DRIVE-BY BPO

2515 PARK VIEW DRIVE

EVANS, CO 80620

49273 Loan Number **\$375,000**• 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	2515 Park View Drive, Evans, CO 80620 04/07/2022 49273 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8110270 04/07/2022 R1350293 Weld	Property ID	32502774
Tracking IDs					
Order Tracking ID	04.07.22 BPO	Tracking ID 1	04.07.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	Edgardo Reverol Rivera	Condition Comments				
R. E. Taxes	\$4,677	Subject appears in average condition. Prior listing in 2020 that				
Assessed Value	\$20,500	expired states home could use some TLC. No deferred maintenance noted. Yard could use some attention. Lender required repairs recommended.				
Zoning Classification	R1					
Property Type	SFR	— required repairs recommended.				
Occupancy	Vacant					
Secure? Yes						
(Unknown. Vacant and posted.)						
Ownership Type Fee Simple						
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 Da	nta					
Location Type	Suburban	Neighborhood Comments				
Local Economy	Stable	100% developed subdivision in central Evans. All homes s				
Low: \$295,000 High: \$450,000		the same builder and there is a uniform look to the neighborhood. Mature landscaping.				
Market for this type of property	Increased 3 % in the past 6 months.					
Normal Marketing Days <90						

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EVANS, CO 80620

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2515 Park View Drive	3921 Dove	3020 Quail	2434 Hawk
City, State	Evans, CO	Evans, CO	Evans, CO	Evans, CO
Zip Code	80620	80620	80620	80620
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.39 1	0.41 1	0.24 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$389,900	\$410,000	\$410,000
List Price \$		\$389,900	\$410,000	\$410,000
Original List Date		03/16/2022	04/05/2022	04/05/2022
DOM · Cumulative DOM	·	21 · 22	1 · 2	1 · 2
Age (# of years)	20	21	22	20
Condition	Average	Average	Good	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,189	1,008	1,116	1,022
Bdrm · Bths · ½ Bths	5 · 3	4 · 3	4 · 2 · 1	5 · 2
Total Room #	9	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	90%	90%	90%	90%
Basement Sq. Ft.	1,189	1,008	1,116	1,008
Pool/Spa				
Lot Size	.15 acres	.14 acres	.14 acres	.15 acres
Other				

^{*} 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** Equal style, location and appeal. Similar condition. One less bedroom. Equal number of baths. Finished basement like subject. Equal car storage.
- Listing 2 Equal style, location and appeal. One less bedroom. One less full bath. Finished basement like subject. Equal car storage.
- **Listing 3** Equal style, location and appeal. Finished basement like subject. Equal number of bedrooms. One less bedroom. Equal car storage.

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.

EVANS, CO 80620

49273 Loan Number

\$375,000• As-Is Value

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2515 Park View Drive	2714 Marina	2715 Marina	2808 Monterey Bay
City, State	Evans, CO	Evans, CO	Evans, CO	Evans, CO
Zip Code	80620	80620	80620	80620
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.15 1	0.16 1	0.47 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$359,000	\$425,000	\$425,000
List Price \$		\$359,000	\$419,900	\$425,000
Sale Price \$		\$370,000	\$420,000	\$437,000
Type of Financing		Fha	Fha	Fha
Date of Sale		12/07/2021	12/03/2021	02/25/2022
DOM · Cumulative DOM		36 · 35	37 · 36	37 · 36
Age (# of years)	20	21	20	23
Condition	Average	Average	Good	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,189	1,020	1,156	1,105
Bdrm · Bths · ½ Bths	5 · 3	5 · 3	5 · 3	4 · 3
Total Room #	9	9	9	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	90%	90%	90%	90%
Basement Sq. Ft.	1189	1,008	1,144	1,093
Pool/Spa				
Lot Size	.15 acres	.15 acres	.18 acres	.14 acres
Other				
Net Adjustment		\$0	-\$5,000	-\$4,000
Adjusted Price		\$370,000	\$415,000	\$433,000

^{*} Sold 1 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.

EVANS, CO 80620

49273 Loan Number **\$375,000**• As-Is Value

Recent Sales - Cont.

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

- **Sold 1** Equal style, location and appeal. Equal bed/bath count. Finished basement like subject. Equal car storage. Equal condition. No adjustment necessary.
- **Sold 2** Equal style, location and appeal. Superior condition(-\$5000). Equal number of bedrooms and bathrooms. Finished basement like subject. Equal car storage.
- **Sold 3** Equal style, location and appeal. Superior condition(-\$5000). One less bedroom(\$1000). Equal number of baths. Finished basement like subject. Equal car storage.

