# **DRIVE-BY BPO**

# 207 WOOD SHADOW STREET

SAN ANTONIO, TX 78216

58431 Loan Number **\$582,000**• 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	207 Wood Shadow Street, San Antonio, TX 78216 09/25/2024 58431 WH1 LLC	Order ID Date of Report APN County	9637677 09/30/2024 17053007015 Bexar	Property ID	35983726
Tracking IDs					
Order Tracking ID	9.23_BPO	Tracking ID 1	9.23_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	GILLIAN FISHER	Condition Comments
R. E. Taxes	\$11,644	Home is similar to neighboring homes in size, age and features.
Assessed Value	\$523,510	Home is located in a quiet residential area
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Homes are occupied and a have nice curb appeal. Homes are		
Sales Prices in this Neighborhood	Low: \$230000 High: \$985000	similar in size, age and features.		
Market for this type of property	Decreased 32 % in the past 6 months.			
Normal Marketing Days	>180			

Client(s): Wedgewood Inc

Property ID: 35983726

Effective: 09/25/2024 P

by ClearCapital

# 207 WOOD SHADOW STREET

SAN ANTONIO, TX 78216

58431 Loan Number **\$582,000**• As-Is Price

**Current Listings** Subject Listing 1 Listing 2 \* Listing 3 13723 Bluff Villas Ct Street Address 207 Wood Shadow Street 39 Silverhorn Dr. 13714 Bluffmont City, State San Antonio, TX San Antonio, TX San Antonio, TX San Antonio, TX Zip Code 78216 78216 78216 78216 **Datasource** MLS MLS MLS MLS Miles to Subj. 1.02 1 0.39 1 0.36 1 **Property Type** SFR SFR SFR SFR \$ Original List Price \$ \$570,000 \$633,000 \$599,000 \$599,000 List Price \$ \$567,000 \$605,000 **Original List Date** 08/08/2024 06/01/2024 09/20/2024 **DOM** · Cumulative DOM 53 · 53 118 · 121 8 · 10 27 45 45 42 Age (# of years) Condition Average Good Good Good Fair Market Value Fair Market Value Fair Market Value Sales Type Beneficial; Residential Beneficial; Residential Beneficial; Residential Beneficial; Residential Location View Beneficial; Residential Beneficial; Residential Beneficial; Residential Beneficial; Residential Style/Design 2 Stories Traditional 2 Stories Traditional 2 Stories Traditional 2 Stories Tradtional 1 1 # Units 3,018 3,005 2,858 2,732 Living Sq. Feet Bdrm · Bths · ½ Bths  $6 \cdot 3 \cdot 1$ 4 · 3 · 1 4 · 3 3 · 3 Total Room # 9 13 12 11 Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Garage (Style/Stalls) No No No No Basement (Yes/No) 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft.

0.15 acres

.315 acres

Pool/Spa

Lot Size

Other

Client(s): Wedgewood Inc

Property ID: 35983726

Spa - Yes

0.44 acres

Effective: 09/25/2024

.1409 acres

<sup>\*</sup> Listing 2 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.

