# **DRIVE-BY BPO**

### **210 JETLYN DRIVE**

SAN ANTONIO, TX 78249

48336 Loan Number **\$226,000**• 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	210 Jetlyn Drive, San Antonio, TX 78249 03/07/2022 48336 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	8024249 03/07/2022 163310050110 Bexar	Property ID	32292763
Tracking IDs					
Order Tracking ID	03.07.22 BPO	Tracking ID 1	03.07.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Claudine Wega	Condition Comments
R. E. Taxes	\$5,145	Home and landscaping seem to have been maintained as noted
Assessed Value	\$182,700	from doing an exterior drive by inspection. Subject has good
Zoning Classification	Residential	functional utility and conforms within the neighborhood.
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	Maverick Creek 2105451888	
Association Fees	\$268 / Year (Other: Park)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Improving	only 226 homes in the neighborhood with an average size of
Sales Prices in this Neighborhood	Low: \$135,000 High: \$265,000	1699 and average age of 18
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Client(s): Wedgewood Inc

Property ID: 32292763

SAN ANTONIO, TX 78249

by ClearCapital

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	210 Jetlyn Drive	13727 York Woods	13906 N Hills Village Dr	13318 Lost Lake Dr
City, State	•	San Antonio, TX	San Antonio, TX	San Antonio, TX
••	San Antonio, TX 78249	78249	78249	78249
Zip Code		78249 MLS		
Datasource	Tax Records		MLS	MLS
Miles to Subj.		0.59 1	0.43 1	0.50 1
Property Type	SFR .	SFR .	SFR .	SFR
Original List Price \$	\$	\$264,900	\$269,997	\$217,900
List Price \$		\$264,900	\$269,997	\$217,900
Original List Date		03/03/2022	03/04/2022	01/30/2022
DOM · Cumulative DOM	•	4 · 4	3 · 3	5 · 36
Age (# of years)	18	16	41	34
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
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories conv	2 Stories conv	Split Split Level	1 Story One Story
# Units	1	1	1	1
Living Sq. Feet	1,461	1,686	1,750	1,757
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	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 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.06 acres	0.09 acres	0.2 acres	0.16 acres
Other	None	backs to greenbelt	None	None

<sup>\*</sup> Listing 3 is the most comparable listing to the subject.

Client(s): Wedgewood Inc

Property ID: 32292763

<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.

SAN ANTONIO, TX 78249

48336 Loan Number **\$226,000**• As-Is Value

by ClearCapital

### Current Listings - Cont.

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

- Listing 1 One Living Area, Liv/Din Combo, Eat-In Kitchen, Utility Room Inside, All Bedrooms Upstairs, 1st Floor LvI/No Steps, Open Floor Plan, Cable TV Available, High Speed Internet, Laundry in Closet, Laundry Upper Level, Laundry Room, Telephone, Walk in Closets, Ceiling Fans, Chandelier, Washer Connection, Dryer Connection, Dryer, Microwave Oven, Stove/Range, Refrigerator, Disposal, Dishwasher, Water Softener (owned), Smoke Alarm, Security System (Owned), Electric Water Heater
- Listing 2 One Living Area, Ceiling Fans, Washer Connection, Dryer Connection, Washer, Dryer, Cook Top, Built-In Oven, Microwave Oven, Refrigerator, Dishwasher, Water Softener (owned), Deck/Balcony, Privacy Fence
- Listing 3 Two Living Areas, Liv/Din Combo, Two Eating Areas, 1st Floor Lvl/No Steps, High Ceilings, Open Floor Plan, Cable TV Available, High Speed Internet, Ceiling Fans, Washer Connection, Dryer Connection, Stove/Range, Disposal, Dishwasher, Gas Water Heater, Plumb for Water Softener

Client(s): Wedgewood Inc Property ID: 32292763 Effective: 03/07/2022 Page: 3 of 14

SAN ANTONIO, TX 78249

48336 \$226,000 Loan Number

As-Is Value

by ClearCapital

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	210 Jetlyn Drive	119 Arrow Oaks	118 Cindy Lou Dr	310 Amberdale Oak
City, State	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78249	78249	78249	78249
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.23 1	0.19 1	0.11 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$225,000	\$225,000	\$305,000
List Price \$		\$225,000	\$225,000	\$270,000
Sale Price \$		\$226,500	\$227,000	\$249,900
Type of Financing		Conventional	Cash	Cash
Date of Sale		09/13/2021	10/14/2021	10/29/2021
DOM · Cumulative DOM		24 · 48	20 · 27	91 · 84
Age (# of years)	18	17	18	16
Condition	Average	Average	Average	Good
Sales Type		Fair Market Value	Fair Market Value	REO
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	2 Stories conv
# Units	1	1	1	1
Living Sq. Feet	1,461	1,446	1,390	1,446
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.06 acres	0.07 acres	0.07 acres	0.07 acres
Other	None	None	None	None
Net Adjustment		+\$125	+\$4,325	-\$24,875
Adjusted Price		\$226,625	\$231,325	\$225,025

<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.

 $<sup>^{\</sup>rm 2}$  Comp's "Miles to Subject" provided by Real Estate Professional.

