DRIVE-BY BPO

2560 N LINDSAY ROAD UNIT 66

MESA, AZ 85213

57042 Loan Number **\$640,000**• 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	2560 N Lindsay Road Unit 66, Mesa, AZ 85213 10/07/2024 57042 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9669882 10/07/2024 14105074 Maricopa	Property ID	36042008
Tracking IDs					
Order Tracking ID	10.4_CitiAgedBPO	Tracking ID 1	10.4_CitiAgedBPC)	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Current Listing shows the subject is fully remodeled and
R. E. Taxes	\$2,036	Current Listing shows the subject is fully remodeled and updated.
Assessed Value	\$450,700	·
Zoning Classification	Residential R-9	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	MADERA DE LA MESA	
Association Fees	\$86 / Month (Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Subject is located in the MADERA DE LA MESA LOT 1-74 TR A-I		
Sales Prices in this Neighborhood	Low: \$304700 High: \$1194600	Subdivision which has 75 similar homes.		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<90			

MESA, AZ 85213

by ClearCapital

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2560 N Lindsay Road Unit 66	<u> </u>	2428 E Kenwood Cir	2930 E Leland St
City, State	Mesa, AZ	Mesa, AZ	Mesa, AZ	Mesa, AZ
Zip Code	85213	85213	85213	85213
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.17 1	0.66 1	0.55 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$669,000	\$650,000	\$594,900
List Price \$		\$669,000	\$650,000	\$594,900
Original List Date		08/24/2024	09/27/2024	08/26/2024
DOM · Cumulative DOM		42 · 44	8 · 10	40 · 42
Age (# of years)	35	29	43	36
Condition	Good	Good	Good	Good
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 Southwestern	1 Story Southwestern	1 Story Southwestern	1 Story Southwestern
# Units	1	1	1	1
Living Sq. Feet	2,151	2,494	2,290	1,796
Bdrm · Bths · ½ Bths	4 · 3	4 · 2	4 · 2	4 · 2
Total Room #	8	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 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	Pool - Yes	
Lot Size	0.15 acres	0.21 acres	0.23 acres	0.21 acres
Other				

^{*} Listing 1 is the most comparable listing 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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Current Listings - Cont.

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

- Listing 1 Public Remarks: This stunning 4bed/2bath corner lot beauty boasts a 3car garage, RV gate, elegant pavers, pristine artificial turf, & attractive stone accents. The living/dining room showcases vaulted ceilings, half-moon clerestory windows, contemporary palette, & plush carpeting. The great room is perfect for gatherings, while the kitchen dazzles w/an induction cooktop, granite counters, custom wood cabinetry w/crown molding, chic pendant lights, stylish tile backsplash, SS appliances, pantry, & an island w/a breakfast bar for casual meals. The main bedroom offers updated flooring, an ensuite w/dual sinks & walk-in closet, & featuring huge steam shower. Enjoy breathtaking sunsets in the backyard, complete w/a covered patio, handy storage shed, & sparkling pool. The home also includes 3 auxiliary AC uni More...
- Listing 2 Public Remarks: TOTAL REMODEL ON LARGE LOT WITH RV GATE/ACCESS & NO HOA! Spacious, Light/Bright, Single level w/split floor plan. Main bedroom is a retreat, featuring dual sinks, private bathroom, w/walk-in closet. Gorgeous Luxury Vinyl Plank Flooring throughout, all new windows, roof, interior/exterior paint. You will love the newly remodeled kitchen and large island, completely renovated bathrooms,quartz counters throughout. Oversized backyard includes a covered patio, w/ pool & lush grassy area for leisure and activities. Leased Solar. Great location, 4mins to the 202 frwy, 8mins to Hokoham Stadium, 12Mins to Sloan Park, Riverview, Cubs Stadium & Tempe Marketplace! Everything has been completed in this home, saving you time & money!
- Listing 3 Public Remarks: This newly painted home w/garages & parking galore!! NO HOA!! 3 car garage, a 12 ft RV gate, & a 60 ft long by 15 ft wide concrete pad behind the gate. A 46 ft long by 5 ft wide concrete walk leads from the garage walk door to back yard. Front door is under a covered pergola seating space & opens to a large front living room & then into the spacious kitchen, great room & breakfast nook. 42" wood cabinets glow, accented by the beautiful granite and tile work. Master and 3 bedrooms complete the package. Lg master w/walk door to back patio, walk-in closet & beautiful bath w/custom tiled shower. Newer appliances. Interior just painted/freshened up, as well as exterior and trim painted. Large back yard is an open canvas & sale includes the 10 ft x 8 ft shed. Convenient NE Mesa location

