LAVEEN, AZ 85339

56707 Loan Number

\$419,000• 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	7205 S 53rd Lane, Laveen, AZ 85339 03/02/2024 56707 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9191428 03/04/2024 104-88-432 Maricopa	Property ID	35145114
Tracking IDs					
Order Tracking ID	3.1_BPO	Tracking ID 1	3.1_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	MARIA R TILTON	Condition Comments
R. E. Taxes	\$2,057	The subject property appears to be in overall average exterior
Assessed Value	\$344,700	condition. The subject does not appear to be in need of major
Zoning Classification	Residential	exterior repairs.
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	LAVEEN CROSSING 623-691-6500	
Association Fees	\$84 / Month (Other: Common Area Maint.)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ıta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Inventory is decreasing, and demand is stable within the
Sales Prices in this Neighborhood	Low: \$250,000 High: \$600,000	subject's market area. REO/SS are less than 1% of recent sales and listings in this area.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	
- •		

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	7205 S 53rd Lane	5434 W Harwell Rd	6309 S 51st Dr	5412 W Beverly Rd
City, State	Laveen, AZ	Laveen, AZ	Laveen, AZ	Laveen, AZ
Zip Code	85339	85339	85339	85339
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.45 1	0.63 1	0.49 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$429,000	\$409,900	\$435,000
List Price \$		\$429,000	\$409,900	\$435,000
Original List Date		02/13/2024	01/29/2024	02/08/2024
DOM · Cumulative DOM		16 · 20	34 · 35	24 · 25
Age (# of years)	18	17	18	17
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	1,802	1,832	1,595	1,832
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	6	8	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			Pool - Yes
Lot Size	0.11 acres	0.17 acres	0.13 acres	0.15 acres
Other	None	None	None	None

^{*} Listing 1 is the most comparable listing to the subject.

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

- **Listing 1** Listing 1 is superior to the subject in terms of GLA and inferior Bedroom count and superior Bathroom count, and superior in Age, superior in Lot size.
- **Listing 2** List Comp 2 is inferior to the subject in terms of GLA and superior Bedroom count and similar Bathroom count, and similar in Age, superior in Lot size.
- **Listing 3** Listing # 3 is superior to the subject in terms of GLA and similar Bedroom count and similar Bathroom count, and superior in Age, superior in Lot size.

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.

56707 Loan Number

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7205 S 53rd Lane	5426 W Carson Rd	5128 W Magdalena Ln	5622 W Huntington Dr
City, State	Laveen, AZ	Laveen, AZ	Laveen, AZ	Laveen, AZ
Zip Code	85339	85339	85339	85339
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.13 1	0.70 1	0.93 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$410,000	\$429,900	\$430,000
List Price \$		\$410,000	\$429,900	\$430,000
Sale Price \$		\$405,000	\$429,900	\$430,000
Type of Financing		Fha	Fha	Fha
Date of Sale		02/29/2024	09/22/2023	11/02/2023
DOM · Cumulative DOM		31 · 31	37 · 36	8 · 51
Age (# of years)	18	18	20	12
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	1,802	1,801	1,864	1,777
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	Pool - Yes	Pool - Yes		
Lot Size	0.11 acres	0.11 acres	0.24 acres	0.19 acres
Other	None	None	None	None
Net Adjustment		+\$20	-\$10,500	-\$3,500
Adjusted Price		\$405,020	\$419,400	\$426,500

^{*} Sold 1 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.

LAVEEN, AZ 85339

56707 Loan Number **\$419,000**As-Is Value

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Recent Sales - Cont.

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

- **Sold 1** No adjustments is necessary for this comp. Sale 1 is very similar to the subject property based on GLA, Room Counts, Condition and has a pool, like the subject.
- **Sold 2** Pool +\$5000, Garage -\$2500, Lot Size -\$13000. Total: -\$10500 This comp is superior to the subject in terms of GLA and similar Bedroom count and similar Bathroom count, and inferior in Age, superior in Lot size.
- **Sold 3** GLA +\$2000, Pool +\$5000, Garage -\$2500, Lot Size -\$8000. Total: -\$3500 This comp is superior to the subject in terms of GLA and similar Bedroom count and similar Bathroom count, and inferior in Age, superior in Lot size.

