DRIVE-BY BPO

6619 FIREFLAME DRIVE

DALLAS, TX 75248

55051 Loan Number **\$530,000**• 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	6619 Fireflame Drive, Dallas, TX 75248 10/14/2023 55051 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8974649 10/14/2023 00000797729 Dallas	Property ID	34687795
Tracking IDs					
Order Tracking ID	10.13.23 BPO Request	Tracking ID 1	10.13.23 BPO	Request	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Meisels Robert A	Condition Comments
R. E. Taxes	\$11,539	Based on exterior observation, subject property is in Average
Assessed Value	\$438,720	condition. No immediate repair or modernization required. No
Zoning Classification	Residential	clear subject pictures available since the subject is behind lot of bushes.
Property Type	SFR	busiles.
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 Da	ıta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is located in a suburban neighborhood with stable
Sales Prices in this Neighborhood	Low: \$404,000 High: \$674,040	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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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6619 Fireflame Drive	6635 Warm Breeze Lane	15712 Wing Point Drive	6035 Yellow Rock Trail
City, State	Dallas, TX	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75248	75248	75248	75248
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.07 1	0.64 1	0.58 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$550,000	\$599,000	\$595,000
List Price \$		\$499,000	\$524,900	\$595,000
Original List Date		08/11/2023	08/10/2023	09/28/2023
DOM · Cumulative DOM	•	63 · 64	64 · 65	15 · 16
Age (# of years)	45	46	43	45
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	2,253	2,339	2,177	2,242
Bdrm · Bths · ½ Bths	3 · 2	3 · 3	3 · 2 · 1	3 · 2
Total Room #	6	7	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	Pool - Yes			
Lot Size	0.18 acres	0.18 acres	0.13 acres	0.21 acres
Other	None	None	None	None

^{*} 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** The property is superior in GLA and similar in bed count to the subject Active1 => Bath= \$-3000, GLA= \$-4300, Pool= \$10000, Total= \$2700, Net Adjusted Value= \$501700
- **Listing 2** The property is similar in condition and superior in GLA to the subject. Active2 => Half Bath= \$-1000, GLA= \$3800, Pool= \$10000, Total= \$12800, Net Adjusted Value= \$537700
- **Listing 3** Fair market property, Similar in GLA, style, condition and neighborhood, has 3 bed, 2 bath, ceramic floor, eat-in kitchen Active3 => Pool= \$10000, Total= \$10000, Net Adjusted Value= \$605000

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	6619 Fireflame Drive	6220 Copperhill Drive	6615 Fireflame Drive	6732 Hillwood Lane
City, State	Dallas, TX	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75248	75248	75248	75248
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.48 1	0.01 1	0.18 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$509,900	\$530,000	\$575,000
List Price \$		\$509,900	\$530,000	\$575,000
Sale Price \$		\$505,000	\$530,000	\$561,700
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		07/20/2023	09/07/2023	10/06/2023
DOM · Cumulative DOM		35 · 35	52 · 52	21 · 21
Age (# of years)	45	43	45	54
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	2,253	2,050	2,213	2,435
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 3
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	Pool - Yes			Pool - Yes
Lot Size	0.18 acres	0.17 acres	0.18 acres	0.22 acres
Other	None	None	None	None
Net Adjustment		+\$20,150	+\$11,000	-\$8,100
Adjusted Price		\$525,150	\$541,000	\$553,600

^{*} 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.

