DRIVE-BY BPO

17127 PLAISTOW COURT

HOUSTON, TX 77084

54790

\$267,000 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 | 17127 Plaistow Court, Houston, TX 77084 08/24/2023 54790 Catamount Properties 2018 LLC | Order ID Date of Report APN County | 8889274 08/24/2023 12283700100 Harris | Property ID | 34530584 |
|--|---|---|--|-------------|----------|
| Tracking IDs | | | | | |
| Order Tracking ID | 08.21.23 BPO Request | Tracking ID 1 | 08.21.23 BPO I | Request | |
| Tracking ID 2 | | Tracking ID 3 | | | |

| General Conditions | | |
|--------------------------------|---------------|---|
| Owner | Jolly Shirley | Condition Comments |
| R. E. Taxes | \$6,447 | Based on exterior observation, subject property is in Average |
| Assessed Value | \$221,699 | condition. No immediate repair or modernization required. |
| Zoning Classification | Residential | |
| Property Type | SFR | |
| Occupancy | Occupied | |
| 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 Data | | | | | |
|--|-----------------------------------|--|--|--|--|
| Location Type | Suburban | Neighborhood Comments | | | |
| Local Economy | Stable | The subject is located in a suburban neighborhood with stable | | | |
| Sales Prices in this Neighborhood | Low: \$200,000 High: \$372,000 | property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable. | | | |
| Market for this type of property Remained Stable for the past 6 months. | | | | | |
| Normal Marketing Days | <180 | | | | |

Client(s): Wedgewood Inc

Property ID: 34530584

54790 Loan Number **\$267,000**• As-Is Value

by ClearCapital

| Current Listings | | | | |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Subject | Listing 1 | Listing 2 | Listing 3 * |
| Street Address | 17127 Plaistow Court | 5914 Harrow Drive | 17526 Glenwolf Drive | 6718 Carly Park Way |
| City, State | Houston, TX | Houston, TX | Houston, TX | Houston, TX |
| Zip Code | 77084 | 77084 | 77084 | 77084 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | | 0.16 1 | 0.66 1 | 0.92 1 |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$265,000 | \$285,000 | \$304,900 |
| List Price \$ | | \$265,000 | \$279,900 | \$309,900 |
| Original List Date | | 08/22/2023 | 08/05/2023 | 07/21/2023 |
| DOM · Cumulative DOM | • | 1 · 2 | 18 · 19 | 33 · 34 |
| Age (# of years) | 21 | 21 | 30 | 20 |
| 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 | 2 Stories Colonial | 2 Stories Colonial | 1 Story Ranch | 2 Stories Colonial |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,320 | 1,770 | 1,896 | 2,290 |
| Bdrm · Bths · ½ Bths | 3 · 2 · 1 | 3 · 2 · 1 | 3 · 2 | 4 · 2 · 1 |
| Total Room # | 6 | 6 | 6 | 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 | 0.12 acres | 0.12 acres | 0.14 acres | 0.12 acres |
| Other | None | None | None | None |

^{*} Listing 3 is the most comparable listing to the subject.

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

- **Listing 1** Adjustments:,Bed:0,Bath:0,HBath:0,GLA:\$11000,Total Adjustment:\$11000,Net Adjustment Value:\$276000 Comparable 1 is a similar home on similar lot size. It has similar bedroom and similar bathroom count. It appears similar to the subject in age.
- **Listing 2** Adjustments:,Bed:0,Bath:0,HBath:1000,GLA:\$8480,Total Adjustment:\$9480,Net Adjustment Value:\$289380 Property is similar to the subject in condition, similar in features type and location. Similar in age.
- **Listing 3** Adjustments:,Bed:-4000,Bath:0,HBath:0,Total Adjustment:\$-4000,Net Adjustment Value:\$305900 The property similar to the subject in square footage. Lot size makes it similar by comparison. No adjustments necessary for age.

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.

