DRIVE-BY BPO

1748 BLOSSOM TRAIL

PLANO, TX 75074

54179 Loan Number **\$345,000**• 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

Address Inspection Date Loan Number Borrower Name	1748 Blossom Trail, Plano, TX 75074 06/29/2023 54179 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8809746 06/29/2023 R0463004001 Collin	Property ID	34323376
Tracking IDs					
Order Tracking ID	06.29.23 BPO Request	Tracking ID 1	06.29.23 BPO	Request	
Tracking ID 2		Tracking ID 3			

Owner	GARY N DUKE	Condition Comments
R. E. Taxes	\$4,654	The subject appears to be in average condition. The subject's
Assessed Value	\$303,175	quality of construction is Q4. The subject's occupancy was
Zoning Classification	Residential SFR	determined by maintenance. ***The subject is newe than the rest of the homes in area.
Property Type	SFR	rest of the nomes in area.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
stimated Exterior Repair Cost \$0		
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Slow	The subject is located in an area with access to all amenities.			
Sales Prices in this Neighborhood	Low: \$290000 High: \$460000	Easy access to highways. The subject area has very few simila comps due to this some criteria had to be expanded. In this are			
Market for this type of property	Decreased 12 % in the past 6 months.	properties are mainly either updated or in need of repairs. Due to this some criteria may appear out of range. All criteria had to be			
Normal Marketing Days	<30	expanded. Including size, condition, radius, age of sale and variance in values.			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1748 Blossom Trail	1917 Overglen Drive	1703 15th Place	2101 Forestcrest Drive
City, State	Plano, TX	Plano, TX	Plano, TX	Plano, TX
Zip Code	75074	75074	75074	75074
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		1.55 ¹	1.70 ¹	1.23 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$340,000	\$350,000	\$369,000
List Price \$		\$340,000	\$350,000	\$359,000
Original List Date		06/17/2023	06/21/2023	12/21/2022
DOM · Cumulative DOM		12 · 12	8 · 8	125 · 190
Age (# of years)	27	52	59	54
Condition	Average	Good	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	1,737	1,524	1,897	1,932
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2 · 1	3 · 2
Total Room #	7	7	9	6
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 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	.24 acres	.17 acres	.37 acres	.3 acres
Other	n, a	n, a	n, a	n, a

^{*} 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 Different subdivision. Similar construction. FMV. Good condition per MLS. This comp has a patio, porch and a fenced yard.
- Listing 2 Different subdivision. Similar construction. FMV. Average condition per MLS. This comp has a patio, porch and a fenced yard.
- **Listing 3** Different subdivision. Similar construction. FMV. Average condition per MLS. This comp has a patio, porch and a fenced yard. Solar

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				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1748 Blossom Trail	1708 Hendrick Drive	3624 Hendrick Drive	6 Eastport Place
City, State	Plano, TX	Plano, TX	Plano, TX	Plano, TX
Zip Code	75074	75074	75074	75074
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.14 1	0.14 1	0.35 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$329,900	\$350,000	\$420,000
List Price \$		\$314,900	\$350,000	\$420,000
Sale Price \$		\$310,000	\$350,000	\$400,000
Type of Financing		Conv	Conv	Conv
Date of Sale		02/27/2023	05/09/2023	06/08/2023
DOM · Cumulative DOM		79 · 105	25 · 45	37 · 63
Age (# of years)	27	51	51	55
Condition	Average	Average	Good	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
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,737	1,437	1,595	2,080
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 3
Total Room #	7	6	6	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.24 acres	.17 acres	.19 acres	.26 acres
Other	n, a	n, a	n, a	n, a
Net Adjustment		+\$31,500	-\$2,190	-\$32,865
Adjusted Price		\$341,500	\$347,810	\$367,135

^{*} 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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Recent Sales - Cont.

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

- Sold 1 Same subdivision. Similar construction. FMV. Average condition per MLS. +15000 adjustment for age. +16500 adjustment for sqft.
- **Sold 2** Same subdivision. Similar construction. FMV. Good condition per MLS. +15000 adjustment for age. +7810 adjustment for sqft. +25000 adjustment for condition.
- **Sold 3** Same subdivision. Similar construction. FMV. Good condition per MLS. +15000 adjustment for age. -18865 adjustment for sqft. +4000 adjustment for parking. -3000 adjustment for bedroom. +5000 adjustment for bath. -25000 adjustment for condition.

