6405 Golden Eye Gln

Lakewood Ranch, FL 34202-5837

37534 Loan Number **\$325,000**• As-Is Value

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	6405 Golden Eye Glen, Bradenton, FL 34202 04/18/2019 37534 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6142054 04/18/2019 584513709 Manatee	Property ID	26364455
Tracking IDs					
Order Tracking ID	Citi_BPO_04.16.19	Tracking ID 1	Citi_BPO_04.16.1	9	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	WECHSLER STEVEN J	Condition Comments
R. E. Taxes	\$3,974	The subject appears to be in average condition. There are no
Assessed Value	\$253,615	visible defects associated with the subject property.
Zoning Classification	Single Family Reside	
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	
HOA	Greenbrook at Lakewood Ranch	
Association Fees	\$200 / Year (Pool,Tennis,Other: Common Areas)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subject is located in an area of appreciating values with a			
Sales Prices in this Neighborhood	Low: \$232,000 High: \$752,000	declining rate of distressed properties. There is a declining rate of inventory in this area. The subject and the comparables are a			
Market for this type of property	Increased 2 % in the past 6 months.	within similar proximity to major roads, commercial properties and amenities and any differences have been accounted for in			
Normal Marketing Days	<180	the pricing conclusion of the subject property.			

Garage (Style/Stalls) Basement (Yes/No)

Basement (% Fin)

Basement Sq. Ft. Pool/Spa

Lot Size

Other

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6405 Golden Eye Glen	6574 Field Sparrow Gln	15687 Lemon Fish Dr	6311 Golden Eye Gln
City, State	Bradenton, FL	Lakewood Ranch, FL	Lakewood Ranch, FL	Lakewood Ranch, FL
Zip Code	34202	34202	34202	34202
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.93 1	0.18 1	0.27 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$349,900	\$375,000
List Price \$		\$350,000	\$349,900	\$349,900
Original List Date		02/05/2019	04/12/2019	02/14/2019
DOM · Cumulative DOM	·	45 · 72	5 · 6	62 · 63
Age (# of years)	14	15	6	13
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 Contemp	1 Story Contemp	1 Story Contemp	1 Story Contemp
# Units	1	1	1	1
Living Sq. Feet	2,034	2,081	2,035	2,073
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	3 · 2
Total Room #	7	8	7	7

No

0%

Pool - Yes

Spa - Yes

.16 acres

NA

Attached 2 Car(s)

Attached 2 Car(s)

No

0%

NA

Pool - Yes

Spa - Yes

.21 acres

Attached 2 Car(s)

No

0%

Pool - Yes

Spa - Yes

.14 acres

NA

Effective: 04/18/2019

- * Listing 2 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.

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

Attached 2 Car(s)

No

0%

NA

Pool - Yes

Spa - Yes

.18 acres

- Listing 1 Similar age with similar GLA and larger room count on a similar sized lot with a two car attached garage in similar condition and location to the subject property.
- Listing 2 Similar age with similar GLA and similar room count on a similar sized lot with a private pool in similar condition and location to the subject property.
- Listing 3 Similar age with similar GLA and similar room count on a smaller lot with a two car attached garage in similar condition and location to the subject property.

Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6405 Golden Eye Glen	14175 Cattle Egret Pl	14179 Cattle Egret Pl	15356 Blue Fish Cir
City, State	Bradenton, FL	Lakewood Ranch, FL	Lakewood Ranch, FL	Lakewood Ranch, FL
Zip Code	34202	34202	34202	34202
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.85 1	0.86 1	0.10 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$320,000	\$349,000	\$315,000
List Price \$		\$320,000	\$325,000	\$315,000
Sale Price \$		\$308,000	\$325,000	\$308,000
Type of Financing		Cash	Conventional	Fha
Date of Sale		02/07/2019	03/08/2019	12/17/2018
DOM · Cumulative DOM		94 · 94	167 · 167	75 · 75
Age (# of years)	14	15	15	14
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 Contemp	1 Story Contemp	1 Story Contemp	1 Story Contemp
# Units	1	1	1	1
Living Sq. Feet	2,034	2,073	2,073	2,034
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
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 Spa - Yes	Pool - Yes Spa - Yes	Pool - Yes Spa - Yes	Pool - Yes
Lot Size	.18 acres	.14 acres	.14 acres	.21 acres
Other	NA	NA	NA	NA
Net Adjustment		+\$3,000	+\$3,000	+\$10,000
Adjusted Price		\$311,000	\$328,000	\$318,000

^{*} Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ 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.

by ClearCapital

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

- Sold 1 Similar age with similar GLA and similar room count on a smaller lot with a two car attached garage and a private pool and spa. Similar condition and location to the subject property. +\$3,000 for lot size.
- Sold 2 Similar age with similar GLA and similar room count on a smaller lot with a private pool and spa in similar condition and location to the subject property. +\$3,000 for lot size.
- Sold 3 Similar age with similar GLA and room count on a similar sized lot with no spa. Similar condition and location to the subject property. +\$10,000 for spa.

