DRIVE-BY BPO

2503 SKYVIEW LONG DRIVE

HOUSTON, TX 77047

49191 Loan Number **\$235,000**• 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	2503 Skyview Long Drive, Houston, TX 77047 04/06/2022 49191 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	8107297 04/07/2022 137-967-002 Harris	Property ID	32497093
Tracking IDs					
Order Tracking ID	04.06.22 BPO	Tracking ID 1	04.06.22 BPO		
Tracking ID 2		Tracking ID 3			

	AV. 11 II AV	0 191 0 1			
Owner	Waddell Wiggins Jr	Condition Comments			
R. E. Taxes	\$6,090	The subject appears to be in average condition with no noted			
Assessed Value	\$209,254	repairs from exterior drive by viewing.			
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	Skyview Park 000-000-0000				
Association Fees	\$350 / Year (Pool,Landscaping,Other: Playgrounds)				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Skyview Park is an established well maintained community tha			
Sales Prices in this Neighborhood	Low: \$200,000 High: \$320,000	is conveniently located near all services and major highways.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<90				

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	Subject	Linking 1 *	Listing 2	Listing 3
		Listing 1 *	<u> </u>	-
Street Address	2503 Skyview Long Drive	2646 Skyview Grove Ct	1618 Claremont Garden Cir	
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77047	77047	77047	77047
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.49 1	0.84 1	0.76 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$269,999	\$238,500	\$267,900
List Price \$		\$239,999	\$230,000	\$267,900
Original List Date		03/14/2022	01/17/2022	03/18/2022
DOM · Cumulative DOM		23 · 24	30 · 80	3 · 20
Age (# of years)	5	14	10	10
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 Traditional	2 Stories Traditional	1 Story Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,590	1,926	1,328	1,908
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	4 · 2 · 1
Total Room #	7	7	6	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	0.21 acres	0.10 acres	0.09 acres	0.06 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced

^{*} Listing 1 is the most comparable listing 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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Current Listings - Cont.

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

- Listing 1 This is a gorgeous 3 bedroom 2 and a half bath 1 car attached garage home in Skyview park subdivision, has been pristinely maintained and is now waiting for a new owner. You will enjoy the spacious rooms, open concept floorplan, recently upgraded luxury vinyl wood-like flooring in all bedrooms, game room, stair and hallway. Tiles in all wet areas as well as the kitchen, a covered patio and new fresh neutral paint all throughout the house, Brand new stove and a brand new fence all around the back yard. You must love this floorplan as well as the covered back patio, both are perfect for entertaining or just relaxing with friends and family. There is nothing is more exciting than owning your home and this is so affordable !! Please schedule your appointment today.
- Listing 2 No more showing, please. Multiple offers received. Beautiful place to call home. (3/2/2) In the City Park Subdivision. NEVER FLOODED, per Seller. Room sizes are approximate and should be verified. Great location, minutes away from Houston's Medical Center, major universities, shopping centers, downtown, and sports stadiums. Upgraded laminated floor throughout the living area. The bedrooms have carpet. Water Heater (2020). No back neighbors. The refrigerator, washer, and dryer will remain.
- Listing 3 Charming and well-maintained two-story home nestled in the heart of Houston. This 4 bedroom, 2.5 bath home features new flooring, appliances such as a washer, dryer, and refrigerator, a recently updated water heater (2018), and a detached garage. This home is easy to fall in love with and is move-in ready. The home has an open concept family room and a spacious kitchen that is great for entertaining guests. It is conveniently located 13 minutes from Texas Medical Center, 10 minutes from Pearland Town Center, 15 minutes from Downtown, and minutes away from Highway 288 and Beltway 8. The property is also investor-friendly and has proven to generate on average \$4000/ month (proof attached). This home won't last long! Schedule your tour today!

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2503 Skyview Long Drive	2654 Skyview Grove Ct	13206 Skyview Landing Dr	12525 Abbey Housse C
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77047	77047	77047	77047
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.49 1	0.76 1	0.50 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$204,900	\$205,999	\$288,905
List Price \$		\$210,900	\$205,999	\$287,990
Sale Price \$		\$210,000	\$210,500	\$279,685
Type of Financing		Fha	Fha	Fha
Date of Sale		10/12/2021	10/13/2021	11/19/2021
DOM · Cumulative DOM		12 · 40	10 · 55	17 · 85
Age (# of years)	5	15	13	1
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 Traditional	2 Stories Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,590	1,433	1,609	1,516
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	7	7	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	0.21 acres	0.10 acres	0.11 acres	0.13 acres
Other	Partially fenced	Partially fenced	Partially fenced	Partially fenced
Net Adjustment	·	+\$1,570	\$0	\$0
Adjusted Price		\$211,570	\$210,500	\$279,685

