DRIVE-BY BPO

5817 FAIR WIND STREET

FORT WORTH, TX 76135

54019 Loan Number **\$190,000**• 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	5817 Fair Wind Street, Fort Worth, TX 76135 06/21/2023 54019 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8796495 06/27/2023 01631233 Tarrant	Property ID	34298891
Tracking IDs					
Order Tracking ID	06.21.23 BPO Request	Tracking ID 1	06.21.23 BPO Re	equest	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	CAROL JEANNE DIETZ	Condition Comments
R. E. Taxes	\$5,343	Property appears well maintained at this time. Does not appear
Assessed Value	\$194,092	to be updated from the outside. No significant needed repairs
Zoning Classification	Residential	 were observed. Nice curb appeal and location. Conforms to the neighborhood. Is surrounded by other residential homes. Track
Property Type	SFR	construction with builder grade finish out. Exterior is brick
Occupancy	Occupied	construction.
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ata	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Located in North Fort Worth. The area is a mixture of single
Sales Prices in this Neighborhood	Low: \$153,000 High: \$302,500	story and two-story homes. The neighborhood has no community amenities. Located near freeway for easy
Market for this type of property	Remained Stable for the past 6 months.	commuting to Downtown Fort Worth, Alliance, Lockheed Martin and NAS JRB, Burlington Northern Santa Fe RR corporate office
Normal Marketing Days	<90	in the area. This is an older fully built out area with no land available for development. Located in the Eagle Mt/Saginaw IS which is a preferred district. No foreclosure or short sale activi known at this time.

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	5817 Fair Wind Street	4600 Huntdale	4602 Jolley Court	6521 Basswood Drive
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76135	76135	76135	76135
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.75 1	0.59 1	0.80 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$264,750	\$234,900	\$275,000
List Price \$	==	\$263,750	\$234,900	\$275,000
Original List Date		04/10/2023	05/19/2023	06/13/2023
DOM · Cumulative DOM	·	74 · 78	35 · 39	10 · 14
Age (# of years)	40	60	60	36
Condition	Average	Good	Good	Good
Sales Type		Investor	Investor	Investor
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	1,228	1,321	1,326	1,282
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	3 · 1	3 · 2
Total Room #	5	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
	.163 acres	.215 acres	.175 acres	.168 acres

^{*} Listing 3 is the most comparable listing 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 Listings - Cont.

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

- Listing 1 Similar age, neighborhood, quality and style. Same baths. Inferior garage space. Superior beds and condition. LARGE CORNER LOT! Beautiful big yard and mature trees. This 3 bedroom, 2 bath home has been remodeled throughout. Large master suite. Bathroom remodeled. Kitchen has granite countertops, new lighting and appliances. Fresh paint, tile and wood like flooring, updated throughout.
- **Listing 2** Similar age, neighborhood, quality and style. Superior bedrooms and condition. Inferior baths and garage spcaes. This adorbable home has been completely redone. Brand new roof, new HVAC unit, new bath and kitchen with granite counters. New flooring and freshly painted. Broker is owner.
- Listing 3 Similar age, neighborhood, quality and style. Same baths and garage spaces. Inferior bedrooms. Superior condition. Gorgeous updated 3 bed, 2 bath home in Eagle Mountain-Saginaw ISD! Look no more this home has all you're looking for; beautiful shade trees, modern open concept living, spacious living areas, split bedrooms, and so much more! Living features include luxury vinyl plank flooring throughout, light paint, ceiling details, modern lighting, wood burning fireplace, and it's open concept so you won't miss a beat when you entertain. Kitchen boasts of granite counters, beautiful basket weave tile backsplash, white cabinets that offer tons of storage, electric glass top range, breakfast bar seating, and a breakfast nook. Primary bedroom is split from the guest bedrooms for privacy and features an ensuite bath with granite, and a walk in closet. Secondary rooms are spacious and share a hall bath. Outside you will enjoy entertaining on the covered patio with an additional open pavestone patio area; with plenty of room for play and entertainment on the lawn.

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Recent Sales Subject Sold 1 Sold 2 * Sold 3 4512 Ebbtide Court Street Address 5817 Fair Wind Street 4604 Jolley Court 6405 Claude Court City, State Fort Worth, TX Fort Worth, TX Fort Worth, TX Fort Worth, TX Zip Code 76135 76135 76135 76135 **Datasource** Tax Records MLS MLS MLS Miles to Subj. 0.60 1 0.77 1 0.16 1 **Property Type** SFR SFR SFR SFR Original List Price \$ --\$145,000 \$194,000 \$249,900 List Price \$ \$145,000 \$194,000 \$244,900 Sale Price \$ --\$153,000 \$194,000 \$238,000 Type of Financing Cash Conv Fha **Date of Sale** 04/24/2023 02/21/2023 05/30/2023 5 · 19 **DOM** · Cumulative DOM -- - --1 · 21 39 · 117 40 60 60 30 Age (# of years) Condition Average Average Average Good 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 Ranch 1 Story Ranch 1 Story Ranch Style/Design 1 Story Ranch 1 # Units 1 1 1 1,228 1,273 1,032 Living Sq. Feet 1,172 Bdrm · Bths · ½ Bths $2 \cdot 2$ 3 · 1 2 · 1 3 · 2 5 Total Room # 5 6 Attached 1 Car Attached 2 Car(s) Attached 1 Car Garage (Style/Stalls) None No No No No Basement (Yes/No) 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft. Pool/Spa Lot Size .163 acres .197 acres .335 acres .107 acres Other **Net Adjustment** --+\$14,000 +\$16,860 -\$27,000 \$167,000 \$210,860 \$211,000 **Adjusted Price**

^{*} 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.