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Current Listing Status Not Currently Listed		Listed	Listing History Comments				
Listing Agency/Firm		The subject is not currently listed and has not been listed or sold in the past 12 months.					
Listing Agent Name							
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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	\$349,900	\$349,900			
Sales Price	\$325,000	\$325,000			
30 Day Price	\$321,500				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

I went back 3 months, out in distance .5 miles, and even with relaxing the search criteria I was unable to find adequate comps which fit the requirements. Within 1 mile and back 6 months I found adequate comps of which I could use. The ones used are the best possible currently available comps within 1 mile and the adjustments are sufficient for this area to account for the differences in the subject and comps.

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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.

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Subject Photos

DRIVE-BY BPO



Front



Front



Front



Address Verification



Address Verification



Side

Subject Photos

DRIVE-BY BPO







Side



Back



Back



Street



Street

Loan Number

Listing Photos



DRIVE-BY BPO



Front

15687 LEMON FISH DR Lakewood Ranch, FL 34202



Front

6311 GOLDEN EYE GLN Lakewood Ranch, FL 34202



Front

Sales Photos



DRIVE-BY BPO



Front

14179 CATTLE EGRET PL Lakewood Ranch, FL 34202

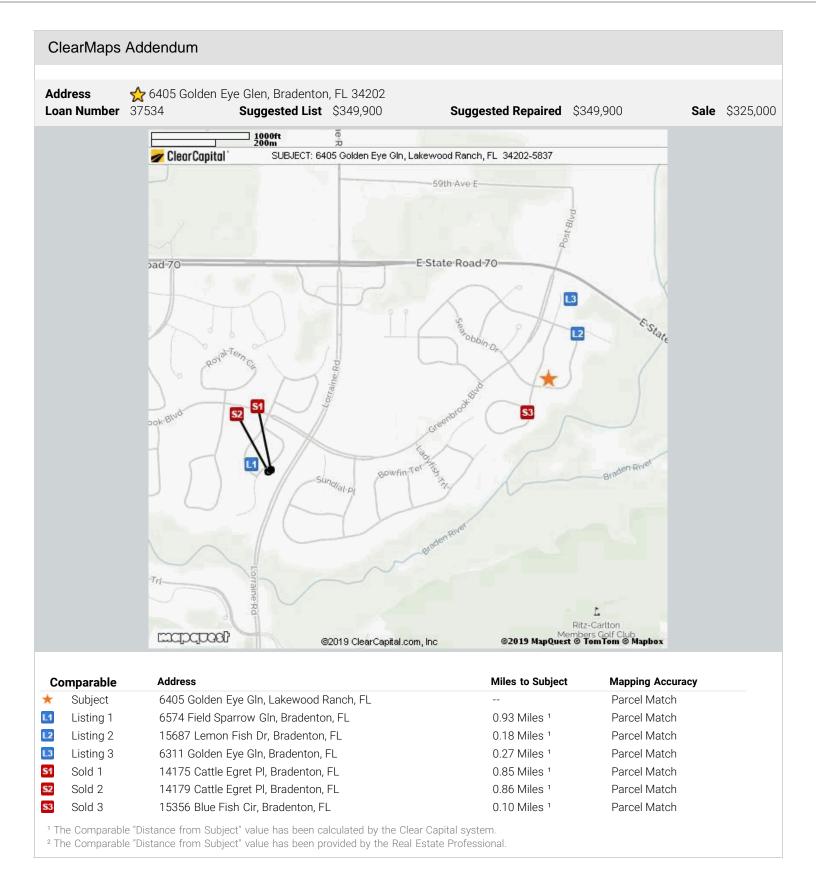


Front

15356 BLUE FISH CIR Lakewood Ranch, FL 34202



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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
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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Report Instructions - cont.

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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

Broker Name Christine Pearson **Company/Brokerage** Fine Properties

License No SL671507 **Address** 610 22nd St W Bradenton FL 34205

License Expiration 09/30/2020 **License State** FL

Phone 9414655609 Email suncoastrealtor@gmail.com

Broker Distance to Subject 13.02 miles Date Signed 04/18/2019

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:

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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