^{*} Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ 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** Updated home in sought after Skyview Park. New SS appliances, new interior paint, new carpet, and new HVAC system. Open and bright floorplan with huge backyard. Don't miss out on this great home.
- **Sold 2** LOCATION, LOCATION, LOCATION, this beauty is located in the heart of Skyview Park which offers 3 bedrooms, 2 bathrooms, 2 car garage. A nice and cozy home, well maintained. Open layout with good size living area and with tiles in kitchen. Recently painted with neutral colors throughout the house. Explore the big backyard and more. Closed to downtown, medical center, Beltway 8 and Pearland area. Don't miss the opportunity, call today for private showing!
- Sold 3 One of a kind 1 Story Home by D.R. Horton Boston Plan showcases 4 Bedrooms, 2 Full Bathrooms and is stunning with it's high end, modern chic styles that you will love! Located in the Gated Community of City Gate where the HOA is responsible for maintaining the front yards! This energy efficient home is HERS Rated & includes a Tank-less Water Heather imagine never running out of hot water??! This plan offers gorgeous Gourmet Kitchen with Upgraded Cabinets that surround you, Stainless Steel Appliances, Silestone Counter-tops, Decorative Tile Back-splash, Eat-in Working Island with Under-mount Stainless Steel Sink, and plenty of room for extra seating, spacious pantry & flows into your Casual Dining area and Amazing Family Room with Upgraded Ceiling Fan & Wall of Windows providing abundance of Natural Light inside! Owner's Suite w/Luxurious Bath featuring Dual Sink Vanity, Huge Walk-in Shower & Walk-in Closet! Home features Smart Home Automation using Echo Dot & more! Give us a call!

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Subject Sale	es & Listing His	tory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm			No sales nor listing history for the subject in the local MLS.				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed List 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	\$235,000	\$235,000			
Sales Price	\$235,000	\$235,000			
30 Day Price	\$227,000				
Comments Regarding Pricing S	trategy				
I used the CMA I pulled to get the values in this market.					

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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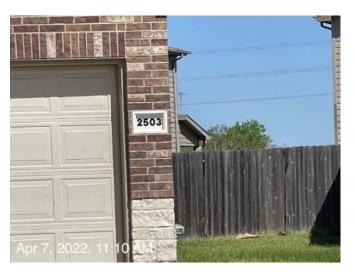
49191

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Subject Photos



Front



Address Verification



Street



Street

49191

Loan Number

DRIVE-BY BPO

Listing Photos





Front

1618 Claremont Garden Cir Houston, TX 77047



Front

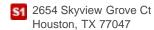
11732 Jelicoe Dr Houston, TX 77047



Front

DRIVE-BY BPO

Sales Photos





Front

13206 Skyview Landing Dr Houston, TX 77047



Front

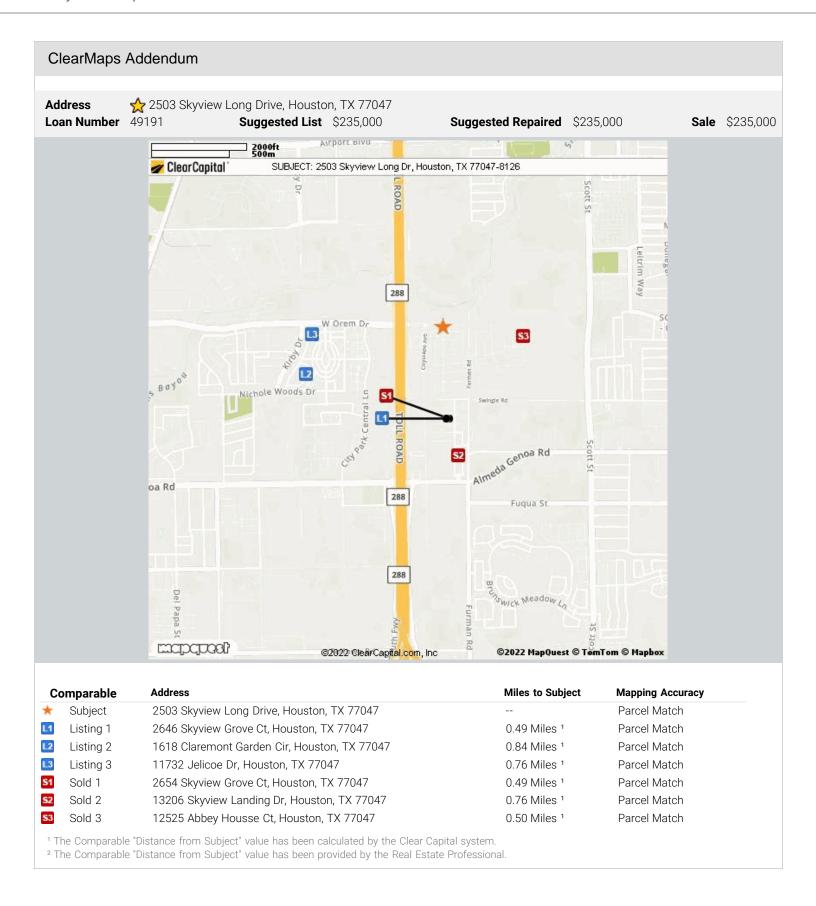
12525 Abbey Housse Ct Houston, TX 77047



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:

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.
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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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.

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Broker Information

Broker Name Niccole Hudson Company/Brokerage Ultimate Realty

License No 526170 **Address** 2319 Cezanne Cir Missouri City TX

 License Expiration
 03/31/2024
 License State
 TX

Phone 8328807750 Email realtornikki@me.com

Broker Distance to Subject 13.56 miles **Date Signed** 04/07/2022

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.

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