Loan Number

49766

\$214,000• As-Is Value

by ClearCapital

HOUSTON, TX 77067 Loan N

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	806 Forest Star, Houston, TX 77067 05/20/2022 49766 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8215561 05/20/2022 123050003000 Harris	Property ID	32766597
Tracking IDs					
Order Tracking ID	05.19.22 BPO	Tracking ID 1	05.19.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Gatlin, Kenneth W	Condition Comments
R. E. Taxes	\$4,777	From an exterior view the subject appears to be in average
Assessed Value	\$175,301	condition with no need of repairs.
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 Data				
Location Type	Urban	Neighborhood Comments		
Local Economy	Stable	Conforming subdivision, urban location		
Sales Prices in this Neighborhood	Low: \$165000 High: \$268,000			
Market for this type of property	Increased 5 % in the past 6 months.			
Normal Marketing Days	<30			

Client(s): Wedgewood Inc

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	806 Forest Star	823 Green Pines Forest	1707 Rushworth	826 Forest Bark Ln
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77067	77067	77014	77067
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.07 1	1.02 1	0.08 1
<u> </u>	SFR	SFR	SFR	SFR
Property Type	\$ \$ \$			
Original List Price \$		\$250,000	\$207,000	\$239,000
List Price \$		\$239,900	\$207,000	\$239,000
Original List Date		04/27/2022	01/06/2022	05/05/2022
DOM · Cumulative DOM	•	19 · 23	7 · 134	10 · 15
Age (# of years)	19	19	22	18
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 Traditional	2 Stories Traditional	1 Story RANCH	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,999	1,604	1,756	2,112
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2	4 · 2 · 1
Total Room #	7	6	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	0.08 acres	0.09 acres	.09 acres	0.07 acres

^{*} Listing 2 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 Don't miss this Unbelievable Value open concept home with lots of natural light! This is a must see split level floor plan that makes for complete enjoyment while entertaining company, and taking advantage of the total privacy of your primary suite being tucked away on its OWN floor. This kitchen comes fully equipped with granite countertops, abundant cabinet storage, a convenient breakfast bar, and an included dining area. Easy mingling happens here thanks to a HUGE great room that offers an open view from the kitchen and a cozy atmosphere with a fireplace. Your spacious primary suite is exclusively set aside from the rest of the house with it's bathroom including double sinks, a garden tub, and a stand-up shower. Be the only person with a balcony that overlooks the largest backyard in the area that's perfect for barbecuing! This rare Gem is close to 45N, IAH, Beltway 8, Hardy Toll, Dinning, Shopping, Schools and so much more! Tour now to find your next place to call home!
- **Listing 2** Lovely one story three bedroom home with large patio and nice backyard, Large Primary bedroom with with spacious closet. The home is energy efficient. Formal dinning and formal living rooms, both with wooden floors. Nice kitchen with spacious cabinets. The house is well maintained.
- **Listing 3** Two Story Nice home with 4 Bedroom, Master Bedroom Downstairs, 3 bedrooms and game room upstairs. Home offers formal Dining room, game room, spacious living area, cover patio. Wooden floor installed 2020. Please have your realtor schedule your showing!

Client(s): Wedgewood Inc Property ID: 32766597 Effective: 05/20/2022 Page: 3 of 15

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	806 Forest Star	803 Green Pines Forest	822 Forest Bark Ln	1235 E Cross Draww Dr E
City, State	Houston, TX	Houston, TX	Houston, TX	Houston, TX
Zip Code	77067	77067	77067	77067
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.08 1	0.08 1	0.88 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$220,000	\$211,000	\$239,900
List Price \$		\$210,000	\$211,000	\$239,900
Sale Price \$		\$206,000	\$208,000	\$230,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		01/20/2022	01/18/2022	12/06/2021
DOM · Cumulative DOM	·	38 · 71	33 · 69	4 · 37
Age (# of years)	19	18	18	20
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,999	1,700	1,716	2,280
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.08 acres	0.08 acres	0.05 acres	0.13 acres
Other	none	none	none	none
Net Adjustment		+\$7,475	+\$7,075	+\$7,025

^{*} Sold 1 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** Beautiful 1,700SF house, 3 bedrooms, 2.5 bathrooms, granite countertop, kitchen island,All Laminate floor. Separate tub and shower, ceiling fans. *Fridge, washer, dryer are present in home they will be at no charge; no guarantee of condition, functionality. Property is located in a small quiet neighborhood, close to I45. House is in very good shape and sale AS IS.
- Sold 2 This charming 3 bedroom, 2.5 bathroom home is now on the market! The kitchen is equipped with updated countertops, tile backsplash, ample cabinets, a breakfast bar, and breakfast nook. Discover a bright interior w/ neutral tile floors and plush carpet in all the right places. Relax in your primary suite, complete with a walk-in closet, and an en suite bathroom with double sinks. Call today! This home has been virtually staged to illustrate its potential.
- **Sold 3** Very nice and spacious house located in a very quiet subdivision; 3 bedrooms, 2.5 bathrooms, game room (It can be easily converted into the 4th bedroom). two living areas, spacious kitchen with island counter and backsplash professionally covered with turpentine. Huge laundry room. Two car garage. Nicely landscaped, big back-yard, recently replaced and serviced A/C components. Walking distance to schools and shopping. 18 minutes to George H. W. Bush Intercontinental Airport, 16 to 20 minutes to Downtown Houston. Call agent.

