DRIVE-BY BPO

by ClearCapital

5147 AUTUMN HILL

GRAND PRAIRIE, TEXAS 75052

52489 Loan Number

\$437,000

As-Is Value

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	5147 Autumn Hill, Grand Prairie, TEXAS 75052 02/09/2023 52489 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8611583 02/09/2023 282422500L0 Dallas	Property ID 0110000	33901293
Tracking IDs					
Order Tracking ID	02.08.23 BPO Request	Tracking ID 1	02.08.23 BPO Re	quest	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	HORN JEFFREY EST	Condition Comments
R. E. Taxes	\$8,970	Subject appears in average condition with only typical wear and
Assessed Value	\$340,190	tear visible and no areas of defect or damage observed;
Zoning Classification	Residential Z05	Landscaping is maintained and compliments the exterior; Subject conforms well with the neighborhood and exhibits
Property Type	SFR	typical curb appeal; The quality and type of the construction
Occupancy	Occupied	matches the build trends of this area;
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	ua				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Established neighborhood located in a growing and thriving are			
Sales Prices in this Neighborhood	Low: \$322600 High: \$458200	of the city; A number of large trees line the street providing desirability and character; Properties confirm well to each other			
Market for this type of property	Remained Stable for the past 6 months.	properties display good curb appeal as lawns and landsca			
ormal Marketing Days <90		are well kept; The signs of the beginning stages of neglect ar visible in some parts of the neighborhood; A number of new developments built within the last few years are in close proximity; Area has access to highways, lakes, parks, schools shopping and local retail;			

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5147 Autumn Hill	1311 Lake Forest Dr	740 Caspian Way	923 Fleetwood Cove Dr
City, State	Grand Prairie, TEXAS	Grand Prairie, TX	Grand Prairie, TX	Grand Prairie, TX
Zip Code	75052	75052	75052	75052
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.89 1	1.12 1	0.47 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$439,900	\$449,900	\$414,900
List Price \$		\$439,900	\$444,900	\$399,900
Original List Date		01/13/2023	10/18/2022	01/03/2023
DOM · Cumulative DOM		26 · 27	111 · 114	36 · 37
Age (# of years)	21	17	18	14
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 Traditional	1 Story Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,220	2,111	2,328	2,365
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2 · 1	4 · 2
Total Room #	9	10	9	10
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	0.25 acres	0.17 acres	.144 acres	0.19 acres
Other				

^{*} 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 Listing is the most comparable in number of rooms, size, curb appeal, and age; Dissimilar in bedroom count;
- Listing 2 Listing is the most comparable in age, number of rooms, and size; Dissimilar in bath/bedroom count;
- Listing 3 Listing is the most comparable in views, build quality, size and number of rooms; Dissimilar in bedroom count;

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.

Style/Design

Living Sq. Feet

Bdrm · Bths · ½ Bths

Total Room #

Garage (Style/Stalls)

Basement (Yes/No)

Basement (% Fin)

Basement Sq. Ft.

Net Adjustment

Adjusted Price

Pool/Spa Lot Size

Other

Units

GRAND PRAIRIE, TEXAS 75052

Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5147 Autumn Hill	5208 Lake Haven Ln	1032 Fleetwood Cove Dr	516 E Sandra Ln
City, State	Grand Prairie, TEXAS	Grand Prairie, TX	Grand Prairie, TX	Grand Prairie, TX
Zip Code	75052	75052	75052	75052
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.42 1	0.56 1	0.69 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$399,900	\$400,000	\$355,000
List Price \$		\$440,000	\$385,000	\$415,000
Sale Price \$		\$440,000	\$385,000	\$415,000
Type of Financing		Conv	Conv	Cash
Date of Sale		04/28/2022	01/05/2023	03/10/2022
DOM · Cumulative DOM	·	41 · 41	56 · 56	45 · 45
Age (# of years)	21	18	17	21
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

1 Story Traditional

Attached 2 Car(s)

1

2,341

4 · 2

10

No

0%

0.19 acres

-\$3,000

\$437,000

1 Story Traditional

Attached 2 Car(s)

1

2,379

4 · 2

8

0%

0.19 acres

-\$3,000

\$382,000

Effective: 02/09/2023

1 Story Traditional

Attached 2 Car(s)

1

2,260

4 · 2

9

No

0%

0.19 acres

-\$3,000

\$412,000

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

1 Story Traditional

Attached 2 Car(s)

