DRIVE-BY BPO

9603 W WEIR HOLLIS DRIVE

BOISE, ID 83709

49943 Loan Number **\$385,000**• 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	9603 W Weir Hollis Drive, Boise, ID 83709 06/02/2022 49943 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8245269 06/03/2022 R1376620960 Ada	Property ID	32835389
Tracking IDs					
Order Tracking ID	060222_BPO	Tracking ID 1	060222_BP0		
Tracking ID 2		Tracking ID 3			

Owner	Cabrera Edward Dela Cruz	Condition Comments			
	Cabrera Luciana	The subject is a single-family property in average condition with			
R. E. Taxes	\$1,267	no repair items noted. The subject is a two-story property. The			
Assessed Value	\$280,800	subject is located on a standard-sized parcel. Occupancy base			
Zoning Classification	Residential	on tax records (attached).			
Property Type	SFR				
Occupancy	Vacant				
Secure?	Yes (MLS lockbox)				
Ownership Type	Fee Simple				
Property Condition	Average				
Estimated Exterior Repair Cost					
Estimated Interior Repair Cost					
Total Estimated Repair					
НОА	Charter Pointe				
Association Fees	\$475 / Year (Pool,Landscaping,Other: Clubhouse)				
Visible From Street	Visible				
Road Type	Public				

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is located in a market with year to date pricing up
Sales Prices in this Neighborhood	Low: \$339,000 High: \$585,000	21%. The subject is located near parks, schools, and city services. 86 sold comps were found. 16 active comps were found within a 2 mile search radius of the subject.
Market for this type of property	Increased 21 % in the past 6 months.	
Normal Marketing Days	<30	

by ClearCapital

DRIVE-BY BPO

Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	9603 W Weir Hollis Drive	5685 S Moonfire Way	10008 W Tilmont St	5508 S Plumbdale
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83709	83709	83709	83709
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.08 1	0.36 1	0.87 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$415,000	\$415,000	\$415,000
List Price \$		\$415,000	\$415,000	\$419,900
Original List Date		05/05/2022	05/19/2022	05/27/2022
DOM · Cumulative DOM		2 · 29	14 · 15	1 · 7
Age (# of years)	17	8	10	17
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 Ranch	2 Stories Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,440	1,372	1,311	1,261
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	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	.09 acres	.08 acres	.08 acres	.12 acres
Other	None	None	None	None

^{*} 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** Active 1 is similar to the subject based on layout, condition, square footage and lot size. The comparable has a superior year built.
- Listing 2 Active 2 is similar to the subject based on square footage, lot size, and condition.
- Listing 3 Active 3 is similar based on year built. The comparable has an inferior square footage, superior lot size and superior updates. The subject is listed for more than the original asking price, as the subject is located in a highly appreciating market with year to date pricing up 21%. All disclosed seller concessions and buyer closing costs have been added to the form based on MLS data from Intermountain MLS.

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.

BOISE, ID 83709

by ClearCapital

DRIVE-BY BPO

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9603 W Weir Hollis Drive	9451 W Hearthside Dr.	9251 W Hearthside Ct	9617 W Hearthside Dr
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83709	83709	83709	83709
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.65 1	0.70 1	0.64 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$339,000	\$460,000	\$415,000
List Price \$		\$339,000	\$398,900	\$399,900
Sale Price \$		\$363,700	\$382,000	\$385,000
Type of Financing		Fha	Conventional	Conventional
Date of Sale		02/17/2022	02/23/2022	01/25/2022
DOM · Cumulative DOM		2 · 48	69 · 99	25 · 70
Age (# of years)	17	15	15	15
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 Ranch	2 Stories Ranch	1 Story Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	1,440	1,436	1,120	1,666
Bdrm · Bths · ½ Bths	3 · 2 · 1	2 · 2 · 1	3 · 2	3 · 2 · 1
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	.09 acres	.10 acres	.11 acres	.11 acres
Other	None	None	None	None
Net Adjustment		\$0	+\$5,760	-\$4,068
Adjusted Price		\$363,700	\$387,760	\$380,932

^{*} 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.

BOISE, ID 83709

49943 Loan Number **\$385,000**• As-Is Value

by ClearCapital

Recent Sales - Cont.

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

- Sold 1 is similar to the subject based on location (same subdivision), layout, square footage, year built, condition, and lot size. The comparable sold for more than asking price, as the subject is located in a highly appreciating market with year to date pricing up 21%. All disclosed seller concessions and buyer closing costs have been added to the form based on MLS data from Intermountain MLS.
- **Sold 2** Sold 2 is similar to the subject based on location (same subdivision), year built, condition, lot size. The comparable has an inferior square footage (\$5760).
- **Sold 3** Sold 3 is similar to the subject based on location (same subdivision), year built, condition, layout and lot size. The comparable has a superior square footage (\$-4068)

Client(s): Wedgewood Inc

Property ID: 32835389

Effective: 06/02/2022 Page 1

BOISE, ID 83709

49943 Loan Number

\$385,000 As-Is Value

by ClearCapital

Subject Sale	es & Listing His	story					
Current Listing S	Listing Status Not Currently Listed			Listing History Comments			
Listing Agency/Firm				MLS # 98841706 (attached) Fantastic SW Boise location in the			
Listing Agent Name				highly desired Charter Pointe Subdivision. Spacious downstairs			
Listing Agent Phone				 living and large kitchen and dining. Upstairs has 2 bedrooms and 2 baths. Master bedroom complete with on-suite bathroom 			
# of Removed Listings in Previous 12 0 Months			and walk in closet. Upstairs also has fabulous loft/bonus area. New roof installed Jan 2022. Subdivision offers walking paths,				
# of Sales in Pre Months	evious 12	1			s courts, commun		31
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/09/2022	\$375,000			Sold	05/31/2022	\$375,000	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$400,000	\$400,000		
Sales Price	\$385,000	\$385,000		
30 Day Price	\$375,000			
Comments Regarding Pricing Strategy				

