1510 SPRING PEONY COURT

PFLUGERVILLE, TEXAS 78660

56486 Loan Number **\$388,745**• 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	1510 Spring Peony Court, Pflugerville, TEXAS 78660 02/29/2024 56486 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9186791 02/29/2024 481005 Travis	Property ID	35137791
Tracking IDs					
Order Tracking ID	2.28_BPO	Tracking ID 1	2.28_BPO		
Tracking ID 2		Tracking ID 3	-		

General Conditions		
Owner	BTI 1179 LLC	Condition Comments
R. E. Taxes	\$10,340	The exterior and landscaping are in average condition.
Assessed Value	\$485,901	
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 Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subjects' neighborhood has many different square footage,			
Sales Prices in this Neighborhood	Low: \$355,600 High: \$399,500	site square footage, and styles of homes. With a mix of sir story and multi-level homes, it has something for everyone			
Market for this type of property	Remained Stable for the past 6 months.	Located close to many other like-kind sub-divisions. All the homes in this area are well maintained and in average condition			
Normal Marketing Days	<90	Landscaping ranges from simple lawns to professional landscaped yards and planters. Landscaping in this area is in average condition. The Central Texas marketplace has shifted to more realistic values.			

Client(s): Wedgewood Inc

Property ID: 35137791

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1510 Spring Peony Court	100 Applewood Dr	808 Sunflower Drive	411 Parkview Drive
City, State	Pflugerville, TEXAS	Pflugerville, TX	Pflugerville, TX	Pflugerville, TX
Zip Code	78660	78660	78660	78660
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.06 1	0.42 1	1.22 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$425,000	\$389,000	\$379,900
List Price \$		\$375,000	\$379,900	\$379,900
Original List Date		10/02/2023	12/26/2023	01/18/2024
DOM · Cumulative DOM	·	125 · 150	61 · 65	5 · 42
Age (# of years)	24	40	25	38
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 TRADITIONAL	1 Story TRADITIONAL	1 Story TRADITIONAL	1 Story TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	2,173	1,751	2,001	1,819
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
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	0.197 acres	0.240 acres	0.200 acres	0.238 acres

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

Client(s): Wedgewood Inc

Property ID: 35137791

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.

PFLUGERVILLE, TEXAS 78660

56486 Loan Number **\$388,745**• As-Is Value

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Current Listings - Cont.

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

- Listing 1 Improvement SQFT difference adjustment +\$14,770. Site SQFT difference adjustment N/A. Best available comparable used. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of a mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject.
- Listing 2 Improvement SQFT difference adjustment +\$6,020. Site SQFT difference adjustment N/A. Best available comparable used. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of a mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject.
- Listing 3 Improvement SQFT difference adjustment +\$12,390. Site SQFT difference adjustment N/A. Best available comparable used. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of a mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject.

Client(s): Wedgewood Inc Property ID: 35137791 Effective: 02/29/2024 Page: 3 of 16

56486 PFLUGERVILLE, TEXAS 78660 Loan Number

\$388,745 As-Is Value

by ClearCapital

	Cubicat	Sold 1	0-14.0 *	Sold 3
0	Subject		Sold 2 *	
Street Address	1510 Spring Peony Court	1508 Spring Peony Ct	900 Sunflower Dr	513 Pigeon Forge Road
City, State	Pflugerville, TEXAS	Pflugerville, TX	Pflugerville, TX	Pflugerville, TX
Zip Code	78660	78660	78660	78660
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.01 1	0.47 1	0.43 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$369,000	\$410,000	\$384,990
List Price \$		\$369,000	\$385,000	\$384,990
Sale Price \$		\$369,000	\$376,600	\$379,990
Type of Financing		Cash	Conventional	Conventional
Date of Sale		12/20/2023	12/07/2023	02/06/2024
DOM · Cumulative DOM	•	26 · 51	67 · 140	17 · 54
Age (# of years)	24	24	25	40
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 TRADITIONAL	1 Story TRADITIONAL	1 Story TRADITIONAL	1 Story TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	2,173	1,826	1,826	1,725
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
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	0.197 acres	0.194 acres	0.204 acres	0.238 acres
Other				BCC \$6,000
Net Adjustment		+\$12,145	+\$12,145	+\$9,680
Adjusted Price		\$381,145	\$388,745	\$389,670

^{*} 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.

PFLUGERVILLE, TEXAS 78660

56486 Loan Number **\$388,745**• As-Is Value

Recent Sales - Cont.

by ClearCapital

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

- **Sold 1** Improvement SQFT difference adjustment +\$12,145. Site SQFT difference adjustment N/A. Best available comparable used. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of a mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject.
- **Sold 2** Improvement SQFT difference adjustment +\$12,145. Site SQFT difference adjustment N/A. Best available comparable used. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of a mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject. +
- **Sold 3** Improvement SQFT difference adjustment +\$15,680. Site SQFT difference adjustment N/A. Best available comparable used. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of a mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject.