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Recent Sales - Cont.

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

- Sold 1 Similar age, neighborhood, quality and style. Same condition. Superior bedrooms. Inferior baths and garage space. Adjused for baths and garage spaces. Terrific opportunity for making this diamond in the rough into a true gem. Tucked in a great neighborhood on small cul du sac giving it a huge open yard & open view to the back. This brick home has lots of possibility. Some renovations were started. The kitchen will need your designer eye. Currently the home is a 3 bedroom, 1 bath. The third bedroom is a garage conversion that could easily be turned back to a garage. Nice flow to floor plan. Large open patio at the back. Fenced yard. Great location with easy access to Lake worth, I 820, downtown and shopping. Eagle Mt. ISD. Priced for opportunity. Multiple offers received.
- Sold 2 Similar age, neighborhood, quality and style. Same condition. Superior bedrooms. Inferior bathrooms and garage space. Adjusted for bathroom, GLA and garage space. Charming 2 bedroom, 1 bathroom home in Ft Worth, Texas. Located on an oversized lot with storm windows and a front facing garage. Inside is a large, eat-in kitchen space and a laundry area just to the side with full size washer and dryer connections. The backyard has an abundance of space to create your dream hangout and relaxation spot within the privacy of your own yard.
- Sold 3 Same subdivision and baths. Superior bedrooms. Inferior garage spaces. Similar age, quality of construction and style. Adjusted for garage space and codniton. BACK ON THE MARKET ~ BUYER FINANCING FELL OUT! PROPERTY ALREADY APPRAISED FOR ABOVE SALES PRICE!! NEW ROOF!! Rare, updated HALF DUPLEX ready for move in or use as a fabulous rental property. Large 13x16 back patio is perfect for relaxing or entertaining. Enjoy the wood burning fireplace for warmth and ambiance. Duplex was majorly updated in Fall of 2020. Updates include: Primary bath completely redone with walk-in shower, marble top vanity, new toilet, light fixture ~ vinyl plank flooring added throughout except wet areas ~ new appliances including sink and faucet ~ new 2 inch blinds ~ ceiling fans and light fixtures plus many more. Single car garage includes an opener. Yard is fenced. New roof is on the way

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Subject Sale	es & Listing Hist	tory					
Current Listing Status		Not Currently I	isted	Listing History Comments			
Listing Agency/F	irm			Property has	s never been in the	e MLS	
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed List 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	\$196,000	\$196,000			
Sales Price	\$190,000	\$190,000			
30 Day Price	\$179,900				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

There were only 4 active listings to choose from and all have been udpated so there are not any in average condition to use. I also looked back at closing up to 6 months old to try and find properties in average condition and there were only 2 to choose from. Value is determined by the adjusted sold comps.

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.

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Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

Subject Photos

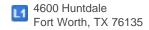
by ClearCapital





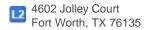
Other Other

Listing Photos





Front





Front





Sales Photos





Front

6405 Claude Court Fort Worth, TX 76135



Front

4512 Ebbtide Court Fort Worth, TX 76135



Front

by ClearCapital

Sold 1

Sold 2

Sold 3

S2

S3

FORT WORTH, TX 76135 Loan Number

54019

ClearMaps Addendum 🗙 5817 Fair Wind Street, Fort Worth, TX 76135 **Address** Loan Number 54019 Suggested List \$196,000 Suggested Repaired \$196,000 **Sale** \$190,000 palom. Clear Capital SUBJECT: 5817 Fair Wind St, Fort Worth, TX 76135 Bridge Rd. N Hill Ln. N Hill Ln. N Ridge Rd S Ridge Rd. Portridge Dr. Fathom Dr Seafield Ln. Roxanne Wy Whill Rd. Sea Breeze Ln. Springtide Dr Shadydell Dr. Shady Lakeside Dr. Longhorn Trl Church Dr. Rocky Point Trl Jim Wright Fwy 1220 mapqbeel? @2023 ClearCapital.com, Inc. Address Miles to Subject **Mapping Accuracy** Comparable Subject 5817 Fair Wind Street, Fort Worth, TX 76135 Parcel Match L1 Listing 1 4600 Huntdale, Fort Worth, TX 76135 0.75 Miles 1 Parcel Match Listing 2 4602 Jolley Court, Fort Worth, TX 76135 0.59 Miles 1 Parcel Match Listing 3 6521 Basswood Drive, Fort Worth, TX 76135 0.80 Miles 1 Parcel Match **S1**

4604 Jolley Court, Fort Worth, TX 76135

6405 Claude Court, Fort Worth, TX 76135

4512 Ebbtide Court, Fort Worth, TX 76135

0.60 Miles 1

0.77 Miles 1

0.16 Miles 1

Parcel Match

Parcel Match

Parcel Match

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

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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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\$190,000

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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. 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.

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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.

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Broker Information

by ClearCapital

Broker Name Jerry Hayden Company/Brokerage Hayden Group, Inc.

License No 0454586 **Address** 2813 S Hulen St, Ste 150 Fort

Worth TX 76109

License Expiration05/31/2024License StateTX

Phone 8174755911 **Email** jhaydenrealestate@gmail.com

Broker Distance to Subject 8.01 miles **Date Signed** 06/27/2023

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 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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