ORLANDO, FL 32839

42134 Loan Number **\$127,000**• 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	5112 Park Central Drive 627, Orlando, FL 32839 10/10/2020 42134 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6877545 10/10/2020 29-23-16-063 Orange	<b>Property ID</b> 34-00-627	28917372
Tracking IDs					
Order Tracking ID	1008BPOs	Tracking ID 1	1008BPOs		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Catamount Properties 2018 LLC	Condition Comments
R. E. Taxes	\$1,748	Subject is in maintained condition. No noticeable deferred
Assessed Value	\$97,000	maintenance.
Zoning Classification	Residential	
Property Type	Condo	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
НОА	Park Central 888-239-8562	
Association Fees	\$318 / Month (Pool,Landscaping,Tennis,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Subject is located in an area of homes similar in style, size, age,
Sales Prices in this Neighborhood	Low: \$89,000 High: \$237,000	and condition.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

by ClearCapital

**DRIVE-BY BPO** 

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5112 Park Central Drive 62	27 2201 Metropolitan Way #1432	5007 Park Central Dr #1524	5017 City St #1928
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32839	32839	32839	32839
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.09 1	0.22 1	0.17 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$142,900	\$140,000	\$149,900
List Price \$		\$137,500	\$137,500	\$149,900
Original List Date		08/03/2020	07/28/2020	08/19/2020
DOM · Cumulative DOM		66 · 68	72 · 74	16 · 52
Age (# of years)	26	26	26	23
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	3 Stories condo	3 Stories condo	3 Stories condo	3 Stories condo
# Units	1	1	1	1
Living Sq. Feet	874	874	874	1,063
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	5	4	4	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0 acres	0 acres	0 acres	0 acres
Other				

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

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

**Listing 1** comp is equal to subject - similar GLA, close proximity to subject.

Listing 2 comp is equal to subject - similar GLA, age.

**Listing 3** comp is superior to subject - more living area.

<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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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5112 Park Central Drive 62		2226 Metropoitan Way #1125	5040 Park Central Dr #2011
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32839	32839	32839	32839
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.09 1	0.07 1	0.19 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$		\$124,900	\$139,000	\$135,000
List Price \$		\$129,900	\$135,900	\$135,000
Sale Price \$		\$123,000	\$128,000	\$129,000
Type of Financing		Cash	Cash	Cash
Date of Sale		09/09/2020	09/14/2020	07/10/2020
DOM · Cumulative DOM		14 · 35	36 · 83	7 · 18
Age (# of years)	26	26	26	26
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	2	2	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	3 Stories condo	3 Stories condo	3 Stories condo	3 Stories condo
# Units	1	1	1	1
Living Sq. Feet	874	874	874	874
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	5	4	4	4
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0 acres	0 acres	0 acres	0 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price	<del></del>	\$123,000	\$128,000	\$129,000

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

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

Sold 1 comp is equal to subject - similar GLA, age.

**Sold 2** comp is equal to subject - similar GLA, close proximity to subject.

Sold 3 comp is equal to subject - similar living area.

<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.

**5112 PARK CENTRAL DRIVE 627** ORLANDO, FL 32839 42134 Loan Number **\$127,000**• As-Is Value

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Subject Sal	es & Listing Hist	ory					
Current Listing S	tatus	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/F	irm			Subject solo	d for \$195,600 on 1	12/13/2006.	
Listing Agent Na	me						
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	\$129,000	\$129,000
Sales Price	\$127,000	\$127,000
30 Day Price	\$122,000	
Comments Regarding Pricing S	trategy	
Price close to market value	to avoid extended time on market. 14%	market driven by REO/short sale comps in this area.