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Subject Sale	es & Listing His	tory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			None			
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	\$349,900	\$349,900		
Sales Price	\$345,000	\$345,000		
30 Day Price	\$340,000			
Commonte Domandina Drieina Ct	Comments Departing Driving Stratogy			

Comments Regarding Pricing Strategy

The subject is a one-story brick home with a two-car garage. The subject's room count is based on the tax records. An attempt to find all sales and listings in similar condition to the subject was made. However due to lack of comps this was not possible. Please note due to lack of comps some lot size tolerances were exceeded as well as some distance parameters were expanded. The subject is on city sewer. The search criteria was set to a one mile radius search (preferably using comps in the same subdivision when available) for comps within 5 years of age +/- and 20% sqft +/-. When this was not available the search radius was expanded.

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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.

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Subject Photos





Front





Address Verification

Address Verification

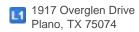


Street

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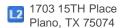
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Listing Photos





Front





Front

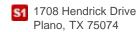




Front

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Sales Photos





Front

3624 Hendrick Drive Plano, TX 75074



Front

6 Eastport Place Plano, TX 75074



Front

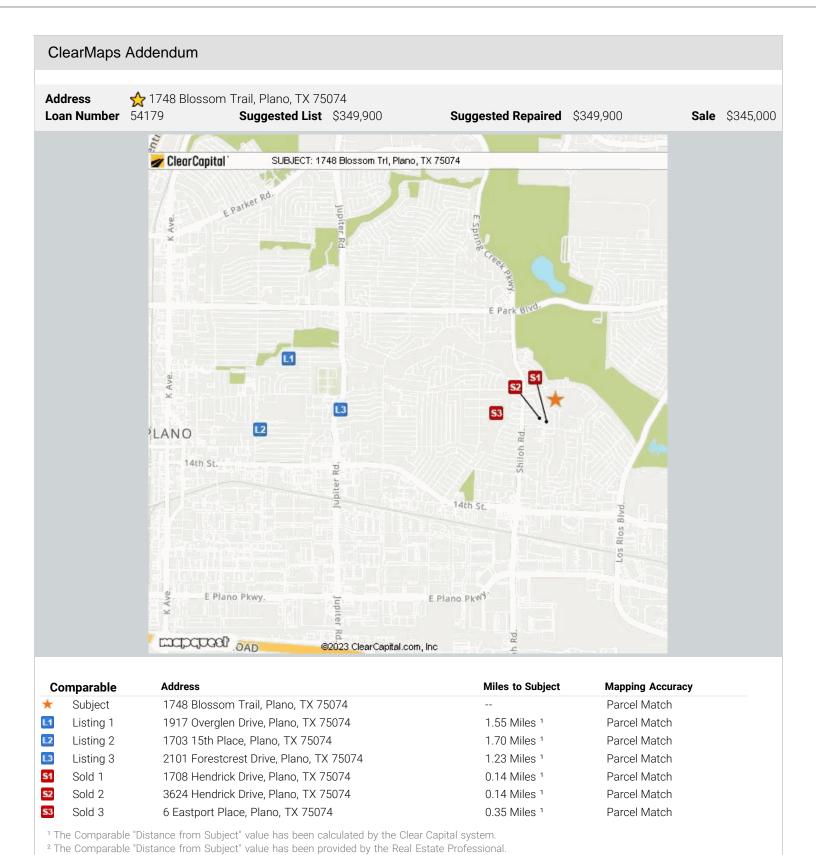
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Addendum: Report Purpose

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:

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. 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.

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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 Dave Webb Company/Brokerage Recom Realty, Inc.

License No 0422432 Address 1005 Carleton Dr Richardson TX

75081

License Expiration 04/30/2025 **License State** TX

Phone 9729773580 Email davewebbphi39@gmail.com

Broker Distance to Subject 6.49 miles **Date Signed** 06/29/2023

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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