DRIVE-BY BPO

732 WEIERMANN

51879 Loan Number

\$165,000• As-Is Value

by ClearCapital

EL PASO, TX 79928 Loa

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	732 Weiermann, El Paso, TX 79928 12/12/2022 51879 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8543017 12/12/2022 D4570000200 El Paso	Property ID	33713939
Tracking IDs					
Order Tracking ID	12.07.22 BPO	Tracking ID 1	12.07.22 BP	20	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	JOANNA QUIJAS	Condition Comments
R. E. Taxes	\$330,417	SUBJECT IS A SINGLE FAMILY RESIDENTIAL WITH STUCCO
Assessed Value	\$133,520	EXTERIOR, PITCHED ROOFING, REFRIGERATED COOLING,
Zoning Classification	Residential HR2	SINGLE ATTACHED GARAGE , CARPET AND TERRAZZO FLOORING. SUBJECT APPEARS TO BE IN AVERAGE CONDITION
Property Type	SFR	WITH NO REPAIRS NOTICED.
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	ıta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	SUBJECT IS LOCATED IN HORIZON CITY IN THE DESERT
Sales Prices in this Neighborhood	Low: \$140,000 High: \$205,000	PALMS SUBDIVISION. SUBJECT IS LOCATED IN AN ESTABLISHED NEIGHBORHOOD SURROUNDED BY HOMES OF
Market for this type of property	Increased 5 % in the past 6 months.	SIMILAR AGE, DESIGN AND CONSTRUCTION. SUBJECT IS NEAI SCHOOLS, PARKS AND SHOPPING CENTERS.
Normal Marketing Days	<30	

EL PASO, TX 79928

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	732 Weiermann	14313 Desierto Bello Ave	516 Cristian Court	620 Valle De Bravo Place
City, State	El Paso, TX	El Paso, TX	Horizon City, TX	El Paso, TX
Zip Code	79928	79928	79928	79928
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.46 1	0.84 1	0.45 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$185,000	\$155,000	\$165,000
List Price \$		\$178,000	\$157,000	\$170,000
Original List Date		09/19/2022	11/10/2022	11/28/2022
DOM · Cumulative DOM		74 · 84	32 · 32	10 · 14
Age (# of years)	9	15	17	11
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 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,108	1,373	1,385	1,135
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	3 · 2
Total Room #	7	6	7	6
Garage (Style/Stalls)	Attached 1 Car	None	Attached 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	0.13 acres	0.14 acres	0.24 acres	0.14 acres
Other	PORCH,PATIO	PORCH,PATIO	PORCH,PATIO	PORCH,PATIO

^{*} Listing 3 is the most comparable listing to the subject.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1 COMP IS A SINGLE FAMILY RESIDENTIAL WITH BRICK EXTERIOR, PITCHED SHINGLE ROOFING, EVAPORATIVE COOLING, CAR PAD, CARPET, LAMINATE AND TILE FLOORING. SIMILAR TO SUBJECT.
- **Listing 2** LISTING 2 COMP IS A SINGLE FAMILY RESIDENTIAL WITH BRICK VENEER EXTERIOR, COMPOSITION SHINGLE ROOFING, EVAPORATIVE COOLING, SINGLE ATTACHED GARAGE AND TILE FLOORING. SIMILAR TO SUBJECT.
- LISTING 3 COMP IS A SINGLE FAMILY RESIDENTIAL WITH BRICK WOOD SIDING EXTERIOR, SHINGLE ROOFING, REFRIGERATED COOLING, SINGLE ATTACHED GARAGE AND TERRAZZO TILE FLOORING. SIMILAR TO 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.

