DRIVE-BY BPO

4102 E SILVERBELL ROAD

54862 Loan Number

\$315,000 As-Is Value

by ClearCapital

QUEEN CREEK, AZ 85143

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	4102 E Silverbell Road, Queen Creek, AZ 85143 08/24/2023 54862 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8889274 08/24/2023 210-73-178 Pinal	Property ID	34530585
Tracking IDs					
Order Tracking ID	08.21.23 BPO Request	Tracking ID 1	08.21.23 BPO Red	quest	
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	WILSON MARION	Condition Comments			
R. E. Taxes	\$802	Conforming single level home, maintained, no damages or			
Assessed Value	\$177,129	repairs were noted. Good curb appeal, typical builder grade, age,			
Zoning Classification	OWNER OCCUPIED RESID	and market appeal. Close proximity to community amenities & facilities.			
Property Type	SFR	- radiffico.			
Occupancy	Occupied				
Ownership Type	Fee Simple				
Property Condition	Good				
Estimated Exterior Repair Cost	\$0				
Estimated Interior Repair Cost	\$0				
Total Estimated Repair	\$0				
НОА	Copper Basin 480 882 1378				
Association Fees	\$91 / Month (Pool,Greenbelt)				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Da	ata					
Location Type	Suburban	Neighborhood Comments				
Local Economy	Stable	Copper Basin: Positives: Master Planned community, affo				
Sales Prices in this Neighborhood	Low: \$245,000 High: \$599,000	homes, k-5 school, close to schools, mountain views, common areas, parks, ymca in neighborhood. Negatives; limited access to				
Market for this type of property	Decreased 3 % in the past 6 months.	freeways & shopping. Real Estate prices are driven by fair mark sales, new residential construction is a factor.				
Normal Marketing Days	<90					

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4102 E Silverbell Road	28562 N Moonstone Way	2321 E San Manuel Rd	2584 E Morenci Rd,
City, State	Queen Creek, AZ	San Tan Valley, AZ	Queen Creek, AZ	San Tan Valley, AZ
Zip Code	85143	85143	85143	85143
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.47 1	1.20 1	0.97 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$325,000	\$335,000
List Price \$		\$315,000	\$325,000	\$335,000
Original List Date		08/08/2023	08/12/2023	07/20/2023
DOM · Cumulative DOM	•	3 · 16	9 · 12	18 · 35
Age (# of years)	18	7	19	20
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,277	1,280	1,277	1,333
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
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	.12 acres	.11 acres	.11 acres	.13 acres
Other				

^{*} Listing 2 is the most comparable listing to the subject.

Client(s): Wedgewood Inc

Property ID: 34530585

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.