Client(s): Wedgewood Inc Property ID: 32502774 Effective: 04/07/2022 Page: 4 of 14

EVANS, CO 80620

49273 Loan Number **\$375,000**• As-Is Value

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Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	_isted	Listing Histor	y Comments		
Listing Agency/F	irm			Last MLS lis	sting was in 2020.		
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed List 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	\$380,000	\$380,000			
Sales Price	\$375,000	\$375,000			
30 Day Price	\$370,000				
Comments Regarding Pricing Strategy					

Inventory is low. Demand is strong. Multiple offers are common. Selling over list is common. Values continue to rise with each new closing. The market is active and competitive. No REO activity. Seller concessions are rare. Final value conclusion for this report is conservative. With multiple offer this home could sell well above list price. The market is excellent.

Client(s): Wedgewood Inc

Property ID: 32502774

by ClearCapital

2515 PARK VIEW DRIVE

EVANS, CO 80620

49273 Loan Number **\$375,000**• As-Is Value

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: 32502774 Effective: 04/07/2022 Page: 6 of 14

Subject Photos



Front



Address Verification



Side



Side



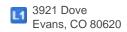
Street



Street

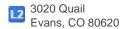
49273

Listing Photos



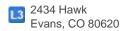


Front





Front





EVANS, CO 80620

49273

by ClearCapital

Sales Photos



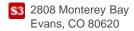


Front





Front





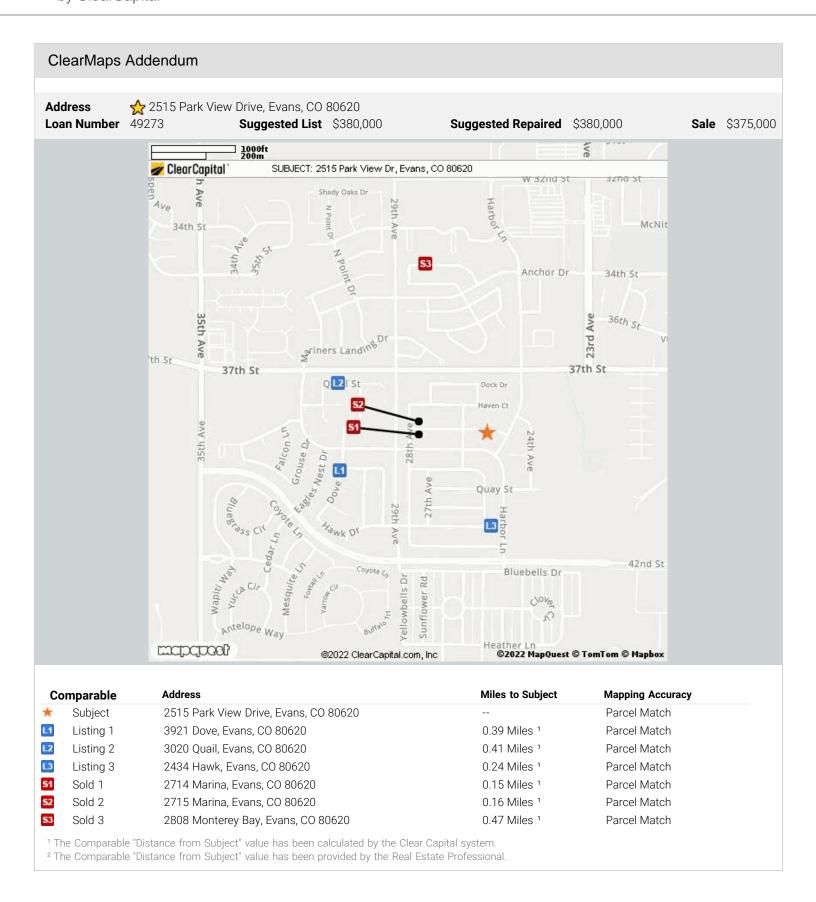
Front

\$375,000

EVANS, CO 80620 Loan Number • As-Is Value

49273

by ClearCapital



EVANS, CO 80620

49273 Loan Number **\$375,000**• As-Is Value

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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.

Client(s): Wedgewood Inc

Property ID: 32502774

Page: 11 of 14

EVANS, CO 80620

49273

\$375,000• As-Is Value

Loan Number

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

Client(s): Wedgewood Inc

Property ID: 32502774

Page: 12 of 14

EVANS, CO 80620

49273 Loan Number **\$375,000**• As-Is Value

Report Instructions - cont.

by ClearCapital

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: 32502774 Effective: 04/07/2022 Page: 13 of 14

EVANS, CO 80620

49273

\$375,000 • As-Is Value

Loan Number

Broker Information

by ClearCapital

Broker Name Linda Pearman Company/Brokerage Linda Pearman

License No 40044880 **Address** 4902 29 14B Greeley CO 80634

License Expiration 12/31/2022 **License State** CO

Phone 9705155729 Email lindapearman11@gmail.com

Broker Distance to Subject 2.26 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 document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

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: 32502774 Effective: 04/07/2022 Page: 14 of 14