EL PASO, TX 79928

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	732 Weiermann	617 Valle De Bravo Place	14569 Desierto Lindo Ave	14301 Narciso Drive
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79928	79928	79928	79928
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.48 1	0.25 1	0.67 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$159,999	\$185,000	\$160,000
List Price \$		\$159,999	\$180,000	\$160,000
Sale Price \$		\$159,999	\$175,000	\$160,000
Type of Financing		Conventional	Va	Fha
Date of Sale		07/04/2022	10/14/2022	08/18/2022
DOM · Cumulative DOM		9 · 47	33 · 85	13 · 78
Age (# of years)	9	10	16	7
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 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,108	1,093	1,306	1,127
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	3 · 2
Total Room #	7	6	7	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 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	0.13 acres	0.16 acres	0.15 acres	0.15 acres
Other	PORCH,PATIO	PORCH,PATIO	PORCH,PATIO	PORCH,PATIO
Net Adjustment		+\$1,100	-\$5,540	-\$70
Adjusted Price		\$161,099	\$169,460	\$159,930

^{*} 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.

EL PASO, TX 79928

51879

\$165,000 As-Is Value

Loan Number

Recent Sales - Cont.

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

- Sold 1 SOLD 2 COMP IS A SINGLE FAMILY RESIDENTIAL WITH BRICK EXTERIOR, SHINGLE ROOFING, REFRIGERATED COOLING, SINGLE ATTACHED GARAGE, CARPET AND TILE FLOORING. SIMILAR TO SUBJECT. ADJUSTMENTS MADE FOR GLA \$30 SQFT, BEDROOM \$1000, YEAR BUILT \$100 AND LOT SIZE \$150.
- Sold 2 SOLD 1 COMP IS A SINGLE FAMILY RESIDENTIAL WITH STUCCO AND BRICK EXTERIOR, COMPOSITION ROOFING, EVAPORATIVE COOLING, SINGLE ATTACHED GARAGE, CARPET AND TILE FLOORING. SIMILAR TO SUBJECT. ADJUSTMENTS MADE FOR GLA \$30 SQFT, YEAR BUILT \$100 AND LOT SIZE \$150.
- Sold 3 SOLD 1 COMP IS A SINGLE FAMILY RESIDENTIAL WITH BRICK VENEER EXTERIOR, COMPOSITION SINGLE ROOFING, REFRIGERATED COOLING, SINGLE ATTACHED GARAGE AND TILE FLOORING. SIMILAR TO SUBJECT. ADJUSTMENTS MADE FOR GLA \$30 SQFT, YEAR BUILT \$100, BEDROOM \$1000 AND LOT SIZE \$150.

Client(s): Wedgewood Inc Property ID: 33713939 Effective: 12/12/2022 Page: 4 of 14

EL PASO, TX 79928

51879 Loan Number

\$165,000• As-Is Value

by ClearCapital

•	es & Listing Hist						
Current Listing S	tatus	Not Currently I	isted	Listing Histor	y Comments		
Listing Agency/F	irm			NO RECENT	LISTING OR SALI	ES HISTORY.	
Listing Agent Na	me						
Listing Agent Ph	one						
# 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	\$169,000	\$169,000
Sales Price	\$165,000	\$165,000
30 Day Price	\$160,000	
Comments Regarding Pricing St	trategy	
	ONDITION. COMPS USED ARE F D IN SUBDIVISION HAD TO EXPA	ROM THE GREATER EL PASO ASSOCIATION OF REALTORS MLS AND SEARCH PARAMETERS.

