SAN ANTONIO, TEXAS 78230

54248

\$315,000 As-Is Value

by ClearCapital

Loan Number

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	3411 River Path, San Antonio, TEXAS 78230 07/11/2023 54248 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8822098 07/11/2023 16833-002-0 Bexar	Property ID	34346979
Tracking IDs					
Order Tracking ID	07.10.23 BPO Request	Tracking ID 1	07.10.23 BPO F	Request	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Berry Patricia A	Condition Comments
R. E. Taxes	\$8,668	Subject appears to be in good condition with no signs of
Assessed Value	\$350,163	deferred maintenance visible from exterior inspection.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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	The subject is located in a suburban location that has close
Sales Prices in this Neighborhood	Low: \$150,000 High: \$450,000	proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REC
Market for this type of property	Remained Stable for the past 6 months.	and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.
Normal Marketing Days	<180	

	Cubinat	Listina 1	11.11.0.4	Linking 2
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3411 River Path	2230bedford Stage	11314 Janet Lee Dr	11443 Baltic St
City, State	San Antonio, TEXAS	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78230	78213	78230	78213
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.57 1	1.27 1	2.08 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$330,000	\$309,000
List Price \$		\$330,000	\$330,000	\$299,000
Original List Date		01/26/2023	07/06/2023	06/16/2023
DOM · Cumulative DOM	•	166 · 166	5 · 5	25 · 25
Age (# of years)	41	19	61	27
Condition	Good	Good	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	2 Stories Colonial	2 Stories Colonial	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,468	2,175	2,006	2,037
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 2	4 · 2
Total Room #	7	9	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	Pool - Yes			
Lot Size	0.11 acres	0.06 acres	0.30 acres	0.24 acres
Other	None	None	None	None

^{*} Listing 2 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.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$

- Listing 1 Welcome home to this charming 4 Bed/2.5 Bath, two-story residence located in the highly desirable The Gardens at Castlehill subdivision. This home features a great open floor plan with two living areas, separate dining room, study/office and abundance of natural light throughout. The warm eat-in kitchen features a large island and plenty of cabinet space. Perfect for entertaining. All bedrooms upstairs to maximize downstairs living area. The impressive master suite with walk-in closet and serene master bath. For extra convenience, the laundry room is located upstairs. Parameter lights around the home. New Water heater and AC unit. Remodeled both restrooms and added mood lighting. Schedule your showing today, this home won't last!
- Listing 2 **OPEN HOUSE SAT 7/8 11am-3pm and SUN 7/9 12pm-4pm** Traditional charm meets perfect location, and throw in some upgrades as well! Welcome to this well maintained home on a corner lot in sought after and quiet Dreamland Oaks. Upgraded floors, fresh paint, new roof as of 2021, new HVAC, 4 bedrooms and 2 baths with a garage conversion that creates additional storage and multi-purpose room with a skylight! The home has a two car covered car port as well to protect from storms and sun. Homes in this area go quickly, so don't wait to come see it!
- Listing 3 Nice 4/2 single story home, open floor plan and desirable central location. 2 living/2 dining areas with a bright open kitchen and high ceilings. Wood burning fireplace in family room. 4th bedroom is currently used as a study**PLEASE**review 2021 home inspection and engineers report in additional information for insight into the condition of the home. Sold AS-IS, seller will do no repairs. **STEPS TO THE BACKYARD FROM KITCHEN ARE VERY STEEP SO PROCEED WITH CAUTION**

Client(s): Wedgewood Inc Property ID: 34346979 Effective: 07/11/2023 Page: 3 of 15

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3411 River Path	12010 Mission Trace St	11725 Caprock St	10515 Millspring
City, State	San Antonio, TEXAS	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78230	78230	78230	78230
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.53 1	0.46 1	0.58 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$323,000	\$339,900	\$307,000
List Price \$		\$323,000	\$339,900	\$307,000
Sale Price \$		\$277,500	\$318,000	\$330,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		03/31/2023	01/20/2023	04/11/2023
DOM · Cumulative DOM		151 · 210	48 · 71	24 · 95
Age (# of years)	41	49	48	52
Condition	Good	Good	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	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,468	2,041	2,569	2,155
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	4 · 2 · 1	5 · 2
Total Room #	7	8	9	9
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	Pool - Yes			
Lot Size	0.11 acres	0.07 acres	0.07 acres	0.19 acres
Other	None	None	None	None
Net Adjustment		+\$11,135	+\$1,615	+\$7,395
Adjusted Price		\$288,635	\$319,615	\$337,395

^{*} 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.