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Subject Sal	es & Listing Hist	ory					
Current Listing S	tatus	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/F	irm			No recent lis	sting history availa	ble	
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li 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

	As Is Price	Repaired Price	
Suggested List Price	\$224,000	\$224,000	
Sales Price	\$214,000	\$214,000	
30 Day Price	\$204,000		
Comments Regarding Pricing S	Strategy		

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



Address Verification



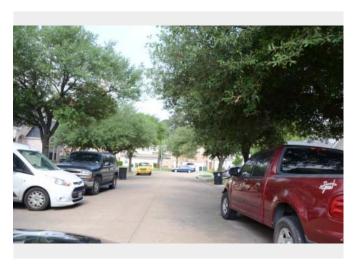
Side



Side



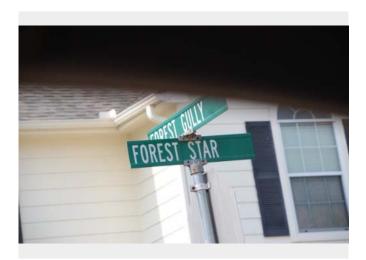
Street



Street

DRIVE-BY BPO

Subject Photos



Other

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Listing Photos





Front





Front





Front

Sales Photos





Front

\$2 FOREST BARK LN Houston, TX 77067

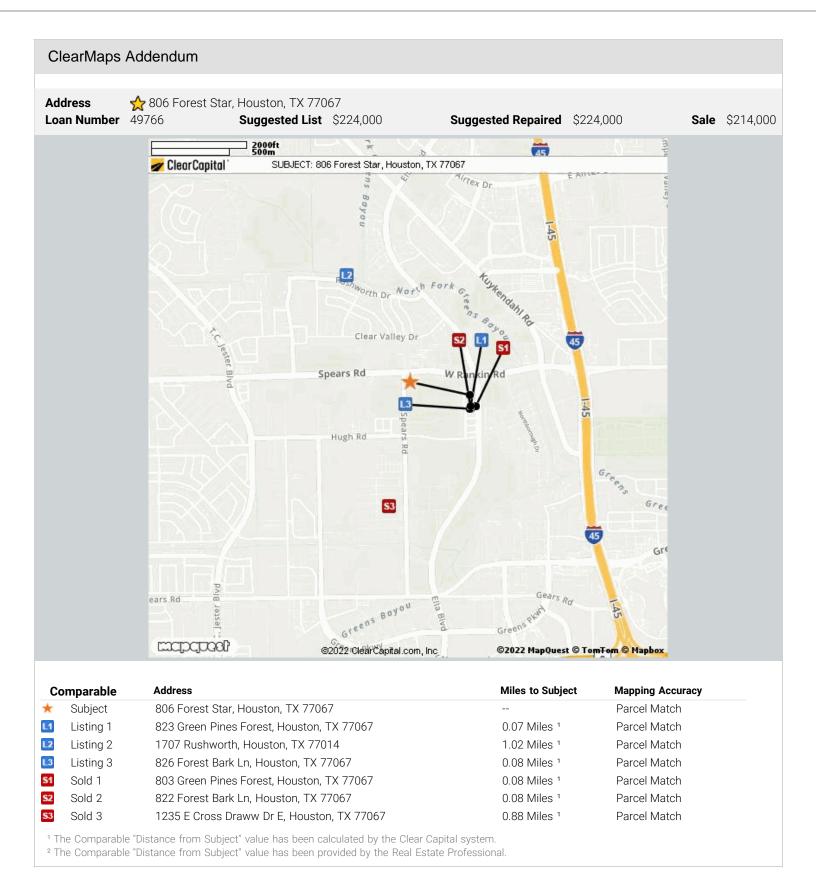


Front

1235 E CROSS DRAWW DR E Houston, TX 77067



Front



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

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

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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

by ClearCapital

Broker Name Ultima Steve Bourriague Company/Brokerage

21722 Tatton Crest Ct Spring TX License No 661471 Address

77388 09/30/2023 **License State License Expiration** TX

Phone 3462689201 Email steve6708@aol.com

Broker Distance to Subject 9.23 miles **Date Signed** 05/20/2022

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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