DRIVE-BY BPO

1565 BEACONSHIRE ROAD

HOUSTON, TX 77077

49746 Loan Number **\$291,000**• 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 | 1565 Beaconshire Road, Houston, TX 77077 05/04/2022 49746 Catamount Properties 2018 LLC | Order ID Date of Report APN County | 8174192 05/05/2022 113-081-000 Harris | Property ID | 32671351 |
|--|--|---|--|-------------|----------|
| Tracking IDs | | | | | |
| Order Tracking ID | 05.04.22 BPO | Tracking ID 1 | 05.04.22 BPO | | |
| Tracking ID 2 | | Tracking ID 3 | | | |

| General Conditions | | | | | |
|--------------------------------|---------------------|--|--|--|--|
| Owner | Azelia Mercy Melita | Condition Comments | | | |
| R. E. Taxes | \$5,824 | There is a lack of similar condition comps in the subject's | | | |
| Assessed Value | \$249,899 | immediate market area, it was necessary to use different | | | |
| Zoning Classification | Residential | condition comps.But the comps chosen were the best available and closest to the subject's value. | | | |
| Property Type | SFR | and closest to the subjects value. | | | |
| 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 | ata | | | | |
|-----------------------------------|--|---|--|--|--|
| Location Type | Suburban | Neighborhood Comments | | | |
| Local Economy | Stable | The subject is located in a suburban location that has close | | | |
| Sales Prices in this Neighborhood | Low: \$200,000 High: \$450,000 | proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. R | | | |
| Market for this type of property | Remained Stable for the past 6 months. | and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days. | | | |
| Normal Marketing Days | <180 | | | | |

Client(s): Wedgewood Inc

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| | Subject | Listing 1 | Listing 2 * | Listing 3 |
|------------------------|-----------------------|-----------------------|-----------------------|--------------------------|
| Street Address | 1565 Beaconshire Road | 12823 Chimes Drive | 1678 Beaconshire Road | 12519 Briar Forest Drive |
| City, State | Houston, TX | Houston, TX | Houston, TX | Houston, TX |
| Zip Code | 77077 | 77077 | 77077 | 77077 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | | 0.10 1 | 0.14 1 | 0.44 1 |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$336,000 | \$290,000 | \$302,000 |
| List Price \$ | | \$336,000 | \$345,000 | \$350,000 |
| Original List Date | | 04/06/2022 | 07/27/2021 | 08/23/2021 |
| DOM · Cumulative DOM | | 28 · 29 | 204 · 282 | 213 · 255 |
| Age (# of years) | 38 | 37 | 38 | 52 |
| 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 | 1.5 Stories Cap code | 1.5 Stories Cap code | 2 Stories Colonial | 1 Story Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,420 | 1,744 | 3,129 | 2,400 |
| Bdrm · Bths · ½ Bths | 4 · 2 · 1 | 3 · 2 · 1 | 4 · 2 · 1 | 4 · 2 |
| Total Room # | 9 | 8 | 9 | 8 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) | Detached 2 Car(s) |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | | | | |
| Pool/Spa | | | | |
| Lot Size | 0.10 acres | 0.11 acres | 0.11 acres | 0.22 acres |

^{*} 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** This Houston two-story home offers a two-car garage. This home has been virtually staged to illustrate its potential! Thanks for viewing! This home has been virtually staged to illustrate its potential.
- **Listing 2** home located at Stonehenge, this corner lot home has 4 beds and 2.5 baths. 2 car attached garage with concrete driveway. Huge living room with high ceiling & fireplace.
- Listing 3 This Houston one-story home offers a two-car garage. This home has been virtually staged to illustrate its potential.

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 | 1565 Beaconshire Road | 12810 Westmere Drive | 12910 Briarwest Circle | 12634 Westmere Drive |
| City, State | Houston, TX | Houston, TX | Houston, TX | Houston, TX |
| Zip Code | 77077 | 77077 | 77077 | 77077 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | | 0.17 1 | 0.86 1 | 0.24 1 |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | | \$309,000 | \$299,999 | \$279,000 |
| List Price \$ | | \$309,000 | \$299,999 | \$307,999 |
| Sale Price \$ | | \$305,000 | \$293,000 | \$275,000 |
| Type of Financing | | Conventional | Conventional | Conventional |
| Date of Sale | | 11/24/2021 | 03/04/2022 | 11/17/2021 |
| DOM · Cumulative DOM | · | 97 · 132 | 22 · 43 | 63 · 111 |
| Age (# of years) | 38 | 52 | 32 | 51 |
| 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 | 1.5 Stories Cap code | 1 Story Ranch | 1.5 Stories Cap code | 1 Story Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,420 | 1,906 | 2,460 | 1,920 |
| Bdrm · Bths · ½ Bths | 4 · 2 · 1 | 3 · 2 | 3 · 2 · 1 | 4 · 2 |
| Total Room # | 9 | 7 | 8 | 8 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) | Detached 2 Car(s) |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | | | | |
| Pool/Spa | | | | |
| Lot Size | 0.10 acres | 0.17 acres | 0.11 acres | 0.17 acres |
| Other | None | None | None | None |
| Net Adjustment | | +\$12,540 | +\$1,290 | +\$9,730 |
| Adjusted Price | | \$317,540 | \$294,290 | \$284,730 |

