## **DRIVE-BY BPO**

### **6239 SCOTCHWOOD DRIVE**

KATY, TX 77449

**50523** Loan Number

**\$225,000**• 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	6239 Scotchwood Drive, Katy, TX 77449 07/06/2022 50523 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8314385 07/06/2022 124-318-001 Harris	Property ID	33028523
Tracking IDs					
Order Tracking ID	07.06.22 BPO	Tracking ID 1	07.06.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Fuentes Nicole	Condition Comments
R. E. Taxes	\$3,709	Subject appears in average condition. No damages visible from
Assessed Value	\$140,442	street.
Zoning Classification	SFR	
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	Brenwood HOA 2814473388	
Association Fees	\$250 / Year (Pool,Landscaping,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Subject resides in an established neighborhood. Surrounding
Sales Prices in this Neighborhood	Low: \$162,500 High: \$310,000	properties appear maintained.
Market for this type of property	Remained Stable for 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	6239 Scotchwood Drive	18822 Sandelford	6227 Scotchwood	18738 Driftwood Springs
City, State	Katy, TX	Katy, TX	Katy, TX	Katy, TX
Zip Code	77449	77449	77449	77449
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.16 1	0.02 1	0.18 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$190,000	\$230,000	\$245,000
List Price \$		\$190,000	\$230,000	\$245,000
Original List Date		07/03/2022	03/09/2022	05/27/2022
DOM · Cumulative DOM		3 · 3	41 · 119	6 · 40
Age (# of years)	18	18	18	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 conv	2 Stories conv	2 Stories conv	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,302	1,296	1,610	1,560
Bdrm · Bths · ½ Bths	2 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	5	6	5	5
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Detached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.11 acres	0.10 acres	0.11 acres	0.10 acres

<sup>\*</sup> 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 Comparable to subject similar gla.
- Listing 2 Superior to subject larger gla.
- Listing 3 Also superior to subject larger gla.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6239 Scotchwood Drive	18927 Sasndelford	6206 Scotchwood	18915 S Lyford
City, State	Katy, TX	Katy, TX	Katy, TX	Katy, TX
Zip Code	77449	77449	77449	77449
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.14 1	0.07 1	0.10 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$245,000	\$230,000	\$220,000
List Price \$		\$245,000	\$230,000	\$220,000
Sale Price \$		\$223,000	\$230,000	\$235,000
Type of Financing		Undisclosed	Conv	Undisclosed
Date of Sale		06/24/2022	03/31/2022	04/20/2022
DOM · Cumulative DOM	+	40 · 87	26 · 86	9 · 55
Age (# of years)	18	18	17	17
Condition	Average	Average	Good	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 conv	2 Stories conv	2 Stories conv	2 Stories conv
# Units	1	1	1	1
Living Sq. Feet	1,302	1,634	1,305	1,634
Bdrm · Bths · ½ Bths	2 · 2 · 1	3 · 2 · 1	2 · 2 · 1	3 · 2 · 1
Total Room #	5	7	5	5
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Detached 2 Car(s)	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.11 acres	0.10 acres	0.13 acres	0.10 acres
Other				
Net Adjustment		-\$9,960	\$0	-\$9,960
Adjusted Price		\$213,040	\$230,000	\$225,040

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

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

Sold 1 Superior to subject larger gla.

Sold 2 Comparable to subject similar gla. Remodel

**Sold 3** Also superior to subject larger gla.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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Subject Sal	es & Listing Hist	ory					
Current Listing S	Status	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/F	irm					ılative Days On Ma	` ,
Listing Agent Na	me				0 ,	arket (DOM): 72 ML	
Listing Agent Ph	one			•	, ,	ld Change Info Cha STATUS PSHO->Cl	· ,.
# of Removed Li Months	stings in Previous 12	0				sso STOU01 STATU 9,900 04/18/2007	
# of Sales in Pre Months	evious 12	0		STOU01 ST 75 RRGAY ( \$99,900 03/ >\$100,000 F	ATUS ACT->OP Op GGPR06 ListPrice ( 29/2007 67 RRGA Price Decrease \$10	otion Pending \$99,9 \$100,000->\$99,900 Y GGPR06 ListPric 20,000 03/02/2007	900 04/06/2007 Price Decrease te \$105,000- 40 RRGAY
				GGPR06 ST	ATUS ->ACT New	Listing \$105,000 0	1/22/2007 1
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	\$230,000	\$230,000
Sales Price	\$225,000	\$225,000
30 Day Price	\$215,000	
Comments Regarding Pricing S	trategy	