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

- **Sold 1** The property is inferior in GLA and similar in condition to the subject Sold1 => GLA= \$10150, Pool= \$10000, Total= \$20150, Net Adjusted Value= \$525150
- **Sold 2** The property is similar in condition and superior in Hbath count to the subject. Sold2 => Half Bath= \$-1000, Garage= \$2000, Pool= \$10000, Total= \$11000, Net Adjusted Value= \$541000
- **Sold 3** The property is superior in GLA and similar in bed count to the subject Sold3 => Bath= \$-3000, GLA= \$-9100, Garage= \$4000, Total= \$-8100, Net Adjusted Value= \$553600

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Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	_isted	Listing History	Comments		
Listing Agency/F	irm			None Noted			
Listing Agent Na	me						
Listing Agent Pho	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	\$535,000	\$535,000		
Sales Price	\$530,000	\$530,000		
30 Day Price	\$527,000			

Comments Regarding Pricing Strategy

The subject details are taken from Tax. The subject property is a single-family home with 2253 square feet was built in 1978, containing 3 bedrooms and 2.0 bathrooms. Proximity parameters were exceeded up to 1 mile as there were limited comparable within 0.5 miles having GLA +/- 20%, year built +/- 30, and 6 months back. The lot size tolerances for comparable had to be extended in order to locate properties that were supportive of the subject GLA and attributes. Within 1 mile having GLA +/- 20%, year built +/- 30, there were no comps available with pool, so It was necessary to use comparable without pool. Since there were limited comparable that were similar to the subject attributes within the same side of the busy road, I was forced to select comparable crossing a major roads, it will not affect the subject marketability. The Property is located in proximity to major roads, highways along with Commercial establishments, schools, Park and other non- residential properties nearby. Comparable shares values defining qualities with the subject in regard to GLA, condition and other attributes, so the subject location characteristics don't affect its marketability. Comparable property condition was identified using both MLS comments and interior pictures. In delivering final valuation, most weight has been placed on CS2 and CL2 as they are most similar to condition. No clear subject pictures available since the subject is behind lot of bushes.

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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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DRIVE-BY BPO

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Subject Photos



Front



Address Verification



Street

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Listing Photos



6635 Warm Breeze Lane Dallas, TX 75248



Front



15712 Wing Point Drive Dallas, TX 75248



Front



6035 Yellow Rock Trail Dallas, TX 75248



Front

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Sales Photos





Front

52 6615 Fireflame Drive Dallas, TX 75248



Front

6732 Hillwood Lane Dallas, TX 75248



Front

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ClearMaps Addendum ద 6619 Fireflame Drive, Dallas, TX 75248 **Address** Loan Number 55051 Suggested List \$535,000 Suggested Repaired \$535,000 **Sale** \$530,000 Clear Capital SUBJECT: 6619 Fireflame Dr, Dallas, TX 75248 Arapaho Rd. Kiowa Park Arapaho Rd. Creek Rd. L2 Bay Point Dr. Wing Point Diden t La Cosa Dr. La Cosa Dr. Kiowa Parkway Winterwood Ln. Blackberry Ln. L3 Hillwood Lr. Orangewood Dr. à End Meadowcreek Dr Trail Roundrock Rd. Berry Trail Dr Hunters Ridge Dr. Town Bluff Dr. Liberty Hill St Leameadow Dr. mapqpeel? @2023 ClearCapital.com, Inc.

Comparable	Address	Miles to Subject	Mapping Accuracy
* Subject	6619 Fireflame Drive, Dallas, TX 75248		Parcel Match
Listing 1	6635 Warm Breeze Lane, Dallas, TX 75248	0.07 Miles ¹	Parcel Match
Listing 2	15712 Wing Point Drive, Dallas, TX 75248	0.64 Miles ¹	Parcel Match
Listing 3	6035 Yellow Rock Trail, Dallas, TX 75248	0.58 Miles ¹	Parcel Match
Sold 1	6220 Copperhill Drive, Dallas, TX 75248	0.48 Miles ¹	Parcel Match
Sold 2	6615 Fireflame Drive, Dallas, TX 75248	0.01 Miles ¹	Parcel Match
Sold 3	6732 Hillwood Lane, Dallas, TX 75248	0.18 Miles ¹	Parcel Match

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

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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

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.

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

Phone4699258108Emailinfo@texascasarealty.com

Broker Distance to Subject 14.06 miles Date Signed 10/14/2023

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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