by ClearCapital

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

- Listing 1 WELCOME TO THIS CHARMING 3 BEDROOM, 2 BATH HOME BOASTING AN INVITING 1,280 SQUARE FEET OF LIVING SPACE, ACCOMPANIED BY A CONVENIENT 2-CAR GARAGE, AND LOCATED IN THE VILLAGE AT COPPER BASIN, BUILT BY D.R HORTON. UPON ENTERING, YOU'LL BE GREETED BY AN OPEN AND AIRY GREAT ROOM FLOOR PLAN FEATURING VAULTED CEILINGS, CONTRIBUTING TO THE OVERALL SENSE OF SPACE. SLIDING GLASS DOORS TO THE COVERED PATIO OFFER PLENTY OF LIGHT IN THE SPACE AND CONNECTS THE INDOOR AND OUTDOOR SPACE. THE KITCHEN BOASTS STAINLESS STEEL APPLIANCES, RECESSED LIGHTING AND A BREAKFAST BAR THAT OPENS TO THE SPACIOUS DINING AREA. TILE FLOORING IN ALL HIGH TRAFFIC AREAS ENSURES EASE OF MAINTENANCE AND PROVIDES A TOUCH OF STYLE. THE MASTER SUITE OFFERS A GENEROUS SPACE THAT IS PERFECT FOR RELAXATION. TWO ADDITIONAL GUEST BEDROOMS PROVIDE PLENTY OF ROOM FOR FAMILY AND GUESTS. BOTH BATHROOMS FEATURE CONTEMPORARY SILVER HARDWARE. OUTSIDE YOU'LL FIND A SPACIOUS BACKYARD BRIMMING WITH POSSIBILITIES, AWAITING YOUR PERSONAL TOUCHES TO TRANSFORM IT INTO YOUR OWN PRIVATE OASIS, THE CANVAS IS YOURS TO CREATE. COMMUNITY AMENITIES INCLUDE A COMMUNITY POOL, SPA, WORKOUT FACILITY AND WALKING PATHS. DON'T MISS THE OPPORTUNITY TO MAKE THIS CHARMING GEM YOUR VERY OWN!
- Listing 2 Home, sweet home! Located in the desirable Copper Basin, this charming single-level residence beckons with its harmonious blend of modernity and warmth. Providing 3 bedrooms, 2 bathrooms, 2-car garage, and an easy-care landscape. You'll love the semi-open layout, where every detail is carefully chosen for utmost comfort and style! The neutral palette, wood-look flooring in common areas, plush carpet in bedrooms, and abundant natural light, work together to create a welcoming atmosphere. The kitchen is equipped with SS appliances, recessed lighting, quartz counters, and ample wood cabinetry. Primary bedroom includes a bay window, a walk-in closet, and a private bathroom. Discover the backyard, offering enough room for a cozy outdoor lounge to relax after a busy day! Don't miss this gem!
- Listing 3 Check out this 3 bed/2 bath home with a 2-car garage in Copper Basin! Completely remodeled! New porcelain tile flooring throughout, fresh paint, new baseboards, new SMART ceiling fans in living room & all bedrooms, new light fixtures, gray cabinets w/ quartz counter tops. The kitchen opens to the living/dining area for spacious & easy access to everyday living. Showcasing NEW appliances, recessed lighting, a spacious pantry, & quartz counters. The main bedroom boasts an ensuite w/dual sinks & a walk-in closet. You'll love the bright Arizona room, filled with natural light! Beautiful backyard with the potential to become your own Oasis. A variety of amenities including a community center offering a fully equipped fitness center, community pool/spa, & more! Washer/Dryer & extra fridge too!

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4102 E Silverbell Road	2890 E Mineral Park Rd	3910 E Copper Rd	4227 E Tanzanite Ln
City, State	Queen Creek, AZ	San Tan Valley, AZ	San Tan Valley, AZ	San Tan Valley, AZ
Zip Code	85143	85143	85143	85143
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.84 1	0.56 1	0.47 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$300,000	\$345,000	\$325,000
List Price \$		\$300,000	\$345,000	\$325,000
Sale Price \$		\$313,900	\$335,000	\$320,000
Type of Financing		Fha	Fha	Fha
Date of Sale		06/29/2023	04/21/2023	04/27/2023
DOM · Cumulative DOM		5 · 29	47 · 51	8 · 28
Age (# of years)	18	21	16	16
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,277	1,277	1,440	1,465
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
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	.12 acres	.11 acres	.12 acres	.13 acres
Other				
Net Adjustment		\$0	-\$6,500	-\$6,500
Adjusted Price		\$313,900	\$328,500	\$313,500

^{*} 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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by ClearCapital

Recent Sales - Cont.

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

- Sold 1 Gorgeous home boasting three bedrooms and an additional second full bathroom. The kitchen is equipped with pantry storage, elegant granite countertops, and a cozy eat-in area! The primary bedroom is a haven of comfort, offering a generous walk-in closet, a private bathroom, and bay windows! Throughout the house, a delightful blend of neutral paint, plush carpet, and tile flooring. Stay cool and comfortable with ceiling fans installed in various rooms. The 2-car garage features shelving and an epoxy-coated floor. Outside, the landscape in front and back yards is relatively low maintenance, and the mature trees provide plenty of shade! The Copper-Basin community features a fire station, K-8 school, and a YMCA hosting various events all throughout the year.
- Sold 2 Fabulous open floor plan built by D R Horton. Spacious Master Bedroom with master Bath having dual sinks, separate shower & tub and a large walk-in closet. Freshly painted interior. Also, the exterior of the home was painted in 2020. Kitchen has stainless steel appliances. Solar System/ Panels are owned outright (not leased) and to be transferred to the new Owner Designed as a 3 Bedroom. Owner currently has the potential 3rd Bedroom as an Office/Den. Includes refrigerator, washer & dryer. 6500 larger interior square foot.
- **Sold 3** Welcome to this beautiful, single story, 3 bedroom, 2 bath home. This home has been freshly painted, and offers a nice and open living area. The den/office is the perfect set up for the at home or remote worker. Step outside to a serene backyard, hot tub and a covered patio, with plenty of room to relax. Located in Copper Basin, you will love the amenities that accompany where you call home. From the park areas, clubhouse and community pool.