Client(s): Wedgewood Inc Property ID: 35145114 Effective: 03/02/2024 Page: 4 of 15

LAVEEN, AZ 85339

56707 Loan Number **\$419,000**As-Is Value

by ClearCapital

					_		
Current Listing S	Status	Not Currently L	isted	Listing History	Comments		
Listing Agency/F	Firm			Not Listed.			
Listing Agent Na	ime						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	. 0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
01/23/2024	\$400,000	02/13/2024	\$390,000	Sold	02/29/2024	\$365,000	MLS

Marketing Strategy		
	As Is Price	Repaired Price
Suggested List Price	\$429,000	\$429,000
Sales Price	\$419,000	\$419,000
30 Day Price	\$409,000	
Comments Domandina Drisina C	**************************************	

Comments Regarding Pricing Strategy

The subject property is a single family home, which is in overall average condition on the exterior. The exterior of the subject property does not appear to be in need of repairs. Similar comps were searched for within a distance of 1 Mile and back up to 6 months in time. Sold comps have been searched for beyond 3 months time as there were limited recent similar sales in this area. The GLA Tolerance searched for similar comps was +/- 20% of the subject's Sq. Ft. Inventory is stable, and demand is stable within the subject's market area. REO/SS are less than 1% of recent sales and listings in this area. The subject property does not have any major negative site influences. Similar comps within the subject's market area support a Sale Price for the subject which is higher than the subject's most recent sales price.

Client(s): Wedgewood Inc

Property ID: 35145114

by ClearCapital

7205 S 53RD LANE

LAVEEN, AZ 85339

56707 Loan Number **\$419,000**• As-Is Value

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: 35145114 Effective: 03/02/2024 Page: 6 of 15

Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

DRIVE-BY BPO

Subject Photos





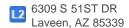
Street Other

Listing Photos



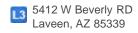


Front





Front





Front

Sales Photos





Front

5128 W Magdalena LN Laveen, AZ 85339



Front

53 5622 W HUNTINGTON DR Laveen, AZ 85339



Front

by ClearCapital ClearMaps Addendum **Address** ☆ 7205 S 53rd Lane, Laveen, AZ 85339 Loan Number 56707 Suggested List \$429,000 Suggested Repaired \$429,000 **Sale** \$419,000 Clear Capital SUBJECT: 7205 S 53rd Ln, Laveen, AZ 85339 **S**3 W Southern Ave W Southern Ave. Southern Ave. Dignity Health Arizona General Hospital Laveen Southern Ridge Golf Club W Baseline Rd. W Baseline Rd. Congressman Ed Pastor Fwy. S2

Comparable	Address	Miles to Subject	Mapping Accuracy
* Subject	7205 S 53rd Lane, Laveen, AZ 85339		Parcel Match
Listing 1	5434 W Harwell Rd, Laveen, AZ 85339	0.45 Miles 1	Parcel Match
Listing 2	6309 S 51st Dr, Laveen, AZ 85339	0.63 Miles ¹	Parcel Match
Listing 3	5412 W Beverly Rd, Laveen, AZ 85339	0.49 Miles ¹	Parcel Match
Sold 1	5426 W Carson Rd, Laveen, AZ 85339	0.13 Miles ¹	Parcel Match
Sold 2	5128 W Magdalena Ln, Laveen, AZ 85339	0.70 Miles ¹	Parcel Match
Sold 3	5622 W Huntington Dr, Laveen, AZ 85339	0.93 Miles ¹	Parcel Match

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¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

obbins Rd.

mapapag)

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

W Dobbins Rd

LAVEEN W Dobbins Rd.

56707 Loan Number **\$419,000**As-Is Value

by ClearCapital

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: 35145114

Effective: 03/02/2024 Page: 12 of 15

LAVEEN, AZ 85339 Loan I

\$419,000
• As-Is Value

Loan Number

56707

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.

Client(s): Wedgewood Inc

Property ID: 35145114

Page: 13 of 15

LAVEEN, AZ 85339

56707 Loan Number **\$419,000**As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 35145114 Effective: 03/02/2024 Page: 14 of 15

LAVEEN, AZ 85339

56707 Loan Number **\$419,000**As-Is Value

by ClearCapital

Broker Information

Broker Name Matthew Desaulniers Company/Brokerage Sunny Life Real Estate LLC

License No BR638988000 Address 530 E McDowell Road Phoenix AZ

85004

License Expiration06/30/2024License StateAZ

Phone 6023500495 Email mattdesaulniers@gmail.com

Broker Distance to Subject 8.59 miles **Date Signed** 03/04/2024

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 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: 35145114 Effective: 03/02/2024 Page: 15 of 15