SAN ANTONIO, TX 78216

DO431 Loan Number **\$582,000**• As-Is Price

by ClearCapital

# Current Listings - Cont.

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

- Listing 1 This beautifully maintained 4 bedroom/3.5 bath home is located in one of San Antonio's most sought-after GATED neighborhoods, The Bluffview Greens. Created for entertaining both indoors and out, this executive's home has multiple outdoor spaces, 2 indoor living areas w/ 3 eating spaces, including the formal dining room. The backyard is a landscaped oasis complete with an oversized covered patio area, freshly repainted wooden deck, and a waterfall fountain that allows you to enjoy the calming trickle of water as you have your morning coffee on the patio. The oversized primary bedroom has a tray ceiling and is located DOWNSTAIRS with a separate shower/garden tub, double vanity, plenty of storage space and a closet that has been well thought out for max. utility. Upstairs you have a large loft/game-room/2nd living area with one of the bedrooms having an en suite bathroom and 2 guest bedrooms w/a full bathroom for both bedrooms. The kitchen's open layout is a chef's delight w/granite countertops, plenty of cabinet space, island cooktop, stainless steel appliances and a breakfast bar. Water softener/tankless water heater/sprinkler system/wood flooring
- Listing 2 This stunning home is situated an oversized lot with beautiful mature trees and welcomes you into a well maintained, clean home move-in ready. Entering the home you experience the magnificent options the home has to offer including glass-covered atrium with AC/heater. The updated kitchen offers 6-burner Viking cooktop with outdoor exhaust, double oven, large butcher block island, bar sink and built-in panty with overabundance of storage. Kitchen looks out into the living area accented with natural light and a gas log fireplace. The spacious primary bedroom includes a bonus room with outside access to balcony as well as an updated bathroom accented with large shower, built-in dresser and walk in closet. Home includes two spacious bedrooms on second floor and one on main floor with full bath. And for your morning or evening relaxing time, walk out onto the beautiful covered porch with patio and deck ideal for entertaining or relaxing in the hot tub while enjoying the beautiful trees. Great location close to the neighborhood park and amenities, shopping, airport, and accessibility to major thoroughfares.
- Listing 3 This private garden style home is nothing short of magical. All main floor living with a large second primary upstairs. Custom quartz, marble flooring, and designer tile bring modern elegance to the unique architecture of the 1980s. Skylights and large windows bring in lots of natural light. 2 new HVAC units, new metal roof in 2019, and all updated mechanicals and appliances. The yard is a tranquil oasis with mature trees and no back neighbor. The small and quiet gated community feels quaint and peaceful, while still easily accessible to 281, 410, 1604, the quarry, downtown, and the airport.

Client(s): Wedgewood Inc Property ID: 35983726 Effective: 09/25/2024 Page: 3 of 14

by ClearCapital

# 207 WOOD SHADOW STREET

SAN ANTONIO, TX 78216

58431 Loan Number **\$582,000**• As-Is Price

Recent Sales Subject Sold 1 \* Sold 2 Sold 3 Street Address 207 Wood Shadow Street 307 Twisted Wood Dr 423 Woodway Forest Dr 56 Silverhorn Dr City, State San Antonio, TX San Antonio, TX San Antonio, TX San Antonio, TX Zip Code 78216 78216 78216 78216 **Datasource** MLS MLS MLS MLS Miles to Subj. 0.07 1 0.34 1  $0.95^{1}$ **Property Type** SFR SFR SFR SFR Original List Price \$ --\$699,900 \$739,500 \$549,900 List Price \$ \$699,900 \$739,500 \$549,900 Sale Price \$ --\$687,650 \$720,000 \$541,625 Type of Financing Conventional Cash Cash **Date of Sale** --04/15/2024 07/16/2024 06/28/2024 **DOM** · Cumulative DOM -- - --46 · 46  $72 \cdot 72$  $29 \cdot 29$ 45 45 43 25 Age (# of years) Condition Good Average Good Good 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 2 Stories Traditional 2 Stories Traditional 2 Stories traditional 2 Stories traditional Style/Design # Units 1 1 1 1 3,018 3,881 2,906 2,747 Living Sq. Feet Bdrm · Bths · ½ Bths  $6 \cdot 3 \cdot 1$  $5 \cdot 3 \cdot 1$ 4 · 3 4 · 3 Total Room # 12 12 10 Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Garage (Style/Stalls) No No No No Basement (Yes/No) 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft. Pool/Spa Pool - Yes Spa - Yes 0.32 acres Lot Size .315 acres 0.32 acres 0.24 acres Other **Net Adjustment** ---\$106,000 -\$70,000 -\$30,000 \$650,000 \$581,650 \$511,625 **Adjusted Price** 

<sup>\*</sup> Sold 1 is the most comparable sale 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.