54790 Loan Number

\$267,000• As-Is Value

by ClearCapital

| | Subject | Sold 1 | Sold 2 * | Sold 3 |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 17127 Plaistow Court | 16743 Marston Park | 5735 Highbury Court | 6123 Crown Hill Lane |
| City, State | Houston, TX | Houston, TX | Houston, TX | Houston, TX |
| Zip Code | 77084 | 77084 | 77084 | 77084 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | | 0.63 1 | 0.08 1 | 0.68 1 |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | | \$275,000 | \$263,000 | \$309,990 |
| List Price \$ | | \$275,000 | \$263,000 | \$309,990 |
| Sale Price \$ | | \$250,000 | \$263,000 | \$310,000 |
| Type of Financing | | Conventional | Conventional | Conventional |
| Date of Sale | | 07/07/2023 | 05/23/2023 | 03/17/2023 |
| DOM · Cumulative DOM | • | 44 · 44 | 20 · 20 | 92 · 92 |
| Age (# of years) | 21 | 21 | 21 | 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 |
| Style/Design | 2 Stories Colonial | 1 Story Ranch | 1 Story Colonial | 1 Story Colonial |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,320 | 1,808 | 2,086 | 2,444 |
| Bdrm · Bths · ½ Bths | 3 · 2 · 1 | 3 · 2 | 3 · 2 · 1 | 3 · 2 · 1 |
| Total Room # | 6 | 6 | 6 | 6 |
| 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 | 0.12 acres | 0.14 acres | 0.12 acres | 0.12 acres |
| Other | None | None | None | None |
| Net Adjustment | | +\$11,240 | +\$4,680 | -\$2,480 |
| Adjusted Price | | \$261,240 | \$267,680 | \$307,520 |

^{*} 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.

HOUSTON, TX 77084

54790 Loan Number

\$267,000• As-Is Value

by ClearCapital

Recent Sales - Cont.

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

- **Sold 1** Adjustments:,Bed:0,Bath:0,HBath:1000,GLA:\$10240,Total Adjustment:11240,Net Adjustment Value:\$261240 Single family tract home similar to subject in feature age type and location. Similar in view. Owner occupied. Standard type sale, similar in lot size.
- **Sold 2** Adjustments:,Bed:0,Bath:0,HBath:0,GLA:\$4680,Total Adjustment:4680,Net Adjustment Value:\$267680 A similar model home located in the immediate competing market. It shares values defining qualities with the subject in regards to age, style, locational qualities, and amenities. Condition makes it similar by comparison.
- **Sold 3** Adjustments:,Bed:0,Bath:0,HBath:0,GLA:\$-2480,Total Adjustment:-2480,Net Adjustment Value:\$307520 Property similar to the subject in bedroom count and similar in condition. Owner occupied. Standard type sale.

Client(s): Wedgewood Inc Property ID: 34530584 Effective: 08/24/2023 Page: 4 of 14

HOUSTON, TX 77084

54790 Loan Number **\$267,000**• As-Is Value

by ClearCapital

| Subject Sal | es & Listing His | ory | | | | | |
|-----------------------------|------------------------|--------------------|----------------------|------------|--------------------------|--------------|--------|
| Current Listing Status Not | | Not Currently L | Not Currently Listed | | Listing History Comments | | |
| Listing Agency/Firm | | | | None Noted | | | |
| Listing Agent Na | me | | | | | | |
| 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 | \$277,000 | \$277,000 | | |
| Sales Price | \$267,000 | \$267,000 | | |
| 30 Day Price | \$263,000 | | | |
| Comments Demanding Drising C | Community Departing Delains Strategy | | | |

Comments Regarding Pricing Strategy

The subject property is a 2 story 2320 square feet single-family home was built in 2002 containing 3 bedrooms and 2.5 bathrooms. The exterior inspection revealed that the subject has been adequately maintained and considered to be on average marketable condition. The difference in style due to the neighborhood area hard to find comparable that is similar to the subject in condition and criteria. In regards to the total number of bedrooms the subject does conform to the area and is uniquely different from the homes on the same block. It was necessary to exceed the lot size variance guideline of 25% in an effort to use the best available comparable from within the subject's market area. It was necessary to exceed the proximity to the subject guideline of 1 mile in an effort to use the best available comparable from within the subject's market area. In delivering final valuation, most weight has been placed on CS2 and CL3 as they are most similar to subject condition and overall structure.

