FRESNO, TX 77545

47614 Loan Number **\$230,000**• 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	1211 Peacham Court, Fresno, TX 77545 01/07/2022 47614 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	7867455 01/10/2022 8700-10-004 Fort Bend	<b>Property ID</b> -0050-907	31910154
Tracking IDs					
Order Tracking ID	01.05.22_BPO	Tracking ID 1	01.05.22_BPO		
Tracking ID 2		Tracking ID 3			

Owner	Amos , Kimberly	Condition Comments			
R. E. Taxes	\$4,770	from the exterior of the subject it appears to be in no need of			
Assessed Value	\$185,350	repairs at this time			
Zoning Classification	sfr				
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	Teal Run Maint. Assoc 8664732573				
Association Fees	\$590 / Year (Pool)				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	easy access to the main highway close to schools shoppin			
Sales Prices in this Neighborhood	Low: \$185,000 High: \$322,000	medical and easy access to the toll road			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<90				

Client(s): Wedgewood Inc

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1211 Peacham Court	3507 Liberty Square	2806 Acacia Fair	1823 Snowy Meadow
City, State	Fresno, TX	Fresno, TX	Fresno, TX	Fresno, TX
Zip Code	77545	77545	77545	77545
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.58 ¹	1.97 1	1.54 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$229,990	\$259,900	\$260,000
List Price \$		\$229,990	\$259,900	\$260,000
Original List Date		01/06/2022	12/27/2021	12/19/2021
DOM · Cumulative DOM	·	2 · 4	5 · 14	17 · 22
Age (# of years)	22	17	17	8
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	1,899	1,684	2,115	1,872
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	7	7	8	7
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	.13 acres	.15 acres	.13 acres	.17 acres

<sup>\*</sup> Listing 3 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.

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#### Current Listings - Cont.

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

- Listing 1 Well Maintained, Low Taxes, Low HOA, Close to Hwy 6, shopping, Fortbend Tollway... Ready to Move In, Refrigerator, Washer, Dryer all Included!! 3 bedrooms, 2baths-with a dining/study upgraded wood flooring throughout. It also features a beautiful covered patio. Upgraded Granite Counter tops in Kitchen, Master Bath and 2nd Bath 2019, Upgraded stainless steel appliances, HVAC unit 2019, Water Heater 2019, No carpet in entire house except closet, Upgraded covered Patio in 2008 adj none
- **Listing 2** Beautiful and move in ready home in Winfield Lakes! Four bedrooms, two bathrooms plus a two car garage with double wide driveway. Home has been updated with fresh interior paint, brand new LVP flooring and carpet installed. Granite kitchen countertop with stainless appliances opens up to the spacious living room with built in fireplace. Fenced in yard with patio area available! adj none
- **Listing 3** Corner property in great condition. 3 bedrooms, 2 full bathrooms. Comes with 19 solar panels and a Tesla Powerwall. Large fenced backyard. Verify all room dimensions. adj none

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Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1211 Peacham Court	1338 Owl Tree	1711 Glacier Blue	4707 Serenity Trail
City, State	Fresno, TX	Fresno, TX	Fresno, TX	Fresno, TX
Zip Code	77545	77545	77545	77545
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.16 1	0.52 1	0.31 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$222,000	\$230,000	\$240,000
List Price \$		\$222,000	\$230,000	\$240,000
Sale Price \$		\$222,000	\$235,000	\$245,000
Type of Financing		Fha	Fha	Fha
Date of Sale		09/09/2021	10/01/2021	11/22/2021
DOM · Cumulative DOM		50 · 51	109 · 117	54 · 55
Age (# of years)	22	23	29	26
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	1,899	1,621	1,677	1,999
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	7	7	7	8
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	.13 acres	.13 acres	.13 acres	.14 acres
Other	na	seller concessions	seller concessions	seller concessions
Net Adjustment		-\$3,500	-\$2,500	-\$6,000
Adjusted Price		\$218,500	\$232,500	\$239,000

<sup>\*</sup> Sold 3 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.

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#### Recent Sales - Cont.

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

- **Sold 1** Whether this will be your first home or the next home, don't miss out on this 3 bedroom 2 bathroom for you and your family. Call today to take a look! adj -3500 seller concessions
- Sold 2 A perfect opportunity to own a charming, bright and spacious home with greatl curb appeal in the heart of Teal Run. With an open floor plan, fresh paint, and an abundance of natural light, the interior offers a generous living area featuring a gas log fireplace, semi-formal dining room, breakfast room, utility room and primary bedroom with a gorgeous en-suite! A roomy kitchen w/ a four-burner gas range and oven, and built-in microwave is anchored by the dining room on one side, and breakfast room on the other. All three bedrooms have ceiling fans and hardwood floors no carpet! The primary bedroom boasts two closets, and a glamorous bath w/ chandelier, floor-to-ceiling designer tile, stand-alone shower & separate soaker tub, and a 2-sink vanity with miles of counterspace & storage. Fun outdoor activities are a given with a covered patio perfect for cookouts and a fully fenced backyard. With easy access to Hwy 6, and zoned to acclaimed Fort Bend ISD, your opportunity is knocking! adj -2500 seller concessions
- Sold 3 no comments on mls the comp is brick and conforms to the subject adj -6000 seller concessions

