

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.

<b>Address</b>	4141 Nw 79th Avenue, Coral Springs, FL 33065	<b>Order ID</b>	6251348	<b>Property ID</b>	26888055
<b>Inspection Date</b>	07/17/2019	<b>Date of Report</b>	07/18/2019		
<b>Loan Number</b>	32944	<b>APN</b>	48-41-14-01-0900		
<b>Borrower Name</b>	BPF2	<b>County</b>	Broward		

Tracking IDs					
<b>Order Tracking ID</b>	CS_FundingBatch73_07.17.2019	<b>Tracking ID 1</b>	CS_FundingBatch73_07.17.2019		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Breckenridge Property	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,668	Based on exterior observation, subject property is in Average condition. No immediate repair or modernization required.	
<b>Assessed Value</b>	\$139,760		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Urban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject is located in a suburban neighborhood with stable property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.	
<b>Sales Prices in this Neighborhood</b>	Low: \$233,600 High: \$382,800		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<180		

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4141 Nw 79th Avenue	4331 80th Ave	7809 39th St	4351 79th Ter
City, State	Coral Springs, FL	Coral Springs, FL	Coral Springs, FL	Coral Springs, FL
Zip Code	33065	33065	33065	33065
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 <sup>1</sup>	0.40 <sup>1</sup>	0.03 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$290,000	\$335,000	\$310,000
List Price \$	--	\$290,000	\$335,000	\$305,900
Original List Date		06/20/2019	06/09/2019	10/24/2018
DOM · Cumulative DOM	-- · --	27 · 28	38 · 39	266 · 267
Age (# of years)	47	48	49	48
Condition	Average	Average	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
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,641	1,608	1,885	1,532
Bdrm · Bths · ½ Bths	2 · 2	4 · 2	3 · 2	3 · 2
Total Room #	5	7	6	6
Garage (Style/Stalls)	Attached 1 Car	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	Pool - Yes	Pool - Yes
Lot Size	0.230 acres	0.26 acres	0.18 acres	0.21 acres
Other	None	None	None	None

\* Listing 1 is the most comparable listing to the subject.

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

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

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

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

**Listing 1** Adjustments:Bed:\$-8000,Garage:\$-2000,Total Adjustment:\$-10000,Net Adjustment Value:\$280000 Property is similar in GLA and condition to the subject.

**Listing 2** Adjustments:Condition:\$-3500,Bed:\$-4000,GLA:\$-4880,Garage:\$-2000,Total Adjustment:\$-14380,Net Adjustment Value:\$320620 Property is similar in view and bed count to the subject.

**Listing 3** Adjustments:Bed:\$-4000,GLA:\$2180,Garage:\$-2000,Total Adjustment:\$-3820,Net Adjustment Value:\$302080 Property is similar in GLA and view to the subject.

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	4141 Nw 79th Avenue	4142 78th Ln	7814 39th Ct	8016 43rd St
<b>City, State</b>	Coral Springs, FL	Coral Springs, FL	Coral Springs, FL	Coral Springs, FL
<b>Zip Code</b>	33065	33065	33065	33065
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.02 <sup>1</sup>	0.38 <sup>1</sup>	0.13 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$319,000	\$305,000	\$305,000
<b>List Price \$</b>	--	\$319,000	\$300,000	\$305,000
<b>Sale Price \$</b>	--	\$319,000	\$292,000	\$310,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	02/21/2019	03/27/2019	06/26/2019
<b>DOM · Cumulative DOM</b>	-- · --	16 · 57	32 · 72	13 · 51
<b>Age (# of years)</b>	47	50	50	48
<b>Condition</b>	Average	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,641	1,512	1,516	1,689
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	3 · 2	4 · 2	3 · 2
<b>Total Room #</b>	5	6	7	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.230 acres	0.24 acres	0.19 acres	0.17 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	-\$4,920	-\$5,500	-\$6,000
<b>Adjusted Price</b>	--	\$314,080	\$286,500	\$304,000

\* Sold 3 is the most comparable sale to the subject.

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

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

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

## Recent Sales - Cont.

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

- Sold 1** Adjustments:Condition:\$-3500,Bed:\$-4000,GLA:\$2580>Total Adjustment:-4920,Net Adjustment Value:\$314080 Property is similar in GLA and view to the subject.
- Sold 2** Adjustments:,Bed:\$-8000,GLA:\$2500>Total Adjustment:-5500,Net Adjustment Value:\$286500 Property is similar in GLA and condition to the subject.
- Sold 3** Adjustments:,Bed:\$-4000,Garage:\$-2000>Total Adjustment:-6000,Net Adjustment Value:\$304000 Property is similar in GLA and style to the subject.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		None Noted					
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$310,000	\$310,000
<b>Sales Price</b>	\$300,000	\$300,000
<b>30 Day Price</b>	\$290,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject is an SFR home located in BrowardCounty, FL. The subject details were taken from Tax Record. The subject bed/bath count appears to be unique in the neighborhood as there were very limited similar comparable available. In order to locate proximate comparable, it was necessary to exceed the closing date beyond 3 months, use comparable with variance in bed/bath count, lot size. Comparable with minor updates were considered to be average in condition. In order to stay within 0.5-mile proximity, I was forced to use superior conditioned comparable. The subject is located in a residential neighborhood and has access to major roads nearby. Since there were limited proximate comparable, it was necessary to use comparable from across the street. This, however, will have no impact on market value. All comparable used in the report are reliable and shows the current market conditions. In delivering final valuation, the most weight has been placed on CS3 and LC3 as they were proximate and similar in condition in comparison to subject.</p>		

