DRIVE-BY BPO

1703 KIMBERLY PLACE

BENTONVILLE, AR 72712

56095 Loan Number **\$405,000**• As-Is Price

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	1703 Kimberly Place, Bentonville, AR 72712 07/26/2024 56095 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9507530 07/30/2024 01-04112-001 Benton	Property ID	35738314
Tracking IDs					
Order Tracking ID	07.26_CitiAgedBPO	Tracking ID 1	07.26_CitiAgedBl	P0	
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	CATAMOUNT PROPERTIES 2018	Condition Comments				
	LLC	The subject is in average condition for its age and for the area.				
R. E. Taxes	\$2,323	There were no issues visible at time of inspection and no sign of				
Assessed Value	\$367,300	recent work completed on the home recently.				
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					
HOA	No					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	This area of NWA has seen good growth over the last 20 years			
Sales Prices in this Neighborhood	Low: \$325,000 High: \$2,395,870	and this trend is set to continue. The area has ample schools and commercial properties to support the population as well a			
Market for this type of property	Remained Stable for the past 6 months.	roads to service the area			
Normal Marketing Days	<90				
Normal Marketing Days					

Client(s): Wedgewood Inc

Property ID: 35738314

Effective: 07/26/2024 Page: 1 of 14

56095 Loan Number **\$405,000**• As-Is Price

BENTONVILLE, AR 72712

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1703 Kimberly Place	1111 Nw K St	706 13th St	2400 Nw Turner Dr
City, State	Bentonville, AR	Bentonville, AR	Bentonville, AR	Bentonville, AR
Zip Code	72712	72712	72712	72712
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.67 1	0.41 1	0.76 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$559,000	\$515,000	\$465,000
List Price \$		\$559,000	\$515,000	\$465,000
Original List Date		07/14/2024	06/06/2024	07/27/2024
DOM · Cumulative DOM	·	15 · 16	53 · 54	2 · 3
Age (# of years)	38	44	52	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	2 Stories Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,780	1,801	1,614	1,722
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	8	7	7	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	.49 acres	.29 acres	.29 acres	.40 acres
Other				

^{*} 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** Comp 1 is superior. The homes site value is higher closer to the square and the home is larger to make the value higher than the subject.
- **Listing 2** This home has a higher site value but this is offset by the smaller size and the home being older to make the two homes have similar values and appeal.
- Listing 3 Comp 3 is also very similar. The home is younger but also smaller to make the two homes fall within the same market pool.

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.

Loan Number

56095

\$405,000• As-Is Price

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Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1703 Kimberly Place	1517 Bella Vista Rd	19 Valley View Cir	300 Saddlebrook Dr
City, State	Bentonville, AR	Bentonville, AR	Bentonville, AR	Bentonville, AR
Zip Code	72712	72712	72712	72712
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.16 1	1.02 1	1.42 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$549,000	\$415,000	\$400,000
List Price \$		\$549,000	\$415,000	\$400,000
Sale Price \$		\$542,500	\$415,000	\$400,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		02/19/2024	05/23/2024	05/02/2024
DOM · Cumulative DOM		123 · 123	2 · 2	0 · 0
Age (# of years)	38	28	26	19
Condition	Average	Good	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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,780	1,822	1,828	1,797
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 2	4 · 2
Total Room #	8	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	.49 acres	.28 acres	.44 acres	.21 acres
Other				
Net Adjustment		-\$137,500	-\$10,000	\$0
Adjusted Price		\$405,000	\$405,000	\$400,000

^{*} 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.

BENTONVILLE, AR 72712

56095 Loan Number **\$405,000**• As-Is Price

Recent Sales - Cont.

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

- **Sold 1** Sold 1 is superior as the home is younger and larger than the subject. The comps has also had a total renovation and updating recently. This will make the comp have a higher value and appeal
- **Sold 2** Sold 2 is superior and will have a higher appeal since the home is larger and younger than the subject. The home will also have a higher value
- **Sold 3** Sold 3 is younger but the homes are almost the same size overall to make their values very similar and the homes will appeal to the same buyers.

Client(s): Wedgewood Inc Property ID: 35738314 Effective: 07/26/2024 Page: 4 of 14

BENTONVILLE, AR 72712

56095 Loan Number **\$405,000**• As-Is Price

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Subject Sal	es & Listing His	tory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			There were	no records for this	address on the M	LS at the time
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	\$410,000	\$410,000
Sales Price	\$405,000	\$405,000
30 Day Price	\$395,000	
Comments Regarding Pricing S	trategy	
This home will pose no issu	ues on the resale market if priced accor.	ding to its age and overall location. The home should command a

This home will pose no issues on the resale market if priced according to its age and overall location. The home should command a good value with little effort in a reasonable marketing time frame.

