DRIVE-BY BPO

2105 SUGAR HILL DR

DEER PARK, TX 77536

56613 Loan Number **\$320,000**• 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	2105 Sugar Hill Dr, Deer Park, TX 77536 02/22/2024 56613 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9173790 02/22/2024 126655002000 Harris	Property ID	35112431
Tracking IDs					
Order Tracking ID	BPO_2.21	Tracking ID 1	BPO_2.21		
Tracking ID 2		Tracking ID 3			

OwnerF William HansonCondition CommentsR. E. Taxes\$7,184The subject appears to be in good overall condition with no obvious signs of deferred maintenance, similar to other home obvious signs of deferred main	General Conditions		
Assessed Value \$302,479 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 Crestwood HOA 281-343-9178 Association Fees \$340 / Year (Other: common areas)	Owner	F William Hanson	Condition Comments
Zoning Classification Residential Property Type SFR Occupancy Occupied Ownership Type Fee Simple Property Condition Average Estimated Exterior Repair Cost S0 Estimated Interior Repair Cost S0 Total Estimated Repair HOA Crestwood HOA 281-343-9178 Association Fees S340 / Year (Other: common areas) In the community. In the community. In the community. In the community.	R. E. Taxes	\$7,184	The subject appears to be in good overall condition with no
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 Crestwood HOA 281-343-9178 Association Fees \$340 / Year (Other: common areas)	Assessed Value	\$302,479	obvious signs of deferred maintenance, similar to other homes
Occupancy Ownership Type Fee Simple Property Condition Average Estimated Exterior Repair Cost S0 Estimated Interior Repair Cost V0 Total Estimated Repair HOA Crestwood HOA 281-343-9178 Association Fees \$340 / Year (Other: common areas)	Zoning Classification	Residential	in the community.
Ownership TypeFee SimpleProperty ConditionAverageEstimated Exterior Repair Cost\$0Estimated Interior Repair Cost\$0Total Estimated Repair\$0HOACrestwood HOA 281-343-9178Association Fees\$340 / Year (Other: common areas)	Property Type	SFR	
Property Condition Average Estimated Exterior Repair Cost \$0 Estimated Interior Repair Cost \$0 Total Estimated Repair \$0 Crestwood HOA 281-343-9178 Association Fees \$340 / Year (Other: common areas)	Occupancy	Occupied	
Estimated Exterior Repair Cost \$0 Estimated Interior Repair Cost \$0 Total Estimated Repair \$0 HOA Crestwood HOA 281-343-9178 Association Fees \$340 / Year (Other: common areas)	Ownership Type	Fee Simple	
Estimated Interior Repair Cost \$0 Total Estimated Repair \$0 HOA Crestwood HOA 281-343-9178 Association Fees \$340 / Year (Other: common areas)	Property Condition	Average	
Total Estimated Repair \$0 HOA Crestwood HOA 281-343-9178 Association Fees \$340 / Year (Other: common areas)	Estimated Exterior Repair Cost	\$0	
HOA Crestwood HOA 281-343-9178 Association Fees \$340 / Year (Other: common areas)	Estimated Interior Repair Cost	\$0	
Association Fees \$340 / Year (Other: common areas)	Total Estimated Repair	\$0	
areas)	НОА		
Visible From Street Visible	Association Fees		
	Visible From Street	Visible	
Road Type Public	Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subject property is part of a typical suburban subdivision			
Sales Prices in this Neighborhood	Low: \$190,000 High: \$575,000	that consists of mostly starter sized homes and has a homeowners association to help maintain the neighborhood			
Market for this type of property	Remained Stable for the past 6 months.	amenities. The community has a park and a pool for the residents.			
Normal Marketing Days	<90				

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2105 Sugar Hill Dr	2422 Seguine Dr	2117 Shadow Creek Dr	2202 Sabine Ct
City, State	Deer Park, TX	Deer Park, TX	Deer Park, TX	Deer Park, TX
Zip Code	77536	77536	77536	77536
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.29 1	0.45 1	0.24 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$345,000	\$290,000	\$365,000
List Price \$		\$328,500	\$290,000	\$365,000
Original List Date		10/31/2023	01/11/2024	01/14/2024
DOM · Cumulative DOM	·	113 · 114	22 · 42	8 · 39
Age (# of years)	19	19	20	17
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial; Residential	Beneficial ; Residential	Beneficial; Residential	Beneficial ; Residential
View	Beneficial; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,873	2,155	1,750	1,983
Bdrm · Bths · ½ Bths	3 · 3	3 · 2	3 · 2	5 · 2
Total Room #	7	6	6	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	0.14 acres	0.15 acres	0.13 acres	0.37 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 comp has similar GLA as the subject, as well as the same number of bedrooms, but one less full bathroom than the subject property.
- **Listing 2** The comp has similar GLA as the subject, as well as the same number of bedrooms, but one less full bathroom than the subject property.
- Listing 3 The comp has similar GLA as the subject, but two more bedrooms and one less full bathroom than the subject property.