Comments Regarding Pricing Strategy

The search radius was expanded to miles in an effort to find a sufficient number of comparables. The same market conditions exist for all properties in this report. Search parameters: Search radius of 2 miles to include similar neighborhoods, a six month timeframe, all comps within 20% of the subject's square footage, year built within 10 years. Priority was given to be comparable with a similar location. 86 sold comps were found and 16 active comps were found. The same market conditions exist for all properties in this report. Priority was given to the most similar closed transaction.

Client(s): Wedgewood Inc

Property ID: 32835389

Effective: 06/02/2022 Page: 5 of 14

BOISE, ID 83709

49943 Loan Number **\$385,000**As-Is Value

by ClearCapital

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: 32835389 Effective: 06/02/2022 Page: 6 of 14

49943

Loan Number

DRIVE-BY BPO

Subject Photos



Front



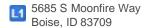
Address Verification



Street

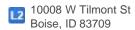
DRIVE-BY BPO

Listing Photos



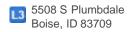


Front



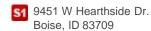


Front





Sales Photos





Front

9251 W Hearthside Ct Boise, ID 83709



Front

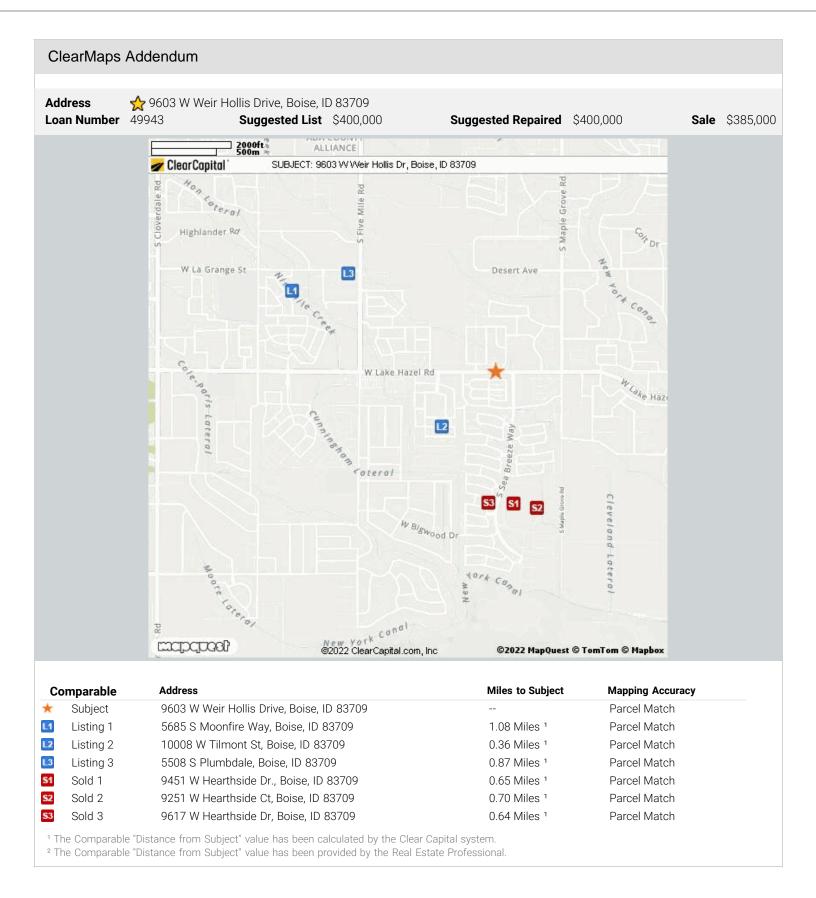
9617 W Hearthside Dr Boise, ID 83709



Front

by ClearCapital

DRIVE-BY BPO



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: 32835389

Page: 11 of 14

BOISE, ID 83709

49943 Loan Number \$385,000 • As-Is Value

by ClearCapital

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

Client(s): Wedgewood Inc

Property ID: 32835389

Effective: 06/02/2022 Page: 12 of 14

BOISE, ID 83709

49943 Loan Number **\$385,000**• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 32835389 Effective: 06/02/2022 Page: 13 of 14

License State

BOISE, ID 83709

49943 Loan Number **\$385,000**• As-Is Value

by ClearCapital

Broker Information

License Expiration

Broker Name Adam Levanger Company/Brokerage Idaho Summit Real Estate

License No DB33983 Address 1861 E Laurelwood Drive Eagle ID

83714

Phone 2084406231 Email IdahoREO@gmail.com

Broker Distance to Subject 10.31 miles **Date Signed** 06/03/2022

12/31/2022

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

Unless the broker is licensed under the Idaho Real Estate Appraisers Act, Chapter 41, TItle 54, Idaho Code, this report is not intended to meet the uniform standard of professional appraisal practice. It is not intended to be an appraisal of the market value of the property, and if an appraisal is desired, the services of a licensed or certified appraiser should be obtained.

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: 32835389 Effective: 06/02/2022 Page: 14 of 14