DRIVE-BY BPO

5264 102ND AVENUE

44640 Loan Number

\$172,000 As-Is Value

by ClearCapital

PINELLAS PARK, FL 33782

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

Address Inspection Date Loan Number Borrower Name	5264 102nd Avenue, Pinellas Park, FL 33782 06/10/2021 44640 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	7349371 06/10/2021 21-30-16-28 Pinellas	Property ID	30452206
Tracking IDs					
Order Tracking ID	0608BPO_BOTW	Tracking ID 1	0608BPO_BOT	W	
Tracking ID 2		Tracking ID 3			

Owner	Francisco Acevedo	Condition Comments				
R. E. Taxes	\$571	Subject appears to be in average condition, adequately				
Assessed Value	\$53,359	maintained, and structurally sound. Subject does not appear to				
Zoning Classification	Residential	need repairs.				
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	та				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Subject is located in a suburban area with mostly residential			
Sales Prices in this Neighborhood	Low: \$115,000 High: \$930,000	properties. There are some local businesses located within the neighborhood as well. The neighborhood appears to be			
Market for this type of property	Increased 7 % in the past 6 months.	adequately maintained and well landscaped. Subject has average access to services with Route 19 located in the			
Normal Marketing Days	<90	neighborhood and leading to highways and employment are There is a low presence of distressed properties in the area the average days on market is 39 days			

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5264 102nd Avenue	10201 Larchmont Pl N	9449 Park Lake Dr N	4401 94th Ave N
City, State	Pinellas Park, FL	Pinellas Park, FL	Pinellas Park, FL	Pinellas Park, FL
Zip Code	33782	33782	33782	33782
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.11 1	0.45 1	0.90 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$185,900	\$199,900	\$165,000
List Price \$		\$179,900	\$199,900	\$165,000
Original List Date		05/27/2021	05/21/2021	04/30/2021
DOM · Cumulative DOM	•	12 · 14	3 · 20	12 · 41
Age (# of years)	59	50	62	52
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 ranch	1 Story Ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,061	1,260	990	864
Bdrm · Bths · ½ Bths	3 · 1	2 · 2	3 · 1	2 · 1
Total Room #	6	5	6	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.13 acres	0.75 acres	0.12 acres	0.11 acres
Other	porch, fence	porch	porch, fence	porch

^{*} Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** Listed property is similar to subject in location, style, and condition. Listed property has more gross living area than subject, with one less bedroom and one more bathroom than subject. Listed property has a larger lot than subject and is newer than subject.
- **Listing 2** Listed property is similar to subject in location, style, size, and condition. Listed property has slightly less gross living area than subject, with similar room counts. Listed property has a smaller lot than subject and is older than subject. Listed property does not have a garage.
- **Listing 3** Listed property is similar to subject in location, style, and condition. Listed property has less gross living area than subject, with one less bedroom than subject. Listed property has a smaller lot than subject and is newer than 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.

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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5264 102nd Avenue	9840 N 55th St	9343 45th St N	4340 94th Ave N
City, State	Pinellas Park, FL	Pinellas Park, FL	Pinellas Park, FL	Pinellas Park, FL
Zip Code	33782	33782	33782	33782
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.23 1	0.93 1	0.94 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$196,000	\$169,900	\$179,900
List Price \$		\$196,000	\$169,900	\$159,900
Sale Price \$		\$192,500	\$169,900	\$161,600
Type of Financing		Fha	Conventional	Conventional
Date of Sale		03/04/2021	04/14/2021	01/11/2021
DOM · Cumulative DOM		65 · 65	32 · 32	258 · 258
Age (# of years)	59	60	51	52
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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,061	1,140	1,055	818
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	2 · 1	2 · 1 · 1
Total Room #	6	5	5	5
Garage (Style/Stalls)	Attached 1 Car	Carport 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.13 acres	0.14 acres	0.1 acres	0.1 acres
Other	porch, fence	porch, fence	porch	porch
Net Adjustment		+\$2,523	+\$2,098	-\$1,780
Adjusted Price	==	\$195,023	\$171,998	\$159,820

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

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Recent Sales - Cont.

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

- Sold 1 Sale property is similar to subject in location, style, size, and condition. Sale property has slightly more gross living area than subject, with one less bedroom than subject. Sale property has a larger lot than subject and is similar in age to subject. Sale property has a carport instead of a garage. Adjustments were made for: Age: 100, GLA: -790, Lot Size: -37, Bedroom: 2500, Carport instead of garage: 750.
- **Sold 2** Sale property is similar to subject in location, style, size, and condition. Sale property has slightly less gross living area than subject, with one less bedroom than subject. Sale property has a smaller lot than subject and is newer than subject. Adjustments were made for: Age: -800, GLA: 60, Lot Size: 338, Bedroom: 2500.
- **Sold 3** Sale property is similar to subject in location, style, and condition. Sale property has less gross living area than subject, with one less bedroom and one more half bathroom than subject. Sale property has a smaller lot than subject and is newer than subject. Adjustments were made for: Age: -700, GLA: 2430, Lot Size: 338, Seller Concessions: -4848, Bedroom: 2500, Bathroom: -1500.

