# **DRIVE-BY BPO**

### **10200 PERKINS DRIVE**

IRVING, TEXAS 75063

**57578** Loan Number

**\$375,000**• 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	10200 Perkins Drive, Irving, TEXAS 75063 05/29/2024 57578 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9371906 05/30/2024 322553100D0 Dallas	<b>Property ID</b> 0240000	35475814
Tracking IDs					
Order Tracking ID	5.29_BPO	Tracking ID 1	5.29_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	SNO PROPERTIES LLC	Condition Comments
R. E. Taxes	\$4,168	Subject appears in average condition from exterior view. There
Assessed Value	\$322,000	were no negative or adverse property features noted.
Zoning Classification	Residential Z393	
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	ıta		
Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Location is near all major amenities and commuter routes. There	
Sales Prices in this Neighborhood	Low: \$240,000 High: \$480,000	are shopping malls and a school located within this neighborhood. The neighborhood boundaries has easy access	
Market for this type of property	Increased 2 % in the past 6 months.	major roadways and highways, neighborhood or subject market area is defined in miles.	
Normal Marketing Days	<90		

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**Current Listings** Subject Listing 1 Listing 2 Listing 3 \* Street Address 10200 Perkins Drive 9418 Penny Lane 710 Cimarron Trail 300 Red River Way City, State Irving, TEXAS Irving, TX Irving, TX Irving, TX Zip Code 75063 75063 75063 75063 **Datasource** Public Records MLS MLS MLS Miles to Subj. 0.85 1 0.94 1  $0.50^{1}$ **Property Type** SFR SFR SFR SFR Original List Price \$ \$ \$485,000 \$499,950 \$379,900 List Price S \$485.000 \$499.950 \$379.900 --**Original List Date** 05/18/2024 05/01/2024 03/29/2024 **DOM** · Cumulative DOM \_\_ . \_\_ 10 · 12 25 · 29 17 · 62 30 38 39 39 Age (# of years) Condition Average Good Good 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 2 Stories Colonial 2 Stories Colonial Style/Design 1.5 Stories Bungalow 1.5 Stories Bungalow # Units 1 1 1 Living Sq. Feet 1.819 1.678 1.891 1,621 3 · 2 Bdrm · Bths · ½ Bths 3 · 2  $3 \cdot 2 \cdot 1$  $2 \cdot 2 \cdot 1$ Total Room # 6 8 6 Attached 2 Car(s) Attached 2 Car(s) Attached 1 Car Garage (Style/Stalls) Attached 2 Car(s) No Basement (Yes/No) No No No 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft. Pool/Spa Pool - Yes --

Lot Size

Other

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

0.21 acres

- Listing 1 Equal in Bedrooms, Superior in 1/2 Bathrooms, Inferior in Gla, Equal in Lot Size, Equal in Garage, Equal in Age.
- Listing 2 Equal in Bedrooms, Equal in Bathrooms, Equal in Gla, Equal in Lot Size, Equal in Garage, Equal in Age.
- Listing 3 Inferior in 1 Bedrooms, Superior in 1/2 Bathrooms, Inferior in Gla, Inferior in Lot Size, Inferior in 1 Garage, Equal in Age.

0.15 acres

Fp

0.15 acres

Fence

0.05 acres

Fр

<sup>\*</sup> Listing 3 is the most comparable listing to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	10200 Perkins Drive	335 Touchdown Drive	200 Taos Trail	300 Cactus Flower Cour
City, State	Irving, TEXAS	Irving, TX	Irving, TX	Irving, TX
Zip Code	75063	75063	75063	75063
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.18 1	0.56 1	0.46 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$385,000	\$374,900	\$465,000
List Price \$		\$385,000	\$374,900	\$424,900
Sale Price \$		\$370,000	\$380,000	\$403,000
Type of Financing		Conv	Conv	Conv
Date of Sale		02/09/2024	04/12/2024	02/16/2024
DOM · Cumulative DOM	•	10 · 67	1 · 28	132 · 169
Age (# of years)	30	31	40	32
Condition	Average	Average	Average	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	1.5 Stories Bungalow	1.5 Stories Bungalow	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,819	1,681	1,630	1,798
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 2 · 1	3 · 2 · 1
Total Room #	6	6	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.21 acres	0.12 acres	0.06 acres	0.11 acres
Other	Fp	Fp, Patio	Fp	Fp
Net Adjustment		+\$2,760	+\$7,380	-\$24,380
Adjusted Price		\$372,760	\$387,380	\$378,620

