DRIVE-BY BPO

12810 REVEILLE STREET

SAN ANTONIO, TX 78233

49052 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

Address Inspection Date Loan Number Borrower Name	12810 Reveille Street, San Antonio, TX 78233 04/05/2022 49052 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	8100852 04/05/2022 15947024027 Bexar	Property ID	32481867
Tracking IDs					
Order Tracking ID	04.04.22 BPO	Tracking ID 1	04.04.22 BPO		
Tracking ID 2		Tracking ID 3			

Congred Conditions		
General Conditions		
Owner	BARBA MARIA ALTAGRACIA	Condition Comments
R. E. Taxes	\$4,432	Subject appears to be in average condition with no signs of
Assessed Value	\$157,870	deferred maintenance visible from exterior inspection.
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta		
Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The subject is located in suburban location that has close	
Sales Prices in this Neighborhood	Low: \$150,000 High: \$350,000	proximity to schools, shops and major highways. The market conditions are currently stable. The average marketing time for	
Market for this type of property	Remained Stable for the past 6 months.	similar properties in the subject area is 120 days	
Normal Marketing Days	rs <180		

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	12810 Reveille Street	11800 Casa Rosa St	8009 Forest Cabin	12331 Caldwins Ford St
City, State	San Antonio, TX	San Antonio, TX	Live Oak, TX	San Antonio, TX
Zip Code	78233	78233	78233	78233
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.85 1	1.81 1	0.27 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$209,500	\$233,900	\$250,000
List Price \$		\$209,500	\$233,900	\$250,000
Original List Date		02/28/2022	03/14/2022	03/25/2022
DOM · Cumulative DOM		35 · 36	17 · 22	10 · 11
Age (# of years)	45	42	48	40
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	1,295	965	1,330	1,456
Bdrm \cdot Bths \cdot ½ Bths	3 · 2	3 · 1	3 · 2	3 · 2
Total Room #	7	5	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.29 acres	0.09 acres	0.15 acres	0.17 acres
Other	None	None	None	None

^{*} Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** The living room leads into the study area and then the kitchen. Eating area then steps down in the family room that features a stove type fireplace and windows.
- Listing 2 Open floor plan kitchen with dinning room and family area. Laundry room with private entrance. All lighting fixtures throughout.
- **Listing 3** Spacious home features kitchen, side by side fridge, appliances included, washer and dryer included not warranted, full auto sprinklers brand control box.

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	12810 Reveille Street	12710 Popes Creek St	13147 Feather Ridge Dr	13158 Feather Point Dr
City, State	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78233	78233	78233	78233
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.12 1	0.43 1	0.22 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$215,000	\$212,000	\$234,500
List Price \$		\$215,000	\$212,000	\$234,500
Sale Price \$		\$215,000	\$225,000	\$250,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		01/04/2022	03/04/2022	10/14/2021
DOM · Cumulative DOM	•	17 · 64	32 · 42	14 · 23
Age (# of years)	45	39	37	29
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	1,295	1,295	1,414	1,414
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	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	0.29 acres	0.17 acres	0.13 acres	0.15 acres
Other	None	None	None	None
Net Adjustment		+\$260	-\$1,510	-\$1,570
Adjusted Price		\$215,260	\$223,490	\$248,430

^{*} 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 Granite counter tops and kitchen cabinets. Laundry room with private entrance. All lighting fixtures throughout. 360/lot, -100/age
- **Sold 2** This home features include ceiling fans throughout, open kitchen with lots of cabinet space and a center island, central air conditioning, formal dining room. -1190/gla, 480/lot, -800/age
- **Sold 3** Tile flooring, carpet, ceiling fan, lighting, appliances. Mirrored closet doors, hardware, bathrooms and fixtures. Master bedroom with master bath, central A/C, heat, water heater, inviting fireplace., -1190/gla, 420/lot, -800/age

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Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	_isted	Listing Histor	y Comments		
Listing Agency/Firm				None			
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	\$242,000	\$242,000		
Sales Price	\$230,000	\$230,000		
30 Day Price	\$219,000			
Comments Regarding Pricing S	trategy			

The subject should be sold in as-is condition. The market conditions are currently stable. List 2 Comp were weighted the most and similar in bedrooms, bathroom and value. Sold comparable 2 was weighted the heaviest due to similar in value, location & view. Due to suburban density and the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties. Proximity to the d Commercial would not affect subject's marketability and both sides of the Commercial are similar market areas.

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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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Subject Photos

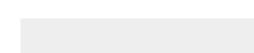
by ClearCapital





Address Verification

Front







Side

Side



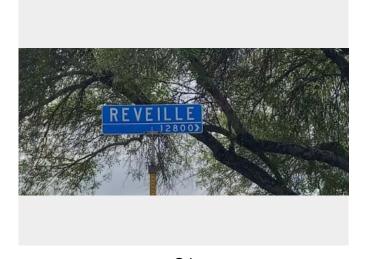


Street

Street

As-Is Value

Subject Photos





Other Other

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Listing Photos



11800 Casa Rosa St San Antonio, TX 78233



Front



8009 Forest Cabin Live Oak, TX 78233



Front



12331 Caldwins Ford St San Antonio, TX 78233



Front

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Sales Photos



S1 12710 Popes Creek St San Antonio, TX 78233



Front



13147 Feather Ridge Dr San Antonio, TX 78233



Front



13158 Feather Point Dr San Antonio, TX 78233



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ClearMaps Addendum 🗙 12810 Reveille Street, San Antonio, TX 78233 **Address** Loan Number 49052 Suggested List \$242,000 Suggested Repaired \$242,000 **Sale** \$230,000 Clear Capital SUBJECT: 12810 Reveille St, San Antonio, TX 78233 FOX RUN KNOLLCREEK SPRING CREEK NEIGHBORHOOD ALLIANCE 1604 1604 WOODSTONE NORTHERN 1604 HEIGHTS Live Oak EL DORADO ON ALER RANDOLPH HILLS 35 ROYAL RIDGE SUN GATE IONT Crestway Dr Windcrest 1-410 Conve VE Loop 410 VILLAGE mapapasi ©2022 MapQuest © TomTom © Mapbox @2022 ClearCapital.com, Inc.

Comparable ★ Subject		omparable	Address	Miles to Subject	Mapping Accuracy
		Subject	12810 Reveille Street, San Antonio, TX 78233		Parcel Match
	L1	Listing 1	11800 Casa Rosa St, San Antonio, TX 78233	1.85 Miles ¹	Parcel Match
	L2	Listing 2	8009 Forest Cabin, San Antonio, TX 78233	1.81 Miles ¹	Parcel Match
	L3	Listing 3	12331 Caldwins Ford St, San Antonio, TX 78233	0.27 Miles ¹	Parcel Match
	S1	Sold 1	12710 Popes Creek St, San Antonio, TX 78233	0.12 Miles ¹	Parcel Match
	S2	Sold 2	13147 Feather Ridge Dr, San Antonio, TX 78233	0.43 Miles ¹	Parcel Match
	S 3	Sold 3	13158 Feather Point Dr, San Antonio, TX 78233	0.22 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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.

*** 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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Loan Number

Broker Information

Broker Name Loren Baxter Company/Brokerage BANG REALTY - Texas Inc

License No 238915 Address 309 W Dewey PI #222 San Antonio

TX 78212

License Expiration 09/30/2023 License State TX

Phone 2107560894 Email txbpo@bangrealty.com

Broker Distance to Subject 10.95 miles **Date Signed** 04/04/2022

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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