DRIVE-BY BPO

107 BRENTWOOD COURT

ALLEN, TEXAS 75013

55041 Loan Number

\$375,000• 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	107 Brentwood Court, Allen, TEXAS 75013 09/09/2023 55041 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8918127 09/09/2023 R286800E02 ² Collin	Property ID 101	34569623
Tracking IDs					
Order Tracking ID	09.08.23 BPO Request p2	Tracking ID 1	09.08.23 BPO F	Request p2	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Hunter Carl V	Condition Comments
R. E. Taxes	\$8,169	Based on exterior observation, subject property is in Average
Assessed Value	\$411,474	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: \$296,000 High: \$505,305	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				

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	107 Brentwood Court	900 Baxter	921 Matilda	920 Ponderosa
City, State	Allen, TEXAS	Plano, TX	Plano, TX	Plano, TX
Zip Code	75013	75025	75025	75023
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.68 ¹	1.76 ¹	2.35 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$365,000	\$365,000	\$420,000
List Price \$		\$365,000	\$365,000	\$420,000
Original List Date		08/13/2023	09/05/2023	07/12/2023
DOM · Cumulative DOM	·	26 · 27	3 · 4	58 · 59
Age (# of years)	29	38	37	35
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,871	1,453	1,453	1,983
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	7	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	0.18 acres	0.19 acres	0.18 acres	0.11 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:4000,Bath:0,HBath:0,GLA:\$8360,Total Adjustment:\$12360,Net Adjustment Value:\$377360 This property is similar in age but inferior in gla to the subject
- **Listing 2** Adjustments:,Bed:4000,Bath:0,HBath:0,GLA:\$8360,Total Adjustment:\$12360,Net Adjustment Value:\$377360 This property is similar in view but inferior in bed to the subject
- Listing 3 Adjustments:,Bed:4000,Bath:0,HBath:-1000,GLA:\$-2240,Lot:\$140,Total Adjustment:\$900,Net Adjustment Value:\$420900 This property is superior in h bath but similar in bath 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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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	107 Brentwood Court	7804 Roberta	805 Purcell	1214 Harvard
City, State	Allen, TEXAS	Plano, TX	Plano, TX	Allen, TX
Zip Code	75013	75025	75025	75002
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.42 1	1.37 1	2.77 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$373,000	\$424,900	\$411,000
List Price \$		\$373,000	\$409,000	\$411,000
Sale Price \$		\$370,000	\$397,000	\$421,088
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		08/17/2023	07/26/2023	04/14/2023
DOM · Cumulative DOM		36 · 36	69 · 69	26 · 26
Age (# of years)	29	39	39	29
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,871	1,636	1,741	1,912
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	4 · 2
Total Room #	7	7	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	0.18 acres	0.18 acres	0.2 acres	0.19 acres
Other	None	None	None	None
Net Adjustment		+\$4,700	+\$6,600	\$0
Adjusted Price		\$374,700	\$403,600	\$421.088

^{*} Sold 3 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** Adjustments:,Bed:0,Bath:0,HBath:0,GLA:\$4700,Total Adjustment:4700,Net Adjustment Value:\$374700 This property is similar in condition but inferior in gla to the subject
- **Sold 2** Adjustments:,Bed:4000,Bath:0,HBath:0,GLA:\$2600,Total Adjustment:6600,Net Adjustment Value:\$403600 This property is similar in bath but inferior in bed to the subject
- **Sold 3** Adjustments:,Bed:0,Bath:0,HBath:0,Total Adjustment:0,Net Adjustment Value:\$421088 This property is similar in lot and view to the subject

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0 11:1: 0 1 1 1:1 1							
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm		The subject was 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
08/28/2023	\$325,000			Sold	08/31/2023	\$375,000	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$380,000	\$380,000			
Sales Price	\$375,000	\$375,000			
30 Day Price	\$374,800				
Comments Degarding Pricing St	Comments Degarding Pricing Strategy				

Comments Regarding Pricing Strategy

I have searched a distance up to 3 mile, gla +/- 20% sqft, lot size 30% +/- sq ft, age 10% +/- yrs and up to 12 months in time. Due to limited comparable it is necessary to include those properties that may exceed in , age, bed count and lot size variance. Due to limited comparable it is necessary to include those properties that may exceed the age variance. Due to the limited comparables it was necessary to take a comp with variance in guidelines. The comps however are valuable and bracket the subject well in terms of condition and size. Most weight has been placed on CS3 and LC3 as they are most similar to subject condition and overall structure.

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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



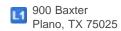
Address Verification



Street

55041

Listing Photos





Front





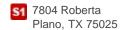
Front





Front

Sales Photos





Front

805 Purcell Plano, TX 75025



Front

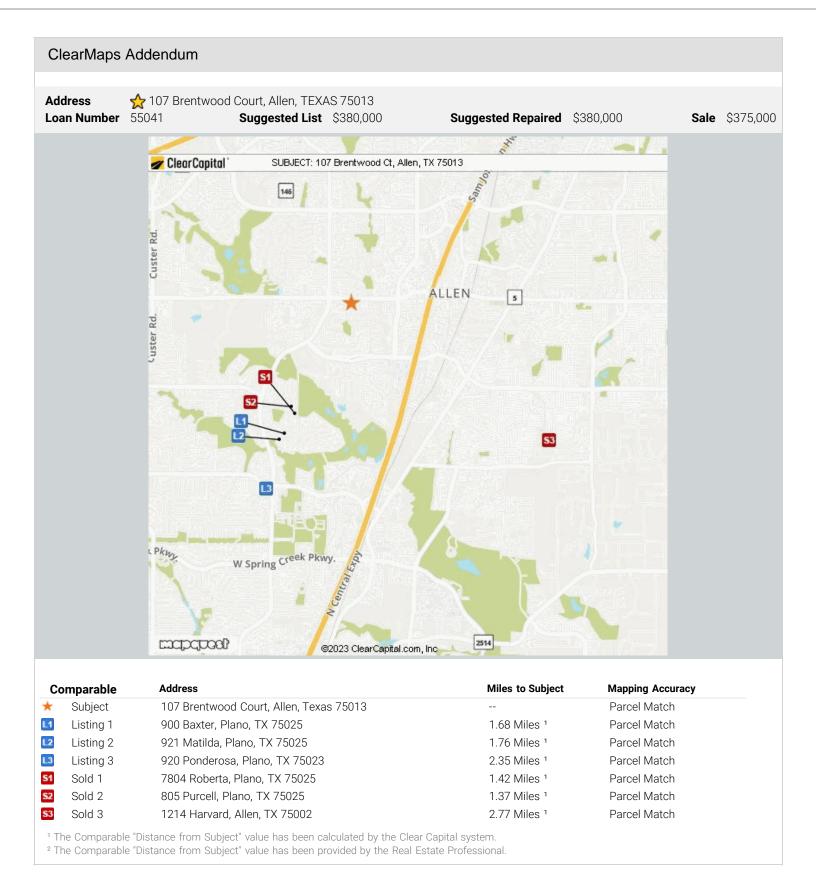
1214 Harvard Allen, TX 75002



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

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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

Broker Name Natasha Thompson Company/Brokerage Texas Casa Realty LLC

License No677241Address2770 Main Street Frisco TX 75033

License Expiration 08/31/2024 License State TX

Phone 4699258108 Email info@texascasarealty.com

Broker Distance to Subject 10.67 miles **Date Signed** 09/09/2023

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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