Client(s): Wedgewood Inc

Property ID: 36042008

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by ClearCapital

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	0.11	0.114	0.110	- 11 - 1
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2560 N Lindsay Road Unit 66	3041 E Menlo St	2306 E Nora St	2301 N Rose
City, State	Mesa, AZ	Mesa, AZ	Mesa, AZ	Mesa, AZ
Zip Code	85213	85213	85213	85213
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.57 1	0.43 1	0.62 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$575,000	\$699,000	\$730,000
List Price \$		\$575,000	\$665,000	\$710,000
Sale Price \$		\$575,000	\$640,000	\$705,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		04/26/2024	05/10/2024	04/12/2024
DOM · Cumulative DOM	•	39 · 39	74 · 74	50 · 50
Age (# of years)	35	36	30	31
Condition	Good	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 Southwestern	1 Story Southwestern	1 Story Southwestern	2 Stories Southwestern
# Units	1	1	1	1
Living Sq. Feet	2,151	2,419	2,310	2,559
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 2	5 · 3
Total Room #	8	6	6	9
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	Pool - Yes	
Lot Size	0.15 acres	0.21 acres	0.24 acres	0.23 acres
Other				
Net Adjustment		+\$10,000	-\$10,000	-\$50,000
Adjusted Price		\$585,000	\$630,000	\$655,000

^{*} 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.

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Recent Sales - Cont.

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

- Sold 1 Public Remarks: Experience the perfect blend of comfort & outdoor enjoyment in this wonderful residence in Mesa! This beauty provides a 2-car garage, RV gate, & NO HOA. Inside, you'll love the welcoming living room that flows seamlessly into the dining area. Tile & carpet flooring, vaulted ceilings, chic light fixtures, & archways add to the home's charm. Sizable family room is cozy w/its delightful fireplace, creating an inviting space for get-togethers. The kitchen features built-in appliances, plenty of cabinets, granite counters, a breakfast bar, & a breakfast nook w/back patio access. Be impressed by the airy main bedroom offering double door entry, a walk-in closet, direct outdoor access, an ensuite w/2 sinks, & a make-up vanity. PLUS! The den can be converted into an extra bedroom. More...
- Sold 2 Public Remarks: No HOA! Check out this beautiful property featuring a spacious 3-car garage & a convenient RV gate in Mesa. Fall in love with a bright, airy interior showcasing wood floors, high-vaulted ceilings, soothing palette, arched doorways, & modern recessed lighting. The fabulous chef's kitchen boasts light gray cabinetry, granite counters, SS appliances, a wall oven, stylish mosaic backsplash, & a peninsula complete with a breakfast bar. The main retreat offers plantation shutters, an immaculate ensuite with dual sinks, & a walk-in closet. Enjoy breathtaking mountain views from the lovely backyard, including a full-length covered patio, built-in BBQ, & a refreshing swimming pool with a spa! This gem won't disappoint! SEE THE LIST OF IMPROVEMENTS IN DOCS TAB!
- Sold 3 Public Remarks: No HOA! Incredible 3-level home on a desired corner lot! The well-cared interior features a welcoming foyer, gorgeous ceiling fans, vaulted ceilings, & a great room w/plush carpet in the living area & a bayed window in the dining. The eat-in kitchen has SS appliances, a portable island, granite counters, tile backsplash and pantry. Downstairs, you'll find a large family room with a fireplace perfect for intimate gatherings. Also 2 bedrooms and bathroom. One bedroom has built in cabinets and a Murphy bed. The main bedroom upstairs boasts two walk-in closets & a lavish bathroom w/glass enclosure shower, garden tub, designer tile flooring, & dual sinks. Finally, the backyard offers fragrant citrus trees, covered patio, grassy area & RV gate/parking with RV 50 electrical amp service. Move in rea More...