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: 33713939

Effective: 12/12/2022 Page: 5 of 14

Subject Photos



Front



Address Verification



Side



Side



Side



Side

DRIVE-BY BPO

Subject Photos







Street



Street



Other

Listing Photos

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Front

516 CRISTIAN COURT Horizon City, TX 79928



Front

620 VALLE DE BRAVO PLACE El Paso, TX 79928



Front

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Sales Photos





Front

14569 DESIERTO LINDO AVE El Paso, TX 79928



Front

14301 NARCISO DRIVE El Paso, TX 79928

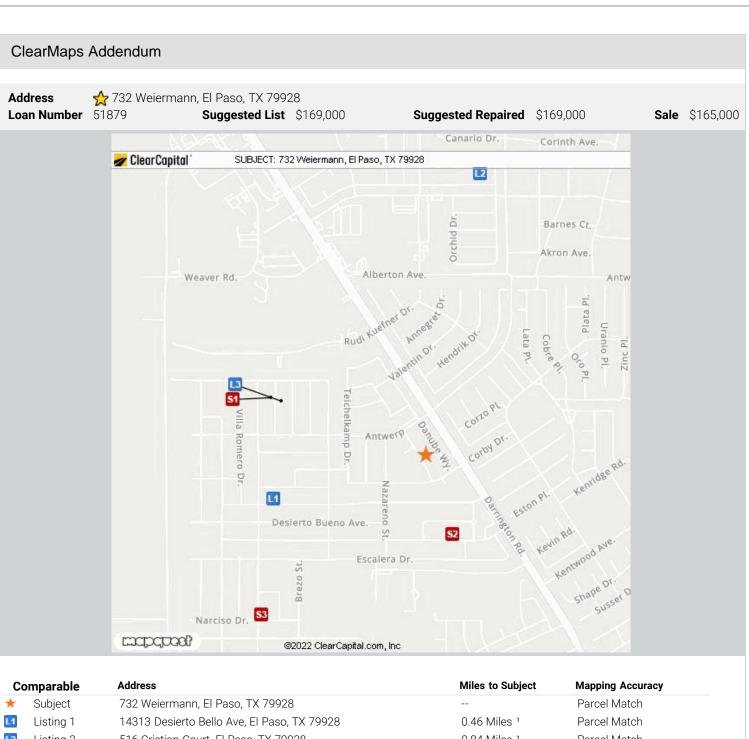


Front

EL PASO, TX 79928

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DRIVE-BY BPO



Comparable	Address	Miles to Subject	Mapping Accuracy
* Subject	732 Weiermann, El Paso, TX 79928		Parcel Match
Listing 1	14313 Desierto Bello Ave, El Paso, TX 79928	0.46 Miles ¹	Parcel Match
Listing 2	516 Cristian Court, El Paso, TX 79928	0.84 Miles ¹	Parcel Match
Listing 3	620 Valle De Bravo Place, El Paso, TX 79928	0.45 Miles ¹	Parcel Match
Sold 1	617 Valle De Bravo Place, El Paso, TX 79928	0.48 Miles ¹	Parcel Match
Sold 2	14569 Desierto Lindo Ave, El Paso, TX 79928	0.25 Miles ¹	Parcel Match
Sold 3	14301 Narciso Drive, El Paso, TX 79928	0.67 Miles ¹	Parcel Match

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

EL PASO, TX 79928 Loan Number

51879

\$165,000• As-Is Value

by ClearCapital

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: 33713939 Effective: 12/12/2022 Page: 11 of 14

51879 Loan Number \$165,000
• As-Is Value

by ClearCapital EL PASO, TX 79928

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. 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 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.

Client(s): Wedgewood Inc Property ID: 33713939 Effective: 12/12/2022 Page: 12 of 14

EL PASO, TX 79928

51879 Loan Number **\$165,000**• As-Is Value

by ClearCapital

Report Instructions - cont.

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: 33713939 Effective: 12/12/2022 Page: 13 of 14

EL PASO, TX 79928

\$165,000 As-Is Value

51879 Loan Number

Broker Information

by ClearCapital

Broker Name Company/Brokerage **GUERRERO & ASSOCIATES** Alejandro Guerrero

3428 BROOKROCK ST EL PASO TX License No 386565 Address

79935

License State TX **License Expiration** 09/30/2024

Email Phone 9154790539 bpo@bank4closure.com

Broker Distance to Subject 12.51 miles **Date Signed** 12/12/2022

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.

> Client(s): Wedgewood Inc Property ID: 33713939 Effective: 12/12/2022 Page: 14 of 14