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

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

- Sold 1 Equal in Bedrooms, Equal in Bathrooms, Equal in Gla, Inferior in Lot Size, Equal in Garage, Equal in Age.
- Sold 2 Inferior in 1 Bedrooms, Superior in 1/2 Bathrooms, Equal in Gla, Inferior in Lot Size, Inferior in 1 Garage, Equal in Age.
- Sold 3 Equal in Bedrooms, Superior in 1/2 Bathrooms, Equal in Gla, Inferior in Lot Size, Equal in Garage, Equal in Age.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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Current Listing Status Not Currently Listed			Listing Histor	y Comments			
Listing Agency/Firm			No Prior sol	d or listing history	found in past 36 m	onths.	
Listing Agent Na	me						
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 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	\$385,000	\$385,000			
Sales Price	\$375,000	\$375,000			
30 Day Price	\$365,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

Subject final values represents a value with normal marketing time and based on adjustments of most similar and proximate comps in this report. They are the best indicators of value available. Valuation : The valuation was conducted using the sales comparison approach (GLA and room counts were used as the predominant factors in determining best matching sold and listed comparable). All comps used in this report are in 1 mile radius.

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Property ID: 35475814

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### 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: 35475814 Effective: 05/29/2024 Page: 5 of 14

# **Subject Photos**



Front



Address Verification



Side



Side



Street



Street

# **Subject Photos**



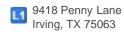
Other

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# **Listing Photos**

by ClearCapital





Front

710 Cimarron Trail Irving, TX 75063



Front

300 Red River Way Irving, TX 75063



Front

by ClearCapital

## **Sales Photos**





Front

200 Taos Trail Irving, TX 75063



Front

300 Cactus Flower Court Irving, TX 75063



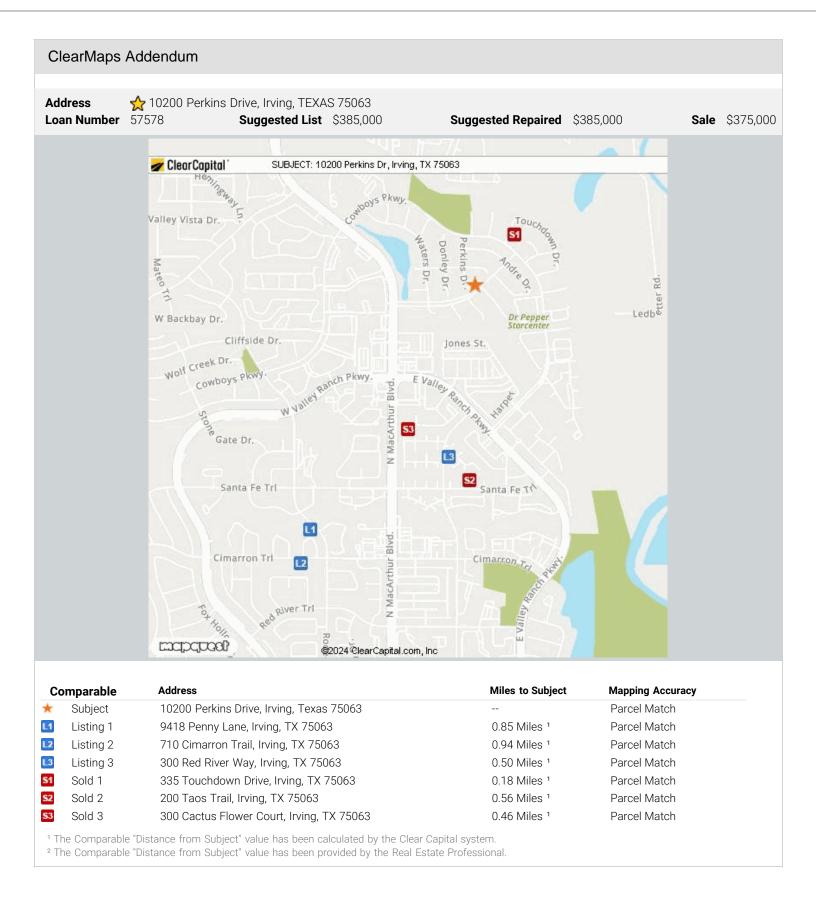
Front

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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:
- 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

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### 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.

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#### **Broker Information**

by ClearCapital

Broker Name Louise Jackson-Marquez Company/Brokerage Jackson Marquez, LLC

License No564908Address4719 Cole ave Dallas TX 75205

License Expiration03/31/2026License StateTX

**Phone** 9173386281 **Email** luisa0564908@gmail.com

**Broker Distance to Subject** 12.38 miles **Date Signed** 05/30/2024

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 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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