### 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

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# **Subject Photos**

by ClearCapital

DRIVE-BY BPO





Front



Address Verification



Address Verification



Side



Side Street

Client(s): Wedgewood Inc Property ID: 33028523

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# **Subject Photos**

by ClearCapital



Street

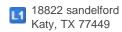
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## **Listing Photos**





Front

6227 scotchwood Katy, TX 77449



Front

18738 driftwood springs Katy, TX 77449



Front

### by ClearCapital

**Sales Photos** 

### 18927 sasndelford Katy, TX 77449



Front

6206 scotchwood Katy, TX 77449



Front

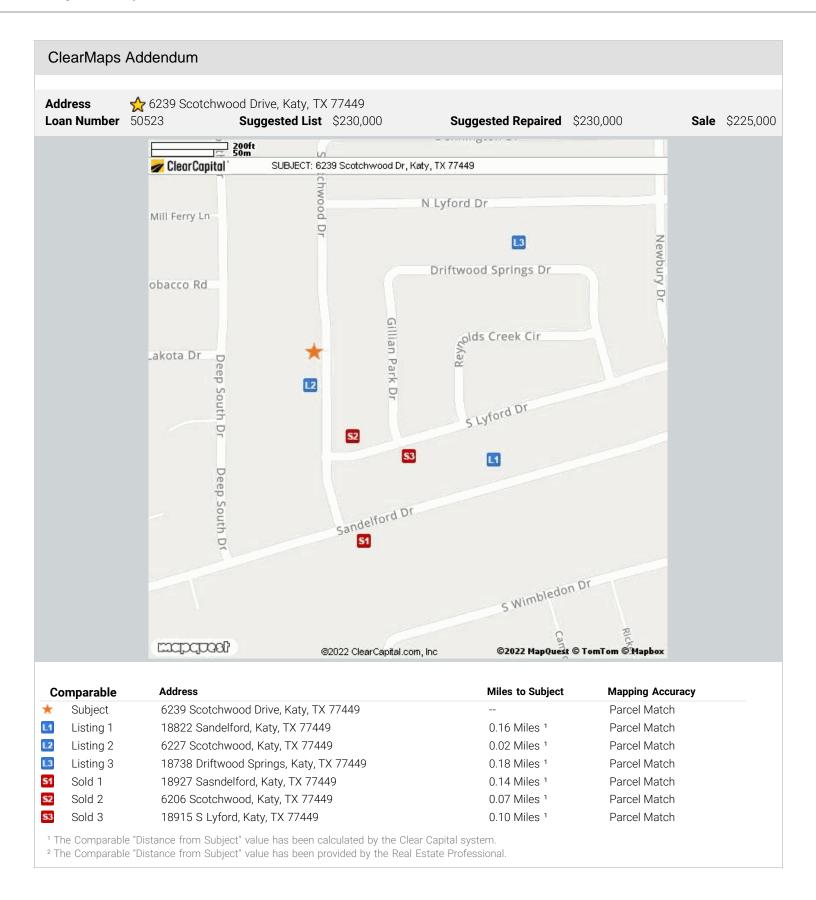
18915 s lyford Katy, TX 77449



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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:

by ClearCapital

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 Alan Paul Schmidt Company/Brokerage The Conner Group Real Estate

**License No**544130 **Address**7058 Lakeview Haven, #107
Houston TX 77095

License Expiration 10/31/2023 License State TX

Phone 7135601718 Email alancent21@sbcglobal.net

**Broker Distance to Subject** 3.29 miles **Date Signed** 07/06/2022

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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