Client(s): Wedgewood Inc Property ID: 35137791 Effective: 02/29/2024 Page: 5 of 16

PFLUGERVILLE, TEXAS 78660

56486 Loan Number **\$388,745**• As-Is Value

by ClearCapital

Current Listing Status Not Curre		Not Currently L	₋isted	Listing History Comments			
Listing Agency/Firm		The local MLS system does not show this property for sale in					
Listing Agent Na	me			the system	for the past 12 mc	onths.	
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	\$389,900	\$389,900		
Sales Price	\$388,745	\$388,745		
30 Day Price	\$368,745			
Comments Departing Delains Chartesy				

Comments Regarding Pricing Strategy

The above value is given as the current value of the home and that is could be sold in it's as-is condition. The values in this area have been affected by the rate increases, devaluing as much as 10%, but there is still a lack of inventory. The location is very much like that of the subject, due to the lack of sales and active listings the comps were taken within a radius of one half mile. The neighborhoods are all the same in makeup and condition. The square footage is also in a comparable range as are the bedroom and the bathroom counts. Lot sizes are within a range making them comparable to that of the subject. The market is shifting faster than the comps are showing. With the values of smaller sqft homes in this area devaluing as much at 5-20% over the last 6 months. Over the past 5 months the builders have become very flexible in pricing, offering monies to buy down the interest rates, and commissions over 3%+. REOS postings for trusteed sales have increased in this area. The subject is in a condition that will not require any repairs to be marketed in it's as-is condition and received full market consideration.

Client(s): Wedgewood Inc

Property ID: 35137791

PFLUGERVILLE, TEXAS 78660

56486 Loan Number **\$388,745**• 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: 35137791 Effective: 02/29/2024 Page: 7 of 16

Subject Photos





Front







Side

Side



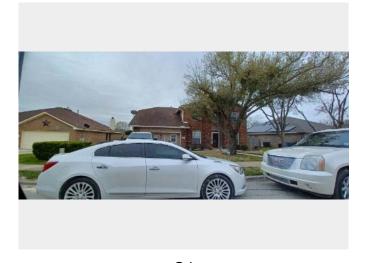


Street Street

Client(s): Wedgewood Inc

Property ID: 35137791

Subject Photos





Other Other

Listing Photos





Other

808 SUNFLOWER DRIVE Pflugerville, TX 78660



Other

411 PARKVIEW DRIVE Pflugerville, TX 78660



Other

Sales Photos





Other

900 SUNFLOWER DR Pflugerville, TX 78660



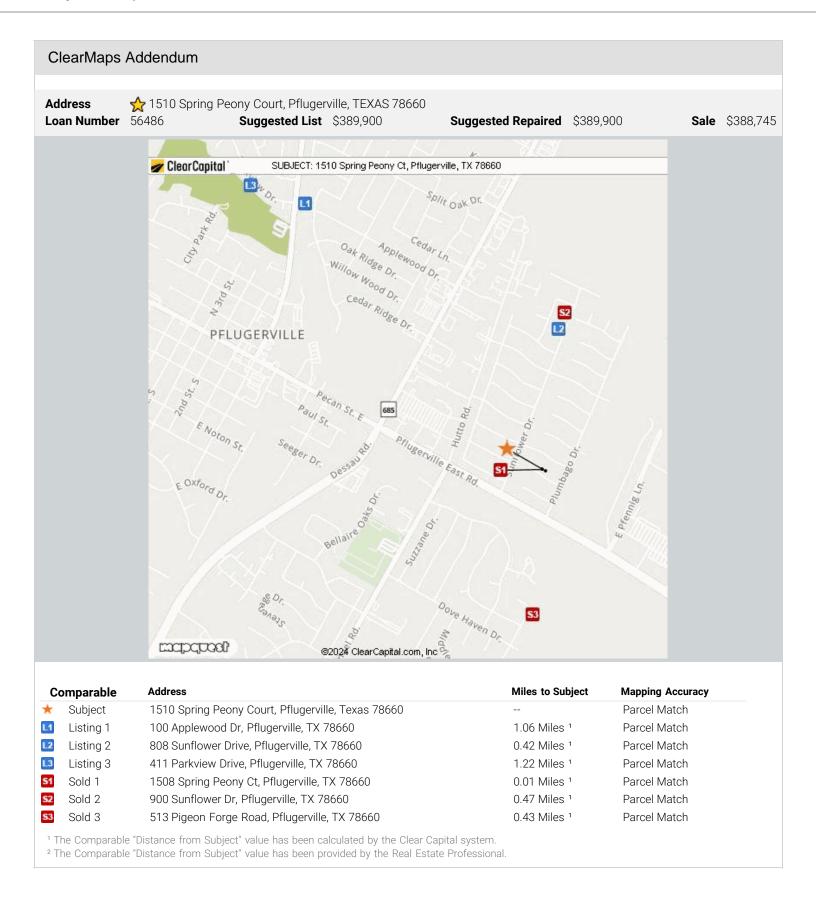
Other

513 PIGEON FORGE ROAD Pflugerville, TX 78660



Other

by ClearCapital



PFLUGERVILLE, TEXAS 78660

56486 Loan Number **\$388,745**• As-Is Value

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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.

Client(s): Wedgewood Inc

Property ID: 35137791

Page: 13 of 16

PFLUGERVILLE, TEXAS 78660

56486 Loan Number **\$388,745**• As-Is Value

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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Client(s): Wedgewood Inc

Property ID: 35137791

Page: 14 of 16

PFLUGERVILLE, TEXAS 78660

56486 Loan Number **\$388,745**• As-Is Value

by ClearCapital

Report Instructions - cont.

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.

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: 35137791 Effective: 02/29/2024 Page: 15 of 16

PFLUGERVILLE, TEXAS 78660

56486 Loan Number

TX

\$388,745• As-Is Value

by ClearCapital

Broker Information

License Expiration

Broker Name Steven Simmons Company/Brokerage Keller Williams Realty

License No 0511573 **Address** 1003 S. Austin Avenue Georgetown

License State

TX 78626

07/31/2025

Phone 2546540323 Email stevensimmons@hotmail.com

Broker Distance to Subject 14.45 miles **Date Signed** 02/29/2024

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 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: 35137791 Effective: 02/29/2024 Page: 16 of 16