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				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2105 Sugar Hill Dr	2618 Crestwood Dr	2121 Mossey Creek Dr	2413 Horseshoe Bnd
City, State	Deer Park, TX	Deer Park, TX	Deer Park, TX	Deer Park, TX
Zip Code	77536	77536	77536	77536
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	0.46 1	0.20 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$310,000	\$315,000	\$325,000
List Price \$		\$310,000	\$315,000	\$325,000
Sale Price \$		\$300,000	\$315,000	\$322,500
Type of Financing		Conventional	Unknown	Unknown
Date of Sale		09/12/2023	11/21/2023	01/19/2024
DOM · Cumulative DOM	•	21 · 54	14 · 60	3 · 30
Age (# of years)	19	18	20	19
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,873	2,205	2,094	1,963
Bdrm · Bths · ½ Bths	3 · 3	4 · 2	3 · 2	3 · 2
Total Room #	7	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				
Lot Size	0.14 acres	0.14 acres	0.13 acres	0.13 acres
Other	None	None	None	None
Net Adjustment		-\$11,620	-\$9,735	+\$6,000
Adjusted Price		\$288,380	\$305,265	\$328,500

^{*} 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** The comp has similar GLAas the subject, but one more bedroom and one lesss full bathroom than the subject property. Adjustment for: GLA (-\$11,620), one more bedroom (-\$7,500), one less full bathroom (+\$6,000)
- **Sold 2** The comp has similar GLA as the subject, as well as the same number of bedrooms, but one less full bathroom as the subject property. Adjustment for: GLA (-\$7,735), one less full bathroom (+\$6,000), seller concessions (-\$8,000)
- **Sold 3** The comp has similar GLA as the subject, as well as the same number of bedrooms, but one less full bathroom as the subject property. Adjustment for: one less full bathroom (+\$6,000)

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Subject Sal	es & Listing Hist	tory					
Current Listing S	tatus	Not Currently I	isted	Listing Histor	y Comments		
Listing Agency/F	irm					tory in the county t	
Listing Agent Na	me			the MLS for	the past 3 years f	or the subject prop	erty.
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	\$326,000	\$326,000			
Sales Price	\$320,000	\$320,000			
30 Day Price	\$290,000				
Comments Regarding Pricing S	trategy				
The subject value is based of layout.	on the most similar sold comp, which i	s sold comp 3, as it is closest tot he subject in combined GLA and			

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



Address Verification



Side



Side



Street

Subject Photos

by ClearCapital

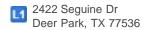




Street Other

Listing Photos

by ClearCapital





Front

2117 Shadow Creek Dr Deer Park, TX 77536



Front

2202 Sabine Ct Deer Park, TX 77536



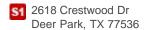
Front

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Sales Photos





Front

2121 Mossey Creek Dr Deer Park, TX 77536



Front

2413 Horseshoe Bnd Deer Park, TX 77536

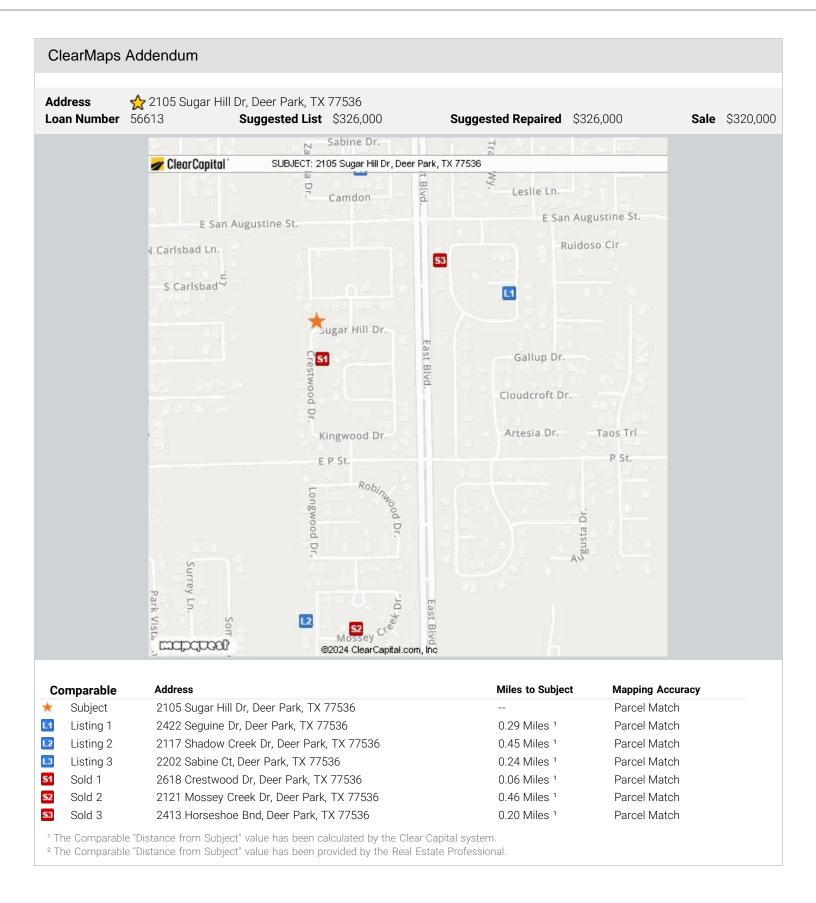


Front

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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

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:

otaridard 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.

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Report Instructions - cont.

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.

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

by ClearCapital

Broker Name Henry Molenaar Company/Brokerage Vylla Home

License No489384

Address
907 Sunrise Knoll Way Houston TX

77062

License Expiration10/31/2025License StateTX

Phone8322502004Emailhankm10@gmail.com

Broker Distance to Subject 8.23 miles **Date Signed** 02/22/2024

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 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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