45218 Loan Number **\$235,000**• 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	10124 Geese Trail Circle, Sun City Center, FL 33573 07/01/2021 45218 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7406744 07/01/2021 077956-6674 Hillsborough	Property ID	30582150
Tracking IDs					
Order Tracking ID Tracking ID 2	0701BPO_Citi	T 1: ID 0	0701BPO_Citi		

Owner	DIAZ JUAN CARLOS	Condition Comments			
R. E. Taxes	\$5,000	SUBJECT APPEARS MAINTAINED. NO HAZARDS OBSERVED.			
Assessed Value	\$161,036				
Zoning Classification	PD				
Property Type SFR					
Occupancy	Occupied				
Ownership Type	Fee Simple				
Property Condition	Good				
Estimated Exterior Repair Cost	\$0				
Estimated Interior Repair Cost \$0					
Total Estimated Repair \$0					
HOA CYPRESS CREEK PHASE 5A 999-999-9999					
Association Fees	\$45 / Month (Greenbelt)				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	SUBJECT IN SMALL SUBURBAN SUBDIVISION WITH SIMILAR			
Sales Prices in this Neighborhood	Low: \$220,000 High: \$400,000	AGES; CLOSE TO ALL AMENITIES.			
Market for this type of property	Increased 1 % in the past 6 months.				
Normal Marketing Days	<90				

DRIVE-BY BPO

Street Address City, State Zip Code	Subject 10124 Geese Trail Circle Sun City Center, FL 33573 MLS	Listing 1 * 10124 Mangrove Well Rd Sun City Center, FL 33573	Listing 2 10128 Geese Trail Cir Sun City Center, FL	Listing 3 10136 Mangrove Well Rd
City, State	Sun City Center, FL 33573	Sun City Center, FL	Sun City Center, FL	
	33573			Cup City Contor El
Zip Code		33573		Sun City Center, FL
	MLS		33573	33573
Datasource		MLS	MLS	MLS
Miles to Subj.		0.07 1	0.02 1	0.11 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$310,000	\$319,000	\$450,000
List Price \$		\$310,000	\$319,000	\$397,900
Original List Date		06/25/2021	06/12/2021	05/01/2021
DOM · Cumulative DOM	·	6 · 6	19 · 19	61 · 61
Age (# of years)	4	3	4	3
Condition	Good	Good	Good	Good
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	2 Stories CONT	2 Stories CONT	2 Stories CONT	2 Stories CONT
# Units	1	1	1	1
Living Sq. Feet	2,070	2,026	2,330	2,308
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	6	6	6	6
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				
Lot Size	.1 acres	.11 acres	.1 acres	.15 acres
Other				

^{*} 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 SUPERIOR. APPEARS MAINTAINED. WELL MAINTAINED PER MLS COMMENTS.

Listing 2 SUPERIOR. MOVE IN READY PER MLS COMMENTS. APPEARS MAINTAINED.

Listing 3 SUPERIOR. WELL MAINTAINED PER MLS COMMENTS. APPEARS MAINTAINED.

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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Street Address City, State Zip Code Datasource Miles to Subj.	10124 Geese Trail Circle Sun City Center, FL 33573 MLS	10228 Geese Trail Cir Sun City Center, FL 33573 MLS	10139 Geese Trail Cir Sun City Center, FL 33573	10136 Geese Trail Cir Sun City Center, FL
Zip Code Datasource	33573 MLS	33573		Sun City Center, FL
Datasource	MLS		22572	
		MIS	JJJ/3	33573
Miles to Subj.		IVILO	MLS	MLS
		0.24 1	0.07 1	0.05 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$230,000	\$250,000	\$249,000
List Price \$		\$230,000	\$249,500	\$249,000
Sale Price \$		\$235,000	\$242,000	\$244,000
Type of Financing		Cash	Fha	Cash
Date of Sale		02/09/2021	12/11/2020	12/23/2020
DOM · Cumulative DOM	·	2 · 31	32 · 80	2 · 43
Age (# of years)	4	2	4	4
Condition	Good	Good	Good	Good
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	2 Stories CONT	2 Stories CONT	2 Stories CONT	2 Stories CONT
# Units	1	1	1	1
Living Sq. Feet	2,070	2,078	2,328	2,312
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.1 acres	.1 acres	.1 acres	.11 acres
Other				
Net Adjustment		-\$160	-\$6,660	-\$4,840

^{*} 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 INFERIOR. APPEARS MAINTAINED. MOVE IN READY PER MLS COMMENTS. -\$160.00 FOR GLA.
- Sold 2 SUPERIOR. NO MLS COMMENTS ON UPDATES. APPEARS MAINTAINED. -\$5,160.00 FOR GLA; -\$1,500.00 FOR SELLER CONCESSIONS.
- Sold 3 SUPERIOR. WELL MAINTAINED PER MLS COMMENTS. APPEARS MAINTAINED. -\$4,840.00 FOR GLA.

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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Current Listing Status Listing Agency/Firm Listing Agent Name Listing Agent Phone		Currently Liste	Currently Listed KELLER WILLIAMS MATTHEW SHARP 813-629-7094		Listing History Comments				
		KELLER WILLI			SUBJECT IS CURRENTLY A PENDING ARMS LENGTH				
		MATTHEW SH			TRANSACTION.				
		813-629-7094							
# of Removed Li Months	stings in Previous 1	2 1							
# 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		
12/30/2020	\$240,000	06/07/2021	\$299,900	Pending/Contract	06/07/2021	\$299,900	MLS		
06/07/2021	\$299,900						MLS		

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$245,000	\$245,000		
Sales Price	\$235,000	\$235,000		
30 Day Price	\$225,000			
Comments Regarding Pricing Strategy				
USED \$20.00 PER SQ FTV F VALUES.	FOR GLA ADJUSTMENTS. UNABLE TO	BRACKET ACTIVE COMP VALUE RANGE RELATIVE TO SOLD COMP		

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: 30582150

DRIVE-BY BPO

Subject Photos



Front



Address Verification



Street