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: 35738314

Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

Subject Photos

by ClearCapital

DRIVE-BY BPO



Other

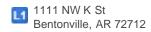
Client(s): Wedgewood Inc

Property ID: 35738314

Effective: 07/26/2024

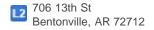
Page: 7 of 14

Listing Photos



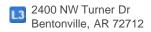


Front





Front





Front

Sales Photos

by ClearCapital





Front

19 Valley View Cir Bentonville, AR 72712



Front

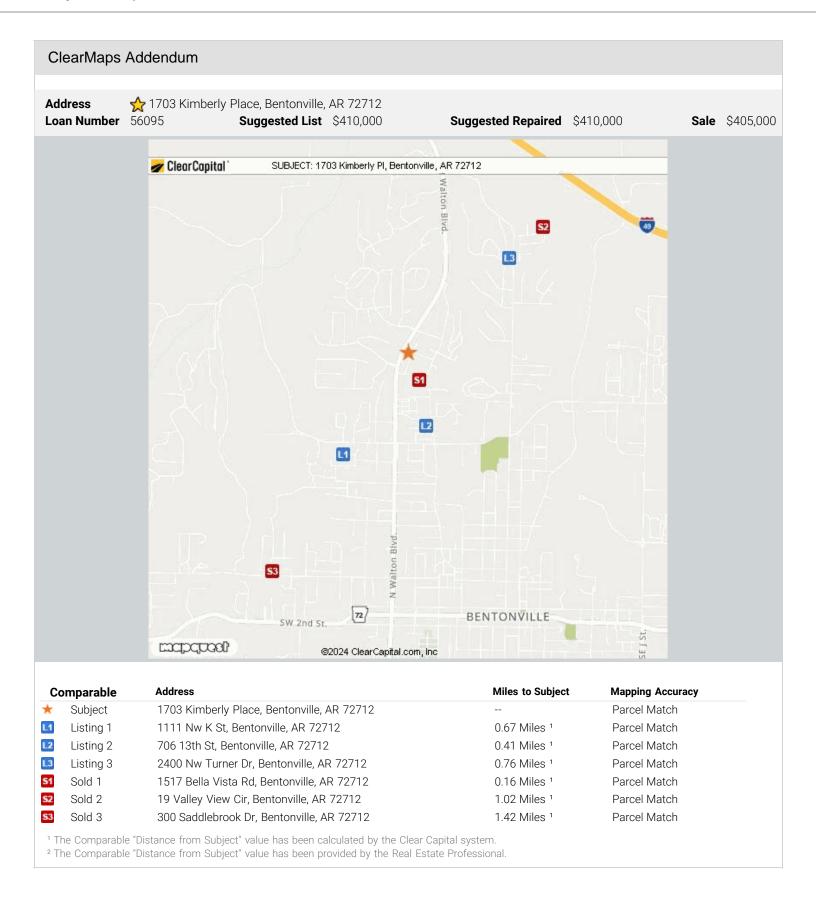
300 Saddlebrook Dr Bentonville, AR 72712



Front

56095 Loan Number **\$405,000**• As-Is Price

by ClearCapital



BENTONVILLE, AR 72712

56095 Loan Number **\$405,000**As-Is Price

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:

by ClearCapital

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: 35738314

Page: 11 of 14

BENTONVILLE, AR 72712

56095 Loan Number **\$405,000**• As-Is Price

by ClearCapital

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 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: 35738314

Page: 12 of 14

BENTONVILLE, AR 72712

56095 Loan Number **\$405,000**• As-Is Price

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.

Client(s): Wedgewood Inc Property ID: 35738314 Effective: 07/26/2024 Page: 13 of 14



BENTONVILLE, AR 72712

56095

\$405,000

Loan Number As-Is Price

Broker Information

by ClearCapital

Broker Name
Tyler Lowery
Company/Brokerage
Berkshire Hathaway Homeservices
2905 S Walton Blvd Bentonville AR

License No SA00056361 Address 2905 S Walton Bivd Bentonville AF

License Expiration 12/31/2024 **License State** AR

Phone 4796195559 Email lowery.tyler@gmail.com

Broker Distance to Subject 3.63 miles Date Signed 07/30/2024

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 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.

Client(s): Wedgewood Inc Property ID: 35738314 Effective: 07/26/2024 Page: 14 of 14