Client(s): Wedgewood Inc

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by ClearCapital

Subject Sale	es & Listing Hist	ory						
Current Listing S	tatus	Currently Liste	d	Listing Histor	y Comments			
Listing Agency/F	irm	Wedgewood H	lomes Realty			lly remodeled 4-be		
Listing Agent Na	me	Trisha A. Carro	oll	in Mesa is a must-see! Designed by the renowned Maveric Design, the home boasts modern elegance throughout. Th				
Listing Agent Ph	one	480-798-3848		•		ern elegance throt owstopper with a b	•	
# of Removed Lis Months	stings in Previous 12	0		to-ceiling tile	ed walk-in shower	, featuring double s spacious kitchen is	shower heads	
# of Sales in Pre Months	vious 12	0		home chef, stunning grabasement of bathroom. The and upgrade Two brand-runder you	complete with new anite countertops. ffers a private retro he home is outfitt and baseboards, ad new HVAC system	v stainless steel ap Downstairs, the fin eat with its own be ed with new luxury ding a touch of sop s ensure year-rour s or enjoying quiet	opliances and nished edroom and full vinyl floors ohistication. nd comfort.	
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source	
09/27/2024	\$649,900						MLS	

	4 1 D.	D : ID:	
	As Is Price	Repaired Price	
Suggested List Price	\$649,900	\$649,900	
Sales Price	\$640,000	\$640,000	
30 Day Price	\$630,000		
Comments Regarding Pricing S	trategy		

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

Subject Photos



Front



Address Verification



Side



Side



Street



Street

57042

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Subject Photos







Other



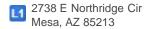
Other



Other

DRIVE-BY BPO

Listing Photos





Front





Front





Front

57042

Loan Number

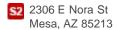
DRIVE-BY BPO

Sales Photos





Front





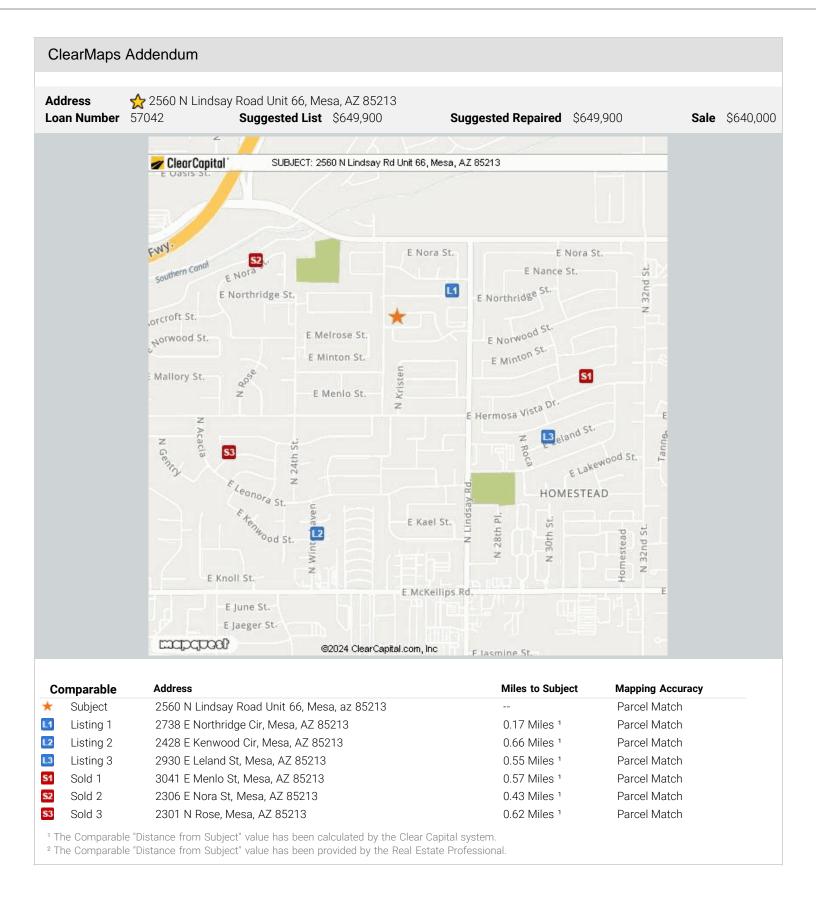
Front





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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. Instructions last updated: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area. Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

- 1. Use comps from the same neighborhood, block or subdivision.
- 2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

 Property Condition Definitions:
- 1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
- 2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
- 3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
- 4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
- 5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
- 10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
- 11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location

Undue Influence Concerns

Please contact uiprovider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

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Report Instructions - cont.

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Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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 Scott Stone Company/Brokerage SStone PLLC

License NoSA510681000 **Address**1776 North Scottsdale Road
Scottsdale AZ 85257

License Expiration 05/31/2026 **License State** AZ

Phone6022955100Emailsstonebpo@gmail.com

Broker Distance to Subject 8.82 miles Date Signed 10/07/2024

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.

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