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Current Listing Status Not Currently Listed		Listing Histor	ry Comments				
Listing Agency/Firm		Subject sold as a fair market sale on 6/7/2021.					
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
04/13/2021	\$180,000			Sold	06/07/2021	\$172,500	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$182,000	\$182,000		
Sales Price	\$172,000	\$172,000		
30 Day Price	\$162,000			
Comments Regarding Pricing Strategy				

Comments Regarding Pricing Strategy

There is no visible number on subject or street sign available. I have included an online photo for verification as well as the MLS sheet with photo. Price opinion is based on comparable properties and local market knowledge. Notwithstanding any preprinted verbiage to the contrary, this is a broker price opinion of the subject property specified on this report. This is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained. The final value of this property is an opinion obtained from the similar comparable properties and market knowledge.

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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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DRIVE-BY BPO

Subject Photos



Front



Address Verification



Street



Street

Listing Photos

by ClearCapital





Front

9449 Park Lake Dr N Pinellas Park, FL 33782



Front

4401 94th Ave N Pinellas Park, FL 33782



Front

Sales Photos

by ClearCapital

9840 N 55th St Pinellas Park, FL 33782



Front

9343 45th St N Pinellas Park, FL 33782



Front

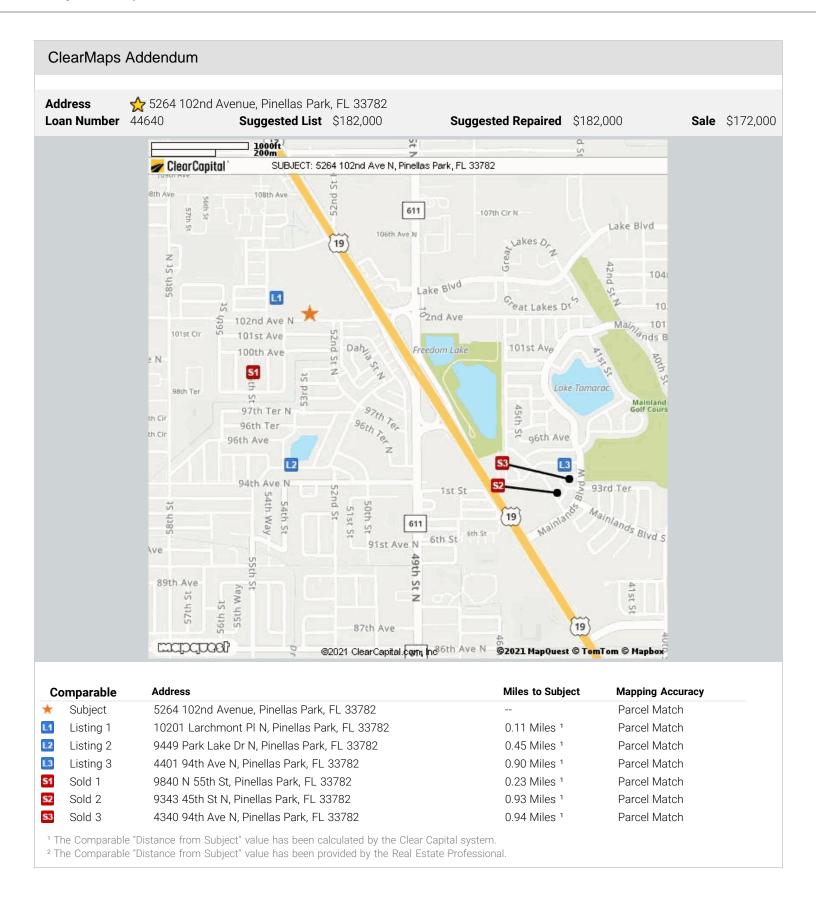
4340 94th Ave N Pinellas Park, FL 33782



Front

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Addendum: Report Purpose

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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

by ClearCapital

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
- 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.

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 BRIAN COOMEY Company/Brokerage Charles Rutenberg Realty

License No SL3381008 Address 1725 Lake Cypress Drive Safety

Harbor FL 34695

License Expiration 09/30/2022 License State FI

Phone7272509535Emailmassbpospecialist@gmail.com

Broker Distance to Subject 9.37 miles **Date Signed** 06/10/2021

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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