## 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.

## Subject Photos



Front



Address Verification



Side



Street



Other

## Listing Photos

**L1** 4331 80th Ave  
Coral Springs, FL 33065



Front

**L2** 7809 39th St  
Coral Springs, FL 33065



Front

**L3** 4351 79th Ter  
Coral Springs, FL 33065



Front



## Sales Photos

**S1** 4142 78th Ln  
Coral Springs, FL 33065



Front

**S2** 7814 39th Ct  
Coral Springs, FL 33065



Front

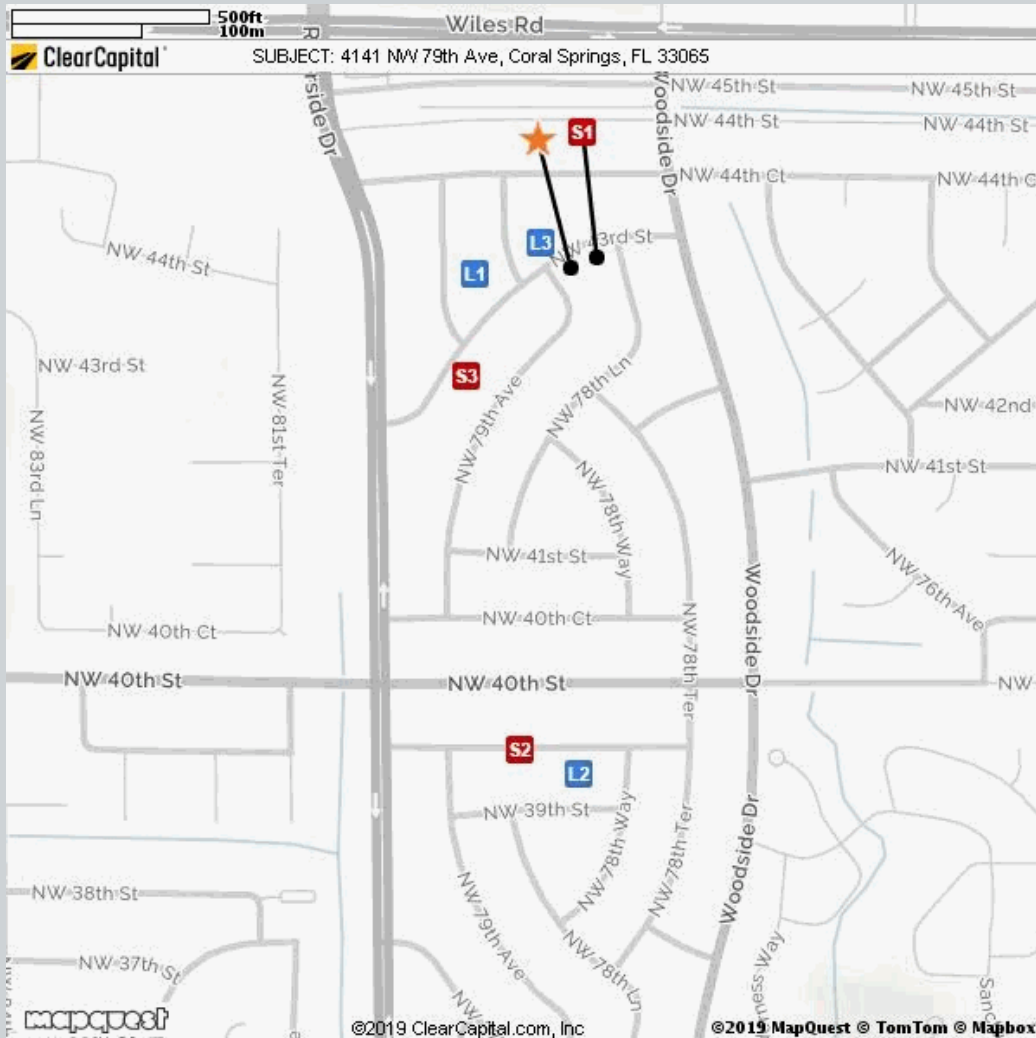
**S3** 8016 43rd St  
Coral Springs, FL 33065



Front

## ClearMaps Addendum

**Address** ★ 4141 Nw 79th Avenue, Coral Springs, FL 33065  
**Loan Number** 32944      **Suggested List** \$310,000      **Suggested Repaired** \$310,000      **Sale** \$300,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4141 Nw 79th Ave, Coral Springs, FL	--	Parcel Match
L1 Listing 1	4331 80th Ave, Coral Springs, FL	0.08 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	7809 39th St, Coral Springs, FL	0.40 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4351 79th Ter, Coral Springs, FL	0.03 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	4142 78th Ln, Coral Springs, FL	0.02 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	7814 39th Ct, Coral Springs, FL	0.38 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	8016 43rd St, Coral Springs, FL	0.13 Miles <sup>1</sup>	Parcel Match

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

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

## 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.

## 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

## 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.

## Broker Information

<b>Broker Name</b>	Joseph Fansler	<b>Company/Brokerage</b>	american real estate and mortgage llc
<b>License No</b>	BK3029992	<b>Address</b>	4706 Coconut Creek Pkwy margate FL 33063
<b>License Expiration</b>	09/30/2019	<b>License State</b>	FL
<b>Phone</b>	9546082713	<b>Email</b>	4thishouse@gmail.com
<b>Broker Distance to Subject</b>	3.43 miles	<b>Date Signed</b>	07/18/2019

*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:**

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