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QUEEN CREEK, AZ 85143 Loan Number

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			Subject was listed for sale in the MLS on 08/06/2023 for \$219k - received multiple offers and sold for \$251k on 08/18/2023.				
Listing Agent Name							
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
08/06/2023	\$219,000			Sold	08/18/2023	\$251,000	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$315,000	\$315,000		
Sales Price	\$315,000	\$315,000		
30 Day Price	\$300,000			
Comments Regarding Pricing S	Strategy			

The Listing/Sold comparables chosen for this report are considered similar in size, construction and market appeal. They are good indicators of the current neighborhood market trends and values for this area. The value of the subject could vary if the interior has upgrades and has deferred maintenance or physical deficiencies.

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 the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Client(s): Wedgewood Inc

Property ID: 34530585

Subject Photos

by ClearCapital



Front



Address Verification



Address Verification



Side



Side



Street

Client(s): Wedgewood Inc

Property ID: 34530585

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Subject Photos

by ClearCapital



Street

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Listing Photos

by ClearCapital





Front

2321 E SAN MANUEL RD Queen Creek, AZ 85143



Front

2584 E MORENCI RD, San Tan Valley, AZ 85143



Front

by ClearCapital

Sales Photos

2890 E MINERAL PARK RD San Tan Valley, AZ 85143



Front

3910 E Copper RD San Tan Valley, AZ 85143



Front

4227 E TANZANITE LN San Tan Valley, AZ 85143

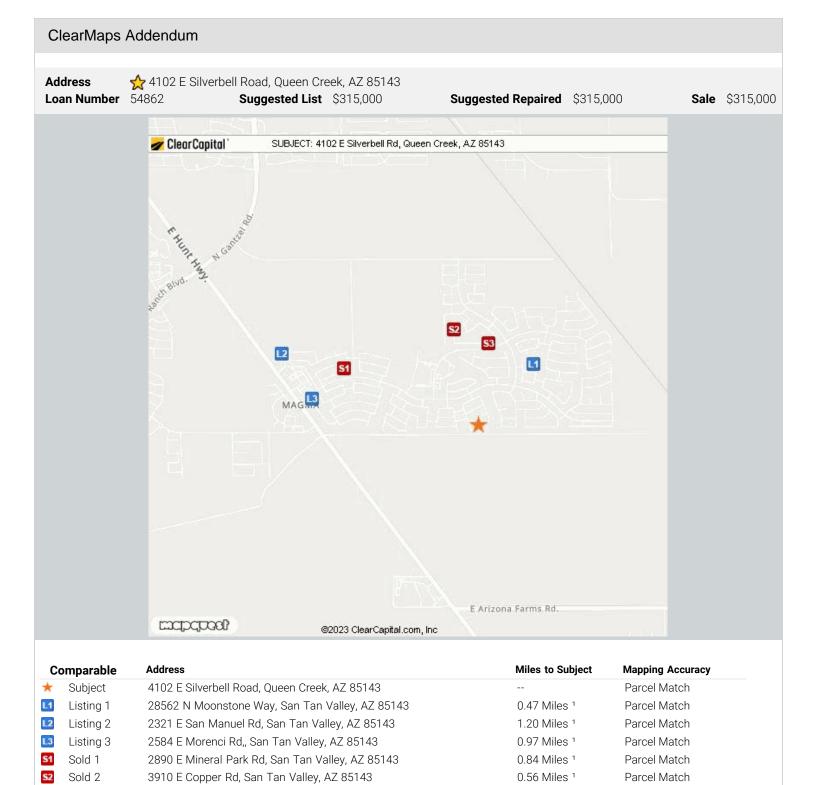


Front

54862 Loan Number

\$315,000As-Is Value

by ClearCapital QUEEN CREEK, AZ 85143



¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

4227 E Tanzanite Ln, San Tan Valley, AZ 85143

Sold 3

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

0.47 Miles 1

Parcel Match

QUEEN CREEK, AZ 85143

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Addendum: Report Purpose

by ClearCapital

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

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.

by ClearCapital

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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Loan Number

Α7

Broker Information

License Expiration

Broker Name Chris Benson Company/Brokerage NextHome Alliance

License No BR548496000 Address 21916 E Duncan Court Queen Creek

License State

AZ 85142

07/31/2025

Phone 4802257188 Email bensonrealestate@gmail.com

Broker Distance to Subject 9.39 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 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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