1

2,220

3 · 2

9

No

0%

0.25 acres

- Sold 1 Listing is the most comparable in size, number of rooms, age and build quality; Adjustments for dissimilar bedroom count;
- Sold 2 Listing is the most comparable in views, age, number of rooms, size and build quality; Adjustments for bedroom count;
- **Sold 3** Listing is the most comparable in construction quality, age, number of rooms and size; Adjustments for dissimilar bedroom count;

^{*} Sold 1 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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Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm		Subject was listed and sold in 2009 at fair market with no					
Listing Agent Na	me			unusual act	ivity noted.		
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

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$444,000	\$444,000			
Sales Price	\$437,000	\$437,000			
30 Day Price	\$429,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

The final price point was determined by near even comparison between the current and sold listings. The variance in values was relatively modest while there appears to be an upward trend. Due to the fact that values are improving and most of the sold listings days on the market are within what is typical for this area, the final valuation will reflect a more aggressive value. The final valuation is for a fair market value set to encourage the requested marketing period for this area.

Client(s): Wedgewood Inc

Property ID: 33901293

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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.

Client(s): Wedgewood Inc Property ID: 33901293 Effective: 02/09/2023 Page: 5 of 13

Subject Photos

by ClearCapital

DRIVE-BY BPO



Front



Address Verification



Street

Listing Photos

by ClearCapital





Front

740 Caspian Way Grand Prairie, TX 75052



Front

923 Fleetwood Cove Dr Grand Prairie, TX 75052



Front

Sales Photos

by ClearCapital





Front

52 1032 Fleetwood Cove Dr Grand Prairie, TX 75052

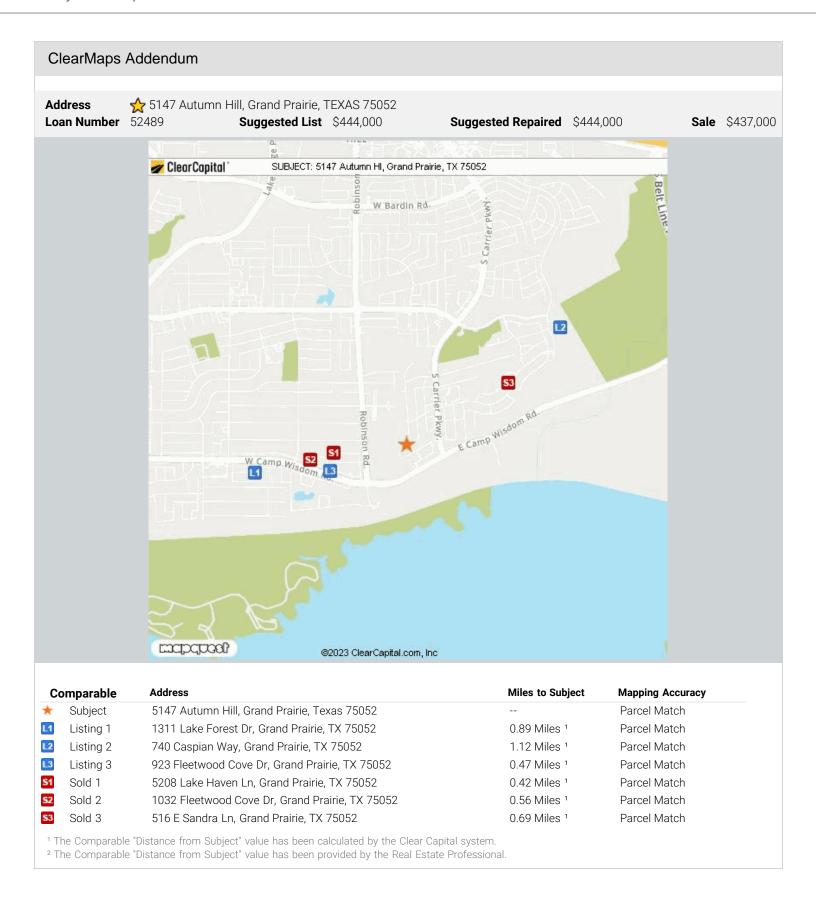


Front

53 516 E Sandra Ln Grand Prairie, TX 75052



Front



GRAND PRAIRIE, TEXAS 75052

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

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.

by ClearCapital

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

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

License Expiration

by ClearCapital

Broker Name LaToya Flanigan Avid Real Estate, LLC Company/Brokerage

4405 Huntsman Ridge Lane License No 533322 Address arlington TX 76005

License State

TX

Phone 8173718692 Email

support@myavidre.com

Broker Distance to Subject 11.83 miles **Date Signed** 02/09/2023

04/30/2024

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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