### 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: 28917372

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**DRIVE-BY BPO** 

# **Subject Photos**



Front



Street



Address Verification

# **Listing Photos**



2201 metropolitan way #1432 Orlando, FL 32839

**DRIVE-BY BPO** 



Front



5007 park central dr #1524 Orlando, FL 32839



Front



5017 city st #1928 Orlando, FL 32839



Front

**DRIVE-BY BPO** 

Loan Number

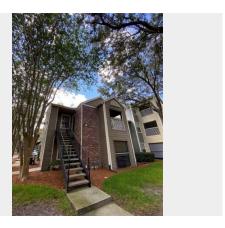
## **Sales Photos**





Front

2226 metropoitan way #1125 Orlando, FL 32839



Front

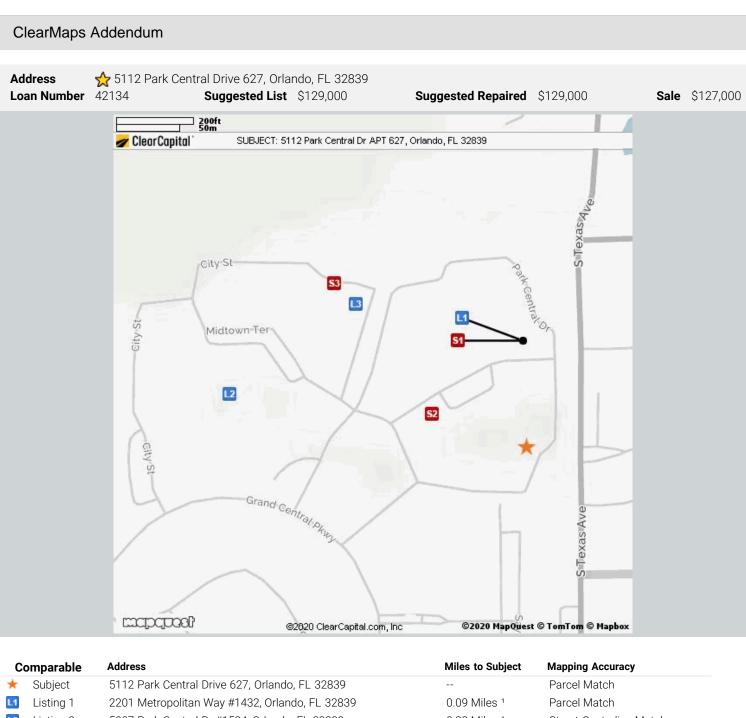
53 5040 park central dr #2011 Orlando, FL 32839



Front

**DRIVE-BY BPO** 

ORLANDO, FL 32839



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5112 Park Central Drive 627, Orlando, FL 32839		Parcel Match
Listing 1	2201 Metropolitan Way #1432, Orlando, FL 32839	0.09 Miles 1	Parcel Match
Listing 2	5007 Park Central Dr #1524, Orlando, FL 32839	0.22 Miles 1	Street Centerline Match
Listing 3	5017 City St #1928, Orlando, FL 32839	0.17 Miles <sup>1</sup>	Parcel Match
Sold 1	2201 Metropolitan Way #1421, Orlando, FL 32839	0.09 Miles <sup>1</sup>	Parcel Match
Sold 2	2226 Metropoitan Way #1125, Orlando, FL 32839	0.07 Miles <sup>1</sup>	Parcel Match
Sold 3	5040 Park Central Dr #2011, Orlando, FL 32839	0.19 Miles 1	Street Centerline 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.

**5112 PARK CENTRAL DRIVE 627** ORLANDO, FL 32839 42134 Loan Number \$127,000 • As-Is Value

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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: 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 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.

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### Report Instructions - cont.

by ClearCapital

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 Richard Barrette Company/Brokerage Best Buy Real Estate

**License No** BK3010695 **Address** 5 main st windermere FL 34786

License Expiration 03/31/2021 License State FL

Phone 8636047130 Email rbarrette40@gmail.com

**Broker Distance to Subject** 7.80 miles **Date Signed** 10/10/2020

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.

Client(s): Wedgewood Inc Property ID: 28917372