## **DRIVE-BY BPO**

### 3100 SAWTOOTH DRIVE

PLANO, TX 75025

48759 Loan Number **\$425,000**• 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	3100 Sawtooth Drive, Plano, TX 75025 03/28/2022 48759 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	8082591 03/28/2022 R3174-00C-0 Collin	Property ID 340-1	32443998
Tracking IDs					
Order Tracking ID	03.28.22 BPO	Tracking ID 1	03.28.22 BPC	)	
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	Deasigi, Venkata, Suryanarayana Sas	Condition Comments			
R. E. Taxes	\$6,214	Two story brick/siding home. Interior lot. Covered entry,patio, gutters, fireplace and wood fence. Rear alley access to 2 car			
Assessed Value	\$308,134	attached garage			
Zoning Classification	SFR				
Property Type	SFR				
Occupancy	Occupied				
Ownership Type	Leasehold				
Property Condition Average Estimated Exterior Repair Cost \$0					
Estimated Interior Repair Cost	\$0				
Total Estimated Repair \$0					
HOA	No				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Suburban location. One- two story homes. Mixed age/style/lot and gla. Average drive to local shopping, schools, medical care. Deferred maintenance noted in immediate proximity to subject:			
Sales Prices in this Neighborhood	Low: \$345,000 High: \$525,500				
Market for this type of property  Increased 5 % in the past 6 months.		Exterior paint /yard care and aged/damaged fencing.			
Normal Marketing Days	<30				

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3100 Sawtooth Drive	9624 Gold Hills Dr.	9501 Tiger Dr.	8020 Case Dr.
City, State	Plano, TX	Plano, TX	Plano, TX	Plano, TX
Zip Code	75025	75025	75025	75025
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.18 1	1.05 1	0.49 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$449,900	\$475,000	\$524,900
List Price \$		\$449,900	\$475,000	\$524,900
Original List Date		03/11/2022	03/18/2022	02/08/2022
DOM · Cumulative DOM		17 · 17	10 · 10	10 · 48
Age (# of years)	27	22	21	27
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 Trad	1 Story Trad	1 Story Trad	2 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	1,840	1,844	2,268	2,249
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 2 · 1	4 · 3
Total Room #	6	7	7	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	.10 acres	.14 acres	.24 acres	.14 acres
Other	Fp, Wood fence	Fp, Wood fence	Fp, wood fence	Fp, Wood fence.

<sup>\*</sup> 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** Similar location/age/lot/gla. Extended style due to limited 2 story comps in this GLA range. Interior lot. Covered entry, patio, gutters, fireplace, sprinkler system, and wood fence. Adjustments: Style + \$2000,bath +\$1000, Room count-\$2000. Adjusted value: \$450,900.
- **Listing 2** Similar location, gla. Larger lot. Newer age built. Extended style due to limited 2 story comps in this GLA range. Interior lot.Covered entry, patio, gutters, fireplace and wood fence. Adjustments: Age -\$2000, bedroom-\$2000, GLA-\$4752, lot -\$2000, style + \$2000. Adjusted value: \$466,248.
- **Listing 3** Similar location/style/lot/gla. Interior lot. Covered etry, patio, sprinkler system, fireplace and wood fence. Adjustments: Bedroom -\$2000, GLA -\$3687. Adjusted value: \$519, 219.

<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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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3100 Sawtooth Drive	7925 Stapleton Dr.	2808 Cascade Dr.	2321 Kitty Hawk Dr.
City, State	Plano, TX	Plano, TX	Plano, TX	Plano, TX
Zip Code	75025	75025	75025	75025
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.87 1	0.43 1	0.91 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$462,300	\$425,000	\$360,000
List Price \$		\$458,900	\$425,000	\$349,000
Sale Price \$		\$455,000	\$422,500	\$349,000
Type of Financing		Conventional	Conventional	Cash
Date of Sale		11/11/2021	10/01/2021	10/15/2021
DOM · Cumulative DOM		31 · 41	6 · 30	29 · 37
Age (# of years)	27	30	27	30
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	2 Stories Trad	2 Stories Trad	1 Story Trad	2 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	1,840	2,283	1,807	1,726
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	6	8	7	6
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	.10 acres	.17 acres	.18 acres	.19 acres
Other	Fp, Wood fence	Fp, Wood fence	Fp, Wood fence	Fp, wood fence
Net Adjustment		-\$8,987	-\$2,000	-\$12,026
Adjusted Price		\$446,013	\$420,500	\$336,974

<sup>\*</sup> Sold 2 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.

