# DRIVE-BY BPO

#### 25768 W SAINT KATERI DRIVE

BUCKEYE, AZ 85326

**53227** Loan Number

**\$329,000**• 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	25768 W Saint Kateri Drive, Buckeye, AZ 85326 04/12/2023 53227 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8695564 04/12/2023 504-57-675 Maricopa	Property ID	34100852
Tracking IDs					
Order Tracking ID	04.12.23 BPO Request	Tracking ID 1	04.12.23 BPO Rec	quest	
Tracking ID 2		Tracking ID 3			

Owner	Emil & Mary Mohler	Condition Comments				
R. E. Taxes	\$185,600 subdivision of Sunset Vista in Buckeye, AZ. No	The subject is a single story house located on a corner lot in the				
Assessed Value		subdivision of Sunset Vista in Buckeye, AZ. No needed repairs to				
Zoning Classification	owner occupied resid	the structure were noted during the drive-by inspection.  Landscape is unkempt with weeds growing. Not included in				
Property Type	SFR	repair estimates. Posting on front door faded. Attempted best				
Occupancy	Vacant	photo possible.				
Secure? Yes						
(subject appears vacant - unknown	n how or if secured.)					
Ownership Type	Fee Simple					
<b>Property Condition</b>	Average					
Estimated Exterior Repair Cost	\$0					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$0					
НОА	Sunset Vista HOA 602-957-9191					
Association Fees	\$67 / Month (Other: common area maintenance)					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Da	nta			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Sunset Vista is located approx. 1.5 mi. NW of downtown		
Sales Prices in this Neighborhood	Low: \$299,400 High: \$529,000	Buckeye, AZ. The community is close to downtown shopping, restaurants, and services. The subdivision has play parks, sport		
Market for this type of property	Decreased 4 % in the past 6 months.	courts, and greenbelt areas. An elementary/junior high schoo located just outside Sunset Vista to the SE. Access to the		
Normal Marketing Days	<90	interstate highway is approx. 4 mi. to the north.		

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	25768 W Saint Kateri Drive	6880 S. Morning Dew Lane	25725 W. St. Kateri Dr.	25876 W. Twilight Lane
City, State	Buckeye, AZ	Buckeye, AZ	Buckeye, AZ	Buckeye, AZ
Zip Code	85326	85326	85326	85326
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.21 1	0.06 1	0.33 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,500	\$339,000	\$349,900
List Price \$		\$356,850	\$329,000	\$329,900
Original List Date		10/24/2022	02/06/2023	01/22/2023
DOM · Cumulative DOM	•	98 · 170	35 · 65	33 · 80
Age (# of years)	19	19	18	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	1 Story Ranch	1 Story ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,574	1,749	1,574	1,574
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
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	0.17 acres	0.15 acres	0.15 acres	0.13 acres
Other				

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** Superior GLA, equal number of bedrooms, equal number of baths, equal size garage, similar lot size. Sunscreens, water softener, solar panels leased, walk-in pantry.
- **Listing 2** Pending Sale Equal GLA, equal number of bedrooms, equal number of baths, equal size garage, similar lot size. Den, family room, sunscreens.
- **Listing 3** Pending Sale Similar GLA, equal number of bedrooms, equal number of baths, equal size garage, similar lot size. Newer interior paint and flooring, great room.

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

 $<sup>^{\</sup>rm 2}$  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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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	25768 W Saint Kateri Drive	25700 W. St. James Ave.	25666 W. St. Charles Ct.	6514 S. 258th Dr.
City, State	Buckeye, AZ	Buckeye, AZ	Buckeye, AZ	Buckeye, AZ
Zip Code	85326	85326	85326	85326
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.14 1	0.13 1	0.19 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$319,900	\$349,900	\$319,000
List Price \$		\$319,900	\$329,900	\$319,000
Sale Price \$		\$323,000	\$330,000	\$316,000
Type of Financing		Fha	Fha	Conventional
Date of Sale		03/24/2023	02/06/2023	03/22/2023
DOM · Cumulative DOM		31 · 64	87 · 108	11 · 61
Age (# of years)	19	18	18	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,574	1,574	1,574	1,574
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 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	0.17 acres	0.13 acres	0.15 acres	0.17 acres
Other				
Net Adjustment		\$0	-\$500	\$0
Adjusted Price		\$323,000	\$329,500	\$316,000

<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** Equal GLA = 0 adjustment Equal number beds, baths, equal size garage = 0 adjustment Total = 0. Sunscreens, flooring updated in 2018.
- Sold 2 Equal GLA = 0 adjustment One additional bedroom = (-\$500) Total = (-\$500). Corner lot, RV gate, solar panels leased, solar hot water
- **Sold 3** Equal GLA = 0 adjustment Equal number beds, baths, equal size garage = 0 adjustment Total = 0. Great room, ceiling fans.