SAN ANTONIO, TX 78216

Loan Number

\$582,000

• As-Is Price

by ClearCapital

#### Recent Sales - Cont.

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

- Sold 1 THREE patios, dozens of oaks, a full sprinkler system covering 1/3 acre lot AND not one but TWO balconies overlooking it all? Or perhaps you LOVE to entertain? Then you will LOVE a light, bright UPDATED kitchen featuring stainless steel appliances, a breakfast bar, a coffee bar, a TWO story breakfast area, a prep desk w/ built-ins AND a walk-in pantry? The family room features soaring ceilings, rich hardwood floors and a cozy fireplace! Maybe you LOVE relaxing? The spacious primary suite with a private entrance and HUGE closet features a completely RENOVATED spa-like bath with a soaking tub, frameless walk-in shower, dual vanities and a private commode! There is also a second primary suite downstairs with a private entrance and private bath which also make an AMAZING study/office space! Or maybe you LOVE escaping! The HUGE upstairs game room has plenty of room for a pool table or gaming set up and a balcony to simply take it all in! THREE large secondary bedrooms up! Maybe you LOVE knowing that the big items have been taken care of? The roof was replaced 2021 The HVAC was replaced 2024 The water heater replaced in 2023. Fantastic location in northcentral San Antonio with easy access to 281, 1604, Loop 410, and the airport. No HOA.
- Sold 2 Stunning 1980's style home on .32 acre lot with trees, lush landscaping, pool, garden, privacy.... look no further- windows accent the incredible updated interiors. Light wood floors throughout, soaring ceilings with clerestory windows in the living adjoining dining and chef's kitchen designed with Thermador appliances and Michael Edwards cabinets. Stainless refrigerator, commercial style range with 4 burners plus griddle, wine fridge. Breakfast overlooks the inviting backyard with slate tiled covered patio, Zars 9ft pool and garden. Family/flex space boasts its own bath plus private patio access. Secluded primary has his/hers closets, five star bath with soaking tub, shower, his/ her sinks. Upstairs three additional bedrooms-hardwood floors throughout except for wet areas. Beautiful laundry with stackable washer/dryer and custom cabinets. Two car garage with high-end water softener plus additional two car carport for those outdoor projects. 15 minutes to downtown San Antonio and the Airport, 25 minutes to Historic Boerne. Three HEB's within 10 mins.
- Sold 3 his meticulously maintained 4 bedroom, 3 bath sanctuary is the epitome of luxury living. As you step inside, you'll be greeted by the warmth of real wood floors that lead you through the spacious and inviting living areas. Every corner of this home has been lovingly cared for, with new fixtures adding a touch of modern elegance throughout. The heart of this home lies in its well-appointed kitchen, boasting ample counter space, sleek appliances, and a convenient breakfast bar for casual dining. Entertain guests in the formal dining room or gather around the cozy fireplace in the living room for intimate evenings with loved ones. Retreat to the master suite, a peaceful haven complete with a spa-like ensuite bath featuring a luxurious soaking tub, separate shower and heated floors. It also features a walk-in closet that's truly a dream, offering abundant storage space for even the most discerning fashionista. Three additional bedrooms offer versatility for guests, a home gym, or whatever your heart desires. The office is located away from all of the bedrooms to productively work from home. Step outside to discover your own private oasis. The beautifully landscaped yard surrounds a covered patio.

Client(s): Wedgewood Inc

Property ID: 35983726

Effective: 09/25/2024 Page: 5 of 14

SAN ANTONIO, TX 78216

58431 Loan Number \$582,000 As-Is Price

by ClearCapital

Current Listing S	Current Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject home was listed for sale on mls on 06/15/2024				
Listing Agent Na	nme						
Listing Agent Ph	ione						
# of Removed Li Months	istings in Previous 12	0					
# of Sales in Pro Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
				Sold	09/20/2024	\$400,000	Tax Records

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$582,000	\$582,000		
Sales Price	\$582,000	\$582,000		
30 Day Price	\$582,000			
Comments Regarding Pricing Strategy				

#### Comments Regarding Pricing Strategy

Subject home is comparable to listing and sold comps 1 in age and location. Sold comp 1 is superior in size and having updated the kitchen and bathrooms. Sold Comp 2 has been rehabed kitchen and restrooms. There are not many homes in a two or three mile radius with the same lot size/age that have not been rehabed.

# Clear Capital Quality Assurance Comments Addendum

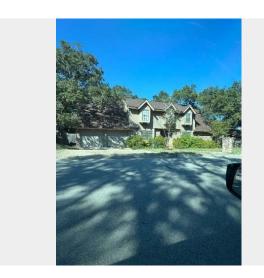
Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Client(s): Wedgewood Inc