Client(s): Wedgewood Inc

Property ID: 34530584

HOUSTON, TX 77084

54790 Loan Number

\$267,000• As-Is Value

by ClearCapital

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: 34530584 Effective: 08/24/2023 Page: 6 of 14

DRIVE-BY BPO

Subject Photos





Front





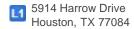
Street

54790 Loan Number

\$267,000• As-Is Value

by ClearCapital

Listing Photos





Front

17526 Glenwolf Drive Houston, TX 77084



Front

6718 Carly Park Way Houston, TX 77084



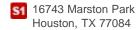
Front

54790 Loan Number

\$267,000• As-Is Value

by ClearCapital

Sales Photos





Front

52 5735 Highbury Court Houston, TX 77084



Front

6123 Crown Hill Lane Houston, TX 77084

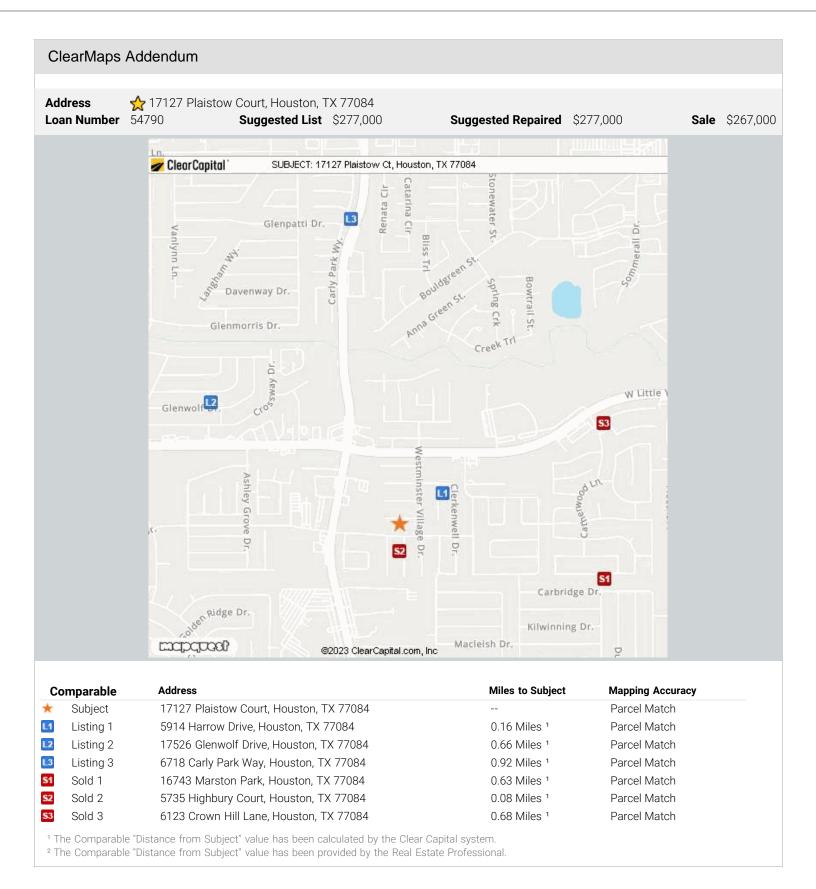


Front

54790 Loan Number

\$267,000• As-Is Value

by ClearCapital



HOUSTON, TX 77084

54790 Loan Number

\$267,000• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 34530584

Effective: 08/24/2023 Page: 11 of 14

HOUSTON, TX 77084

54790

\$267,000As-Is Value

Loan Number

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.

Client(s): Wedgewood Inc

Property ID: 34530584

Page: 12 of 14

HOUSTON, TX 77084

54790 Loan Number

\$267,000• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 34530584 Effective: 08/24/2023 Page: 13 of 14



HOUSTON, TX 77084

54790 Loan Number

\$267,000As-Is Value

by ClearCapital

Broker Information

Broker Name Daniel Pacut Company/Brokerage Bang Realty-Texas Inc

License No675187

Address

Address

2100 W Loop South suite 900
Houston TX 77027

License Expiration 02/29/2024 License State TX

Phone 4052594422 Email dallasbpo@bangrealty.com

Broker Distance to Subject 14.87 miles **Date Signed** 08/24/2023

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.

Client(s): Wedgewood Inc Property ID: 34530584 Effective: 08/24/2023 Page: 14 of 14