<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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Original List	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
# of Sales in Pre	vious 12	0					
# of Removed Lis Months	tings in Previous 12	0					
Listing Agent Pho	one						
Listing Agent Name		listed or sold within the last 12 mos.					
Listing Agency/Firm		According to the MLS and tax records, the subject has not been					
Current Listing St	atus	Not Currently L	isted	Listing Histor	y Comments		

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$335,000	\$335,000		
Sales Price	\$329,000	\$329,000		
30 Day Price	\$319,000			
Comments Regarding Pricing S	trategy			

Estimated sale price is for the subject home to sell within 90 days at fair market value based on fair market comps for the neighborhood. Strong consideration was given to the sold comps in determining estimated sale price since they are proven recent sales in close proximity.

# 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: 34100852

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# **Subject Photos**



Front



Address Verification



Street



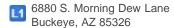
Other



Other

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# **Listing Photos**





Front

25725 W. St. Kateri Dr. Buckeye, AZ 85326



Front

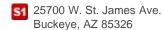
25876 W. Twilight Lane Buckeye, AZ 85326



Front

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# **Sales Photos**





Front

**S2** 25666 W. St. Charles Ct. Buckeye, AZ 85326



Front

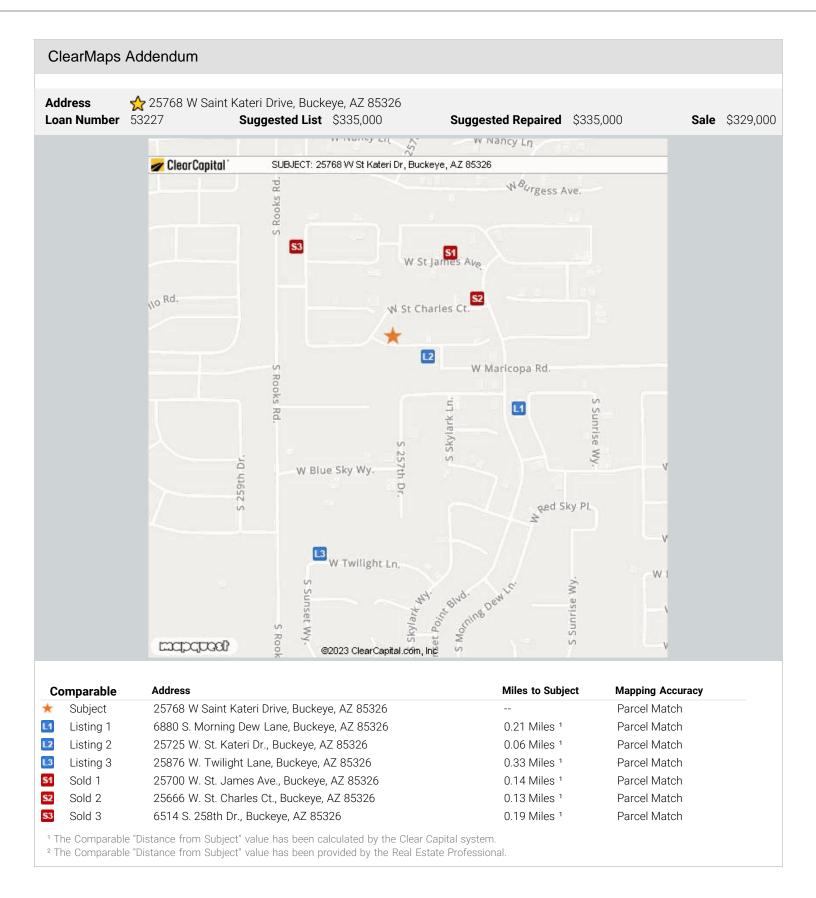
6514 S. 258th Dr. Buckeye, AZ 85326



Front

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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:

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.

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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**

Broker Name Cheryl Vinson Company/Brokerage Coldwell Banker Residential

Brokerage

License No SA575259000 Address 22134 W LA PASADA BLVD

Buckeye AZ 85326

License Expiration 05/31/2024 License State AZ

**Phone** 6233441000 **Email** cvinson345@msn.com

**Broker Distance to Subject** 6.13 miles **Date Signed** 04/12/2023

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 document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

#### 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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