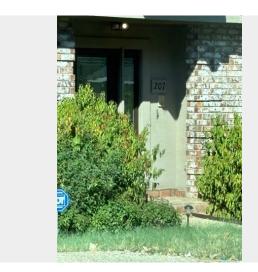
Property ID: 35983726

# **Subject Photos**

by ClearCapital



Front



Address Verification



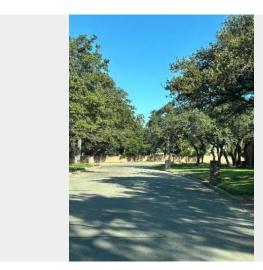
Side



Side



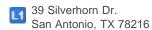
Street



Street

# **Listing Photos**

by ClearCapital





Front

13714 Bluffmont San Antonio, TX 78216



Front

13723 Bluff Villas Ct San Antonio, TX 78216



Front

by ClearCapital

# **Sales Photos**





Front

\$2 423 Woodway Forest Dr San Antonio, TX 78216



Front

53 56 Silverhorn Dr San Antonio, TX 78216

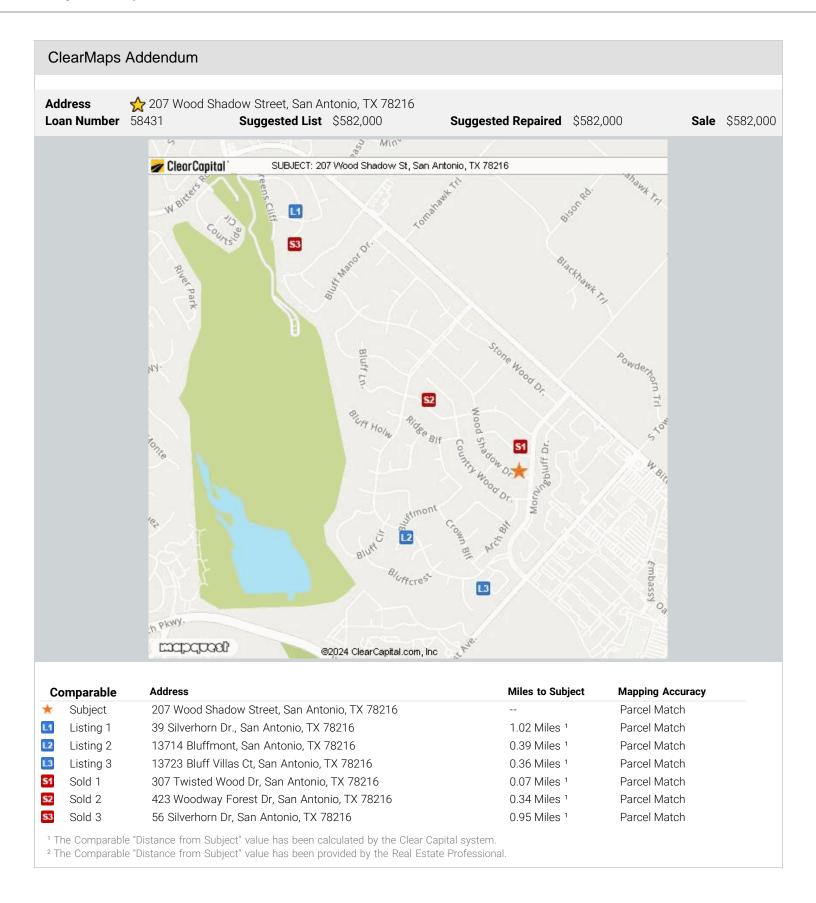


Front

SAN ANTONIO, TX 78216

58431 Loan Number **\$582,000**• As-Is Price

by ClearCapital



SAN ANTONIO, TX 78216

58431 Loan Number \$582,000

As-Is Price

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:

by ClearCapital

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: 35983726

Page: 11 of 14

SAN ANTONIO, TX 78216

58431

\$582,000 As-Is Price

by ClearCapital

Loan Number

### 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

Client(s): Wedgewood Inc Property ID: 35983726 Effective: 09/25/2024 Page: 12 of 14

SAN ANTONIO, TX 78216

58431 Loan Number **\$582,000**• As-Is Price

# Report Instructions - cont.

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 35983726 Effective: 09/25/2024 Page: 13 of 14



SAN ANTONIO, TX 78216

58431 Loan Number \$582,000

• As-Is Price

by ClearCapital

## **Broker Information**

Broker Name SANDRA GREEN Company/Brokerage Levi Rodgers Real Estate Group

**License No** 755252 **Address** 8603 N Loop 1604 W San Antonio TX 78249

License Expiration 02/28/2025 License State TX

**Phone** 2108011923 **Email** sgreenlucia@gmail.com

**Broker Distance to Subject** 10.09 miles **Date Signed** 09/30/2024

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.

Client(s): Wedgewood Inc Property ID: 35983726 Effective: 09/25/2024 Page: 14 of 14