^{*} 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** Mid-century modern west Houston home offering ideal access to the west side of Houston including the Energy Corridor, CityCentre / Memorial City, and the Galleria. Kitchen opens to living room and large dining room has enough space for an office nook. 2500/Bed, 1000/bath, 7710/gla, -70/lot, 1400/age
- Sold 2 location in incl 2 story entry, gas log F/P, 9 ceiling fans, screened 26x12 patio, hardwood floors, ceramic tile, lighting (incl 2 chandeliers), island kitchen w/corian countertops, crown moulding, zoned A/C, 2500/Bed, -600/gla, -600/age
- **Sold 3** 1 story 4 bedroom home in Ashford West! This home is very well kept and plenty of throughout. There are laminate floors in all the bedrooms, and the living area features luxury vinyl planks (2021). 1000/bath, 7500/gla, -70/lot, 1300/age

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\$295,000

by ClearCapital

09/24/2021

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MLS

| Subject Sale | es & Listing Hist | tory | | | | | |
|-----------------------------|------------------------|--------------------|---------------------|-----------------|-------------|--------------|--------|
| Current Listing S | tatus | Currently Listed | | Listing History | y Comments | | |
| Listing Agency/F | irm | CREG02/HomeS | Smart | None | | | |
| Listing Agent Na | me | Asyahput-Andy | Syahputra | | | | |
| Listing Agent Ph | one | 713-444-1579 | | | | | |
| # 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 | \$306,000 | \$306,000 | | | |
| Sales Price | \$291,000 | \$291,000 | | | |
| 30 Day Price | \$276,000 | | | | |
| Comments Regarding Pricing S | Comments Regarding Pricing Strategy | | | | |

The subject should be sold in as-is condition. The market conditions is currently Stable. Due to suburban density and the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, over 6 months from inspection date, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties.

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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





Front







Side

Side





Street Street

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Subject Photos

by ClearCapital



Other

Client(s): Wedgewood Inc

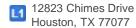
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Listing Photos





Front

1678 Beaconshire Road Houston, TX 77077



Front

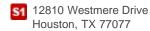
12519 Briar Forest Drive Houston, TX 77077



Front

by ClearCapital

Sales Photos





Front

12910 Briarwest Circle Houston, TX 77077



Front

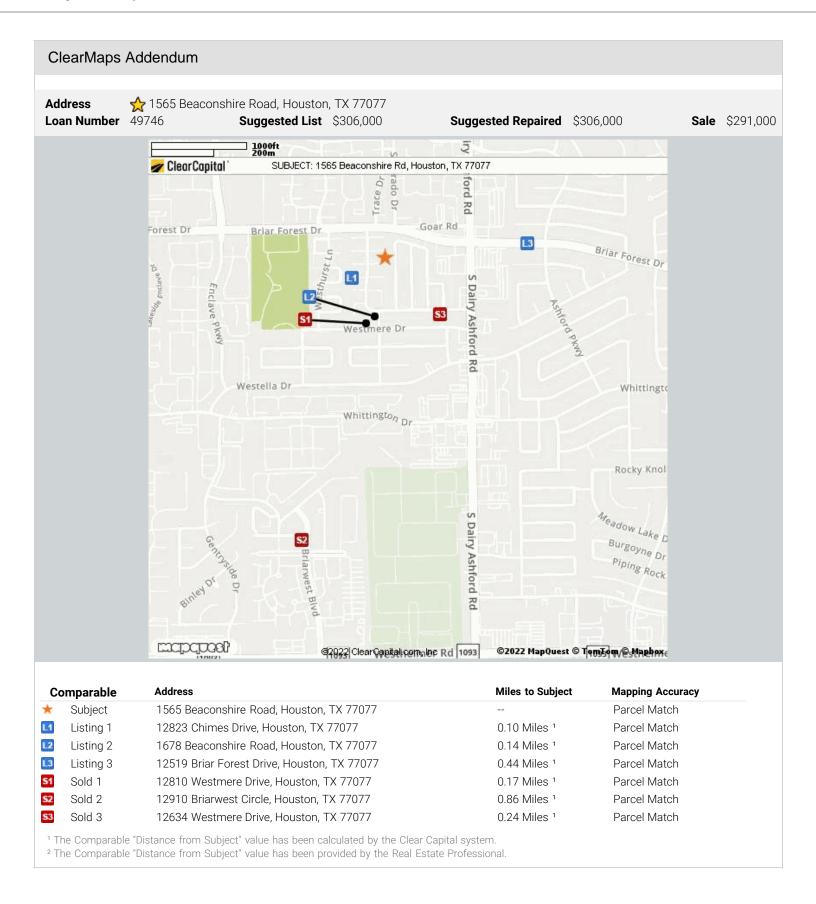
12634 Westmere Drive Houston, TX 77077



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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

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

Broker Name Marcos Nunez Company/Brokerage Mount BPO LLC

License No 517951 **Address** 700 Milam, Suite 1300, Houston TX

77002

License Expiration03/31/2024License StateTX

Phone 9162702213 **Email** mnunezbpo@gmail.com

Broker Distance to Subject 14.76 miles **Date Signed** 05/05/2022

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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