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Subject Sal	es & Listing Hist	tory					
Current Listing S	tatus	Not Currently I	_isted	Listing History Comments			
Listing Agency/Firm			my mls goes back 10 years and it is not on my mls				
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	\$240,000	\$240,000			
Sales Price	\$230,000	\$230,000			
30 Day Price	\$218,500				
Comments Regarding Pricing Strategy					

from the sold comps listings location gla age and current market i have arrived at an estimated worth at this time due to the location gla age and lack of comps i had to expand to 3 miles 12 months 15 years and made adjustments accordingly

### Clear Capital Quality Assurance Comments Addendum

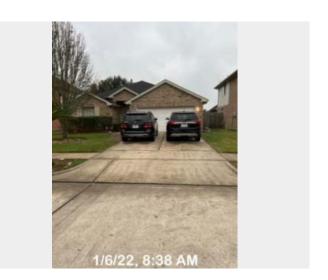
**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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# **Subject Photos**

by ClearCapital



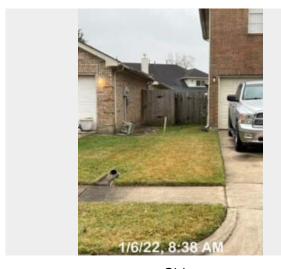
Front



Front



Address Verification



Side



Side



Street

**DRIVE-BY BPO** 

# **Subject Photos**



Street

Client(s): Wedgewood Inc

Property ID: 31910154

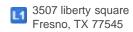
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by ClearCapital

# **Listing Photos**

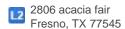




Front

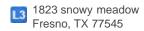


Other





Front

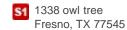




Front

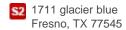
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# **Sales Photos**



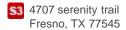


Front





Front



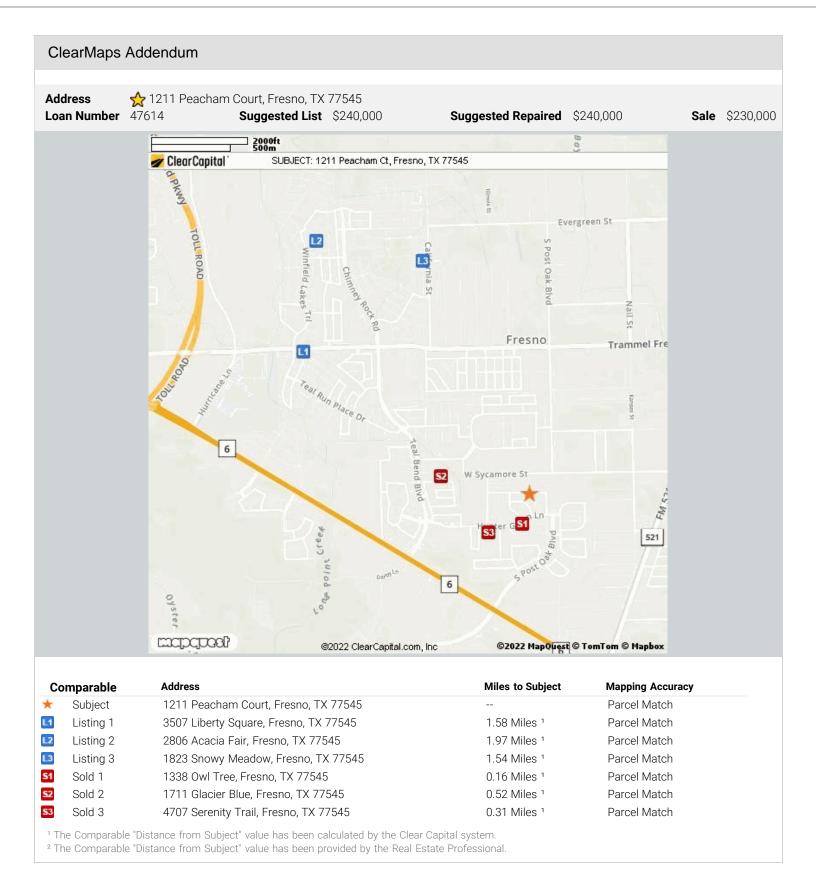


Front

\$230,000 As-Is Value

by ClearCapital

47614 FRESNO, TX 77545 Loan Number



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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**

by ClearCapital

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 Shelby Crowe Company/Brokerage Coldwell Banker United DBA NRT

LLC

**License No** 562910 **Address** 10414 Kahlo Ct Rosharon TX 77583

License Expiration 01/31/2022 License State TX

Phone 9565649335 Email shelbycc2006@yahoo.com

**Broker Distance to Subject** 7.12 miles **Date Signed** 01/08/2022

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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