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

- **Sold 1** Similar location/style/age/gla. Larger lot. Interior lot. Covered entry, patio, fireplace, sprinkler system and wood fence. Adjustments: GLA-\$3987, bedroom -\$2000, room count- \$2000,lot -\$1000.
- **Sold 2** Similar location/gla/age. Larger lot. Interior lot. Covered entry, patio, sprinkler system, fireplace and wood fence. Adjustments: Bath -\$1000, lot- \$1000, room count-\$2000, style + \$2000.
- **Sold 3** Similar style/age/gla. Larger lot. Interior lot. Covered entry, patio, gutters, fireplace and wood fence. Adjustments: Updated per MLS -\$10,000, GLA-\$1026, lot -\$1000.

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Subject Sale	es & Listing Hist	ory					
Current Listing Status Not Currently Listed			Listed	Listing History Comments			
Listing Agency/Firm				Leased for \$1950 on 12/04/2020.			
Listing Agent Na	me						
Listing Agent Pho	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

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$435,000	\$435,000		
Sales Price	\$425,000	\$425,000		
30 Day Price	\$420,000			
Comments Degarding Driging Ct	Comments Departing Driging Strategy			

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

Due to limited suitable comps in 2 mile market area. Mileage/ gla/age/style/ location/value range/room count/ DOM/value/condition were extended in considering comps includes bracketing lot/gla/condition and age when possible. Extending these variances was necessary to provide a fair market value with adjustments and bracket values. Utilized comps similar in gross living area and amenities. Appropriate adjustments were made accordingly. These comps are considered to be the most accurate indicators of value available. All comps received consideration in the final estimation of value in comps available having WIDE value/lot ranges. Limited suitable active comps in 2 mile search past 12 months to bracket gla/age/lot/ values and meet client criteria. Wide lot/age/value range. Extended mileage to 2 miles market search to obtain suitable comps to bracket age/lot and gla when possible. All comps in similar market areas. Unable to bracket lot/gla/age/condition/ value in 2 mile market area past 12 months on all comps with in 20 % and remain in same subdivision when possible, and obtain comps in similar condition when possible. Utilized comps similar in gross living area and amenities when possible. Appropriate adjustments were made accordingly. These sales are considered to be the most accurate indicators of value available. All comps received consideration in the final estimation of value.

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# 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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**DRIVE-BY BPO** 

## **Subject Photos**



Front



Address Verification



Side



Side



Back



Street

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## **Subject Photos**

by ClearCapital

**DRIVE-BY BPO** 





Street Other

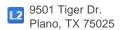
48759

## **Listing Photos**



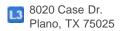


Other





Other

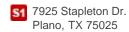




Other

by ClearCapital

### **Sales Photos**





Other

2808 Cascade Dr. Plano, TX 75025



Other

2321 Kitty Hawk Dr. Plano, TX 75025



Other

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DOTH DRIVE 48759
PLANO, TX 75025 Loan Number

#### ClearMaps Addendum 🗙 3100 Sawtooth Drive, Plano, TX 75025 **Address** Loan Number 48759 Suggested List \$435,000 Suggested Repaired \$435,000 Sale \$425,000 2000ft Clear Capital SUBJECT: 3100 Sawtooth Dr, Plano, TX 75025 121 2478 Rd Bruce Sims Golf School Colt L2 Estacado Ln Custer Rd Edwards Dr 2478 S2 scenic Dr 2478 Hedgcoxe Rd Hedgcoxe Rd 2478 USA DI mapapesi ©2022 MapQuest © TomTom © Mapbox @2022 ClearCapital.com, Inc. Address Miles to Subject **Mapping Accuracy** Comparable Subject 3100 Sawtooth Drive, Plano, TX 75025 Parcel Match L1 Listing 1 9624 Gold Hills Dr., Plano, TX 75025 1.18 Miles <sup>1</sup> Parcel Match L2 Listing 2 9501 Tiger Dr., Plano, TX 75025 1.05 Miles 1 Parcel Match Listing 3 8020 Case Dr., Plano, TX 75025 0.49 Miles 1 Parcel Match **S1** Sold 1 7925 Stapleton Dr., Plano, TX 75025 0.87 Miles 1 Parcel Match S2 Sold 2 2808 Cascade Dr., Plano, TX 75025 0.43 Miles 1 Parcel Match **S**3 Sold 3 2321 Kitty Hawk Dr., Plano, TX 75025 0.91 Miles 1 Parcel Match <sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system. <sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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### Addendum: Report Purpose

by ClearCapital

#### 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.

\*\*\* 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.

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Report Instructions - cont.

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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.

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 Bobbie M Stewart Company/Brokerage Stewart Realty Group

**License No** 0507035 **Address** 2209 Westridge Dr. Plano TX 75075

License Expiration 04/30/2023 License State TX

**Phone** 9403905936 **Email** srg.re@stewartrealtygroup.com

Broker Distance to Subject 5.68 miles Date Signed 03/28/2022

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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