas, Island Kitchen, Loft, Utility Room Inside, All Bedrooms Upstairs, Open Floor Plan, Washer Connection, Dryer Connection, Disposal, Dishwasher, Ice Maker Connection, Vent Fan, Smoke Alarm, Security System (Owned), Electric Water Heater.
- **Listing 3** One Living Area, Washer Connection, Dryer Connection, Cook Top, Stove/Range, Disposal, Dishwasher, Electric Water Heater, Security System (Owned).

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	1531 Range Finder	9318 Everton	9218 Blazer Pl	1403 Range Fld
City, State	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78245	78245	78245	78245
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.31 1	0.06 1	0.13 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$235,000	\$210,000	\$245,000
List Price \$		\$235,000	\$210,000	\$238,000
Sale Price \$		\$225,000	\$225,100	\$238,000
Гуре of Financing		Fha	Cash	Fha
Date of Sale		11/22/2021	04/25/2022	02/11/2022
DOM · Cumulative DOM		26 · 40	20 · 19	80 · 116
Age (# of years)	18	14	16	18
Condition	Average	Average	Good	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
/iew	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories conv	1 Story ranch	1 Story ranch	2 Stories conv
# Units	1	1	1	1
iving Sq. Feet	1,680	1,582	1,235	1,807
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
ot Size	.08 acres	0.13 acres	0.12 acres	0.1 acres
Other	None	None	None	None
Net Adjustment		-\$2,650	+\$4,375	-\$12,775
Adjusted Price		\$222,350	\$229,475	\$225,225

^{*} 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 adj. -5000 lot size, -5000 parking, 7350 sq. ft., One Living Area, Eat-In Kitchen, Utility Room Inside, High Ceilings, Open Floor Plan, Pull Down Storage, Cable TV Available, High Speed Internet, Washer Connection, Dryer Connection, Stove/Range, Disposal, Dishwasher, Ice Maker Connection, Smoke Alarm, Pre-Wired for Security, Garage Door Opener.
- **Sold 2** adj. -4000 lot size, -5000 parking, 33375 sq. ft. -20000 condition, One Living Area, Chandelier, Washer Connection, Dryer Connection, Cook Top, Stove/Range, Disposal, Dishwasher, Electric Water Heater, Recently painted throughout.
- **Sold 3** adj. -1250 concessions, -2000 lot size, -9525 sq. ft., Two Living Areas, Separate Dining Room, Two Eating Areas, Island Kitchen, Loft, Utility Room Inside, All Bedrooms Upstairs, Open Floor Plan, Washer Connection, Dryer Connection, Disposal, Dishwasher, Ice Maker Connection, Vent Fan, Smoke Alarm, Security System (Owned).

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Subject Sal	es & Listing His	tory					
Current Listing S	Status	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/Firm		Prior listing from 02/08/2011 to 07/10/2011 for 99000, expired					
Listing Agent Na	me			no sale			
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	\$228,000	\$233,000		
Sales Price	\$225,000	\$230,000		
30 Day Price	\$223,000			
Comments Regarding Pricing S	trategy			
·	n size, condition and amenities and with	nin the same neighborhood. With very limited active comps had to		

expand limits of location and size. Decreasing number of comps with steady demand.

Clear Capital Quality Assurance Comments Addendum

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

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Subject Photos

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Front



Address Verification



Side



Side



Street



Street

Subject Photos

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Other Other

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Listing Photos





Front

9258 Everton San Antonio, TX 78245



Front

1214 Hunters Plane San Antonio, TX 78245



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Sales Photos





Front

9218 Blazer Pl San Antonio, TX 78245



Front

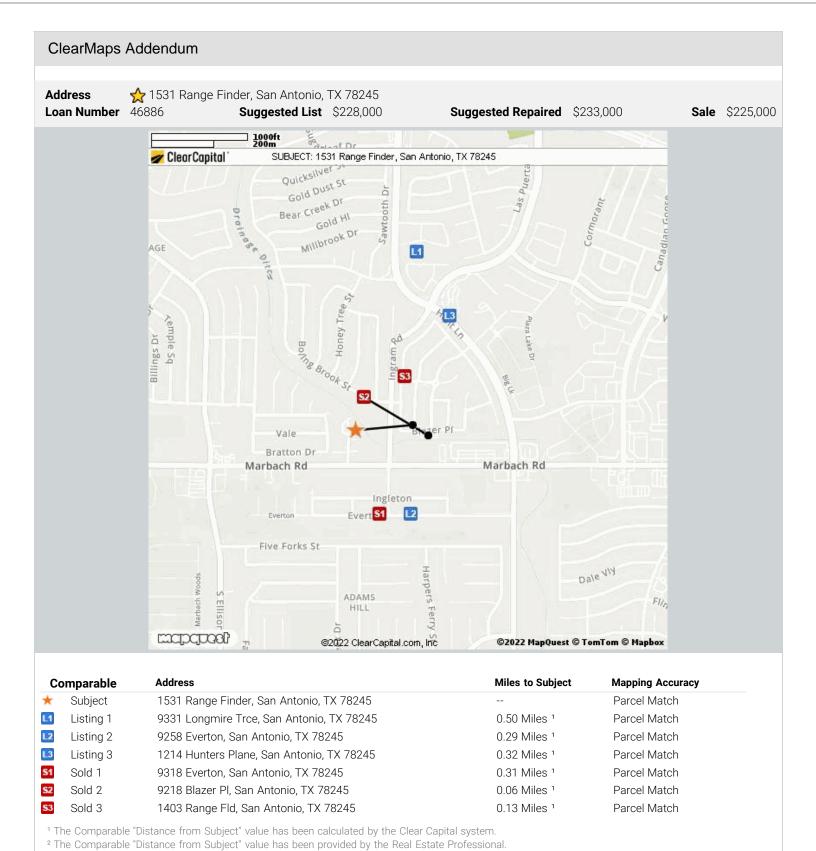
1403 Range Fld San Antonio, TX 78245



Front

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Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.) The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

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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

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This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report. Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

- 1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
- 2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis. Standard Instructions:
- 1. Clear Capital Code Of Conduct Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
- 2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
- 3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
- 4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
- 5. Do not approach occupants or owners.
- 6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
- 7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
- 8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

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Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

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Broker Information

by ClearCapital

Broker Name Karen Wesler Company/Brokerage Sterling Real Estate Services

License No 0515538 Address 7417 Peaceful Mdws San Antonio TX 78250

License Expiration 10/31/2022 License State TX

Phone 2102157740 Email karenwesler@gmail.com

Broker Distance to Subject 6.01 miles **Date Signed** 05/11/2022

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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