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

SAN ANTONIO, TX 78249

48336 Loan Number **\$226,000**• As-Is Value

by ClearCapital

#### Recent Sales - Cont.

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

- Sold 1 One Living Area, Ceiling Fans, Washer Connection, Dryer Connection, Washer, Dryer, Microwave Oven, Stove/Range, Refrigerator, Disposal, Dishwasher, Smoke Alarm, Pre-Wired for Security, Electric Water Heater, Garage Door Opener, City Garbage service, Patio Slab, Privacy Fence, Double Pane Windows, Mature Trees, adj. -1000 lot size, 1125 sq. ft.
- **Sold 2** One Living Area, Eat-In Kitchen, Utility Room Inside, All Bedrooms Upstairs, Cable TV Available, High Speed Internet, Ceiling Fans, Washer Connection, Dryer Connection, Stove/Range, Dishwasher, Ice Maker Connection, City Garbage service, Patio Slab, Privacy Fence, Double Pane Windows, adj. -1000 lot size, +5325 sq. ft.,
- Sold 3 One Living Area, Eat-In Kitchen, Two Eating Areas, Utility Room Inside, All Bedrooms Upstairs, Cable TV Available, High Speed Internet, Laundry Main Level, Laundry Room, Ceiling Fans, Washer Connection, Dryer Connection, Washer, Dryer, Stove/Range, Dishwasher, Water Softener (owned), Vent Fan, Electric Water Heater, Plumb for Water Softener, City Garbage service, Patio Slab, Privacy Fence, Sprinkler System, Double Pane Windows, Special Yard Lighting, Mature Trees, adj. -1000 lot size, +1125 sq. ft., -25000 condition

Client(s): Wedgewood Inc Property ID: 32292763 Effective: 03/07/2022 Page: 5 of 14

SAN ANTONIO, TX 78249

48336 Loan Number **\$226,000**• As-Is Value

by ClearCapital

Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/F	irm			All prior listi	ng are for rental l	ast rented on 02/1	10/2014 for
Listing Agent Na	me			1125 per m	onth		
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

	As Is Price	Repaired Price
Suggested List Price	\$230,000	\$230,000
Sales Price	\$226,000	\$226,000
30 Day Price	\$220,000	
Comments Regarding Pricing S	trategy	

### 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: 32292763

# **Subject Photos**

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

# by ClearCapital

# **Listing Photos**



13727 York Woods San Antonio, TX 78249



Front



13906 N Hills Village Dr San Antonio, TX 78249



Front



13318 Lost Lake Dr San Antonio, TX 78249



Front

# by ClearCapital

### **Sales Photos**





Front

\$2 118 Cindy Lou Dr San Antonio, TX 78249



Front

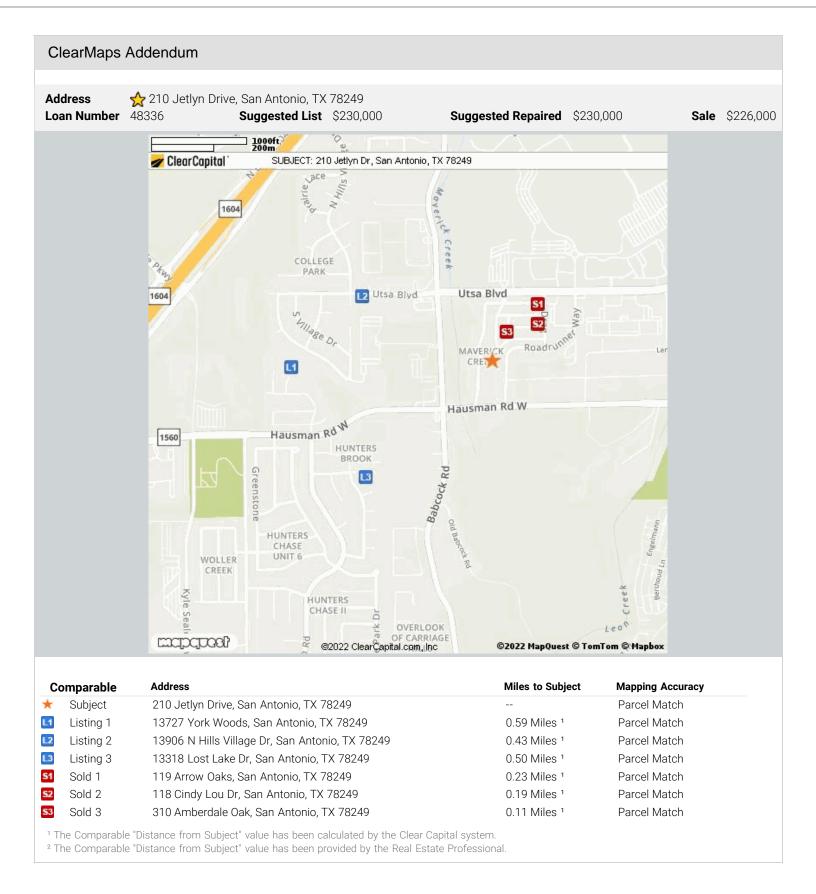
310 Amberdale Oak San Antonio, TX 78249



Front

by ClearCapital

SAN ANTONIO, TX 78249



48336

by ClearCapital

SAN ANTONIO, TX 78249

### 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: 32292763 Effective: 03/07/2022 Page: 11 of 14

SAN ANTONIO, TX 78249

48336 Loan Number **\$226,000**• As-Is Value

by ClearCapital

### 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.

\*\*\* 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: 32292763

Effective: 03/07/2022 Page: 12 of 14

SAN ANTONIO, TX 78249

48336 Loan Number **\$226,000**• 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: 32292763 Effective: 03/07/2022 Page: 13 of 14



210 JETLYN DRIVE SAN ANTONIO, TX 78249

\$226,000 As-Is Value

by ClearCapital

48336 Loan Number

### Broker Information

**Broker Name** Karen Wesler Company/Brokerage Sterling Real Estate Services

7417 Peaceful Mdws San Antonio License No 0515538 Address TX 78250

**License State** TX **License Expiration** 10/31/2022

Email Phone 2102157740 karenwesler@gmail.com

**Broker Distance to Subject** 5.00 miles **Date Signed** 03/07/2022

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.

> Client(s): Wedgewood Inc Property ID: 32292763 Effective: 03/07/2022 Page: 14 of 14