by ClearCapital

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

- Sold 1 LOCATION, LOCATION, LOCATION! This Great Two Story Home inside the Guard-Gated Community of Mission Trace offers 2041 sqft with 3Bedroom, 2.5 bath, 2 Car Garage, Two Living Area - Formal Living and Family Room, Two Eating Areas - Separate Dining Area and Breakfast Nook, Plus Loft/Game Room, No Carpet. HOA amenities waterfront access to a neighborhood lake, pool, tennis courts, clubhouse, park and trails. Conveniently located near UTSA, Medical Center and The shops at La Cantera, Easy access to IH-10, Loop 410 for an easy commute all over San Antonio. A Must See! -1250/bath, 6405/gla, 180/lot, 800/age
- Sold 2 Garden Home with courtyard in popular guard-gated Mission Trace is centrally located in neighborhood with wonderful amenities (Walking trails, Pond & Community pools. Owners have added much to this home over their years of ownership: Cute Reading loft, Front Sitting Room and a Powder Bath. Home is linear and offers a 1st Floor Primary Suite w/double closets, walk-in shower and double sinks. Kitchen has painted cabinets and quartz-type counters opening to Dining, Living and Breakfast areas. Love the mid-Century Staircase which leads to an office nook and 3 additional well-sized bedrooms and Hall Bath on the 2nd Floor. Home is situated on a zero lot line lot and offers room for gardening and entertaining. A pretty iron gate and walled courtyard add to the privacy. Two car garage and laundry room round out this outstanding value in Mission Trace. Recent Roof and HVAC system...most of the windows have been replaced, also! Appraiser measurement of 2569 s.f. (not guaranteed). -1500/Bed, -1250/bath, -1515/gla, 180/lot, 700/age,
- Sold 3 Welcome to this fabulous area! This home has fresh interior paint. Discover a bright and open interior with plenty of natural light and a neutral color palette, complimented by a fireplace. The kitchen is ready for cooking with ample counter space and cabinets for storage. You won't want to leave the serene primary suite, the perfect space to relax. Other bedrooms provide nice flexible living space. Take advantage of the extended counter space in the primary bathroom complete with double sinks and under sink storage. Take it easy in the fenced in back yard. The sitting area makes it great for BBQs! Don't wait! Make this beautiful home yours today. -3000/Bed, 4695/gla, -400/lot, 1100/age,

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					_		
Current Listing Status Not Currently Lis		Listed	Listing Histor	ry Comments			
Listing Agency/Firm		subject recently sold					
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
06/27/2023	\$299,900			Sold	07/06/2023	\$280,000	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$328,000	\$328,000			
Sales Price	\$315,000	\$315,000			
30 Day Price	\$299,000				
Comments Degarding Pricing St	Comments Pegarding Pricing Strategy				

Comments Regarding Pricing Strategy

The subject should be sold in as-is condition. The market conditions is currently Stable. Due to suburban density and the lack of more suitable comparisons, it was necessary to over 6 months from inspection date, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties. Proximity to the highway and commercial would not affect subject's marketability and both sides of the highway and commercial are similar market areas. There is lack of similar comps available within a mile so it was necessary to extend the search for comps. The subject should be sold in as-is condition. Value best supported by sold comp 2 and list comp 2, being the most comparable to the subject.

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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

by ClearCapital



Front



Address Verification



Side



Side



Street



Listing Photos



Front





Front





Sales Photos

by ClearCapital





Front

11725 Caprock St San Antonio, TX 78230



Front

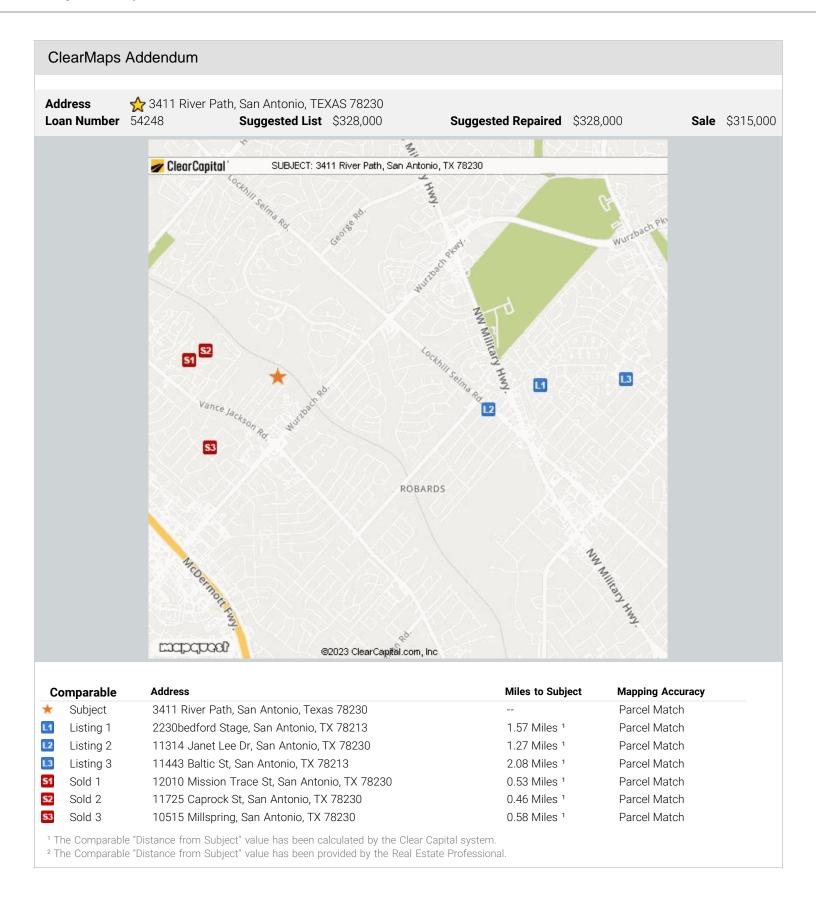
10515 Millspring San Antonio, TX 78230



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. 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
- 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

Broker Name David Haycock Spectrum Real Estate, LLC Company/Brokerage

700 N St Mary's St San Antonio TX License No 746612 Address

78205

License State License Expiration 10/31/2024 TX

Phone 2816612790 Email dhaycockbpo@gmail.com

Broker Distance to Subject 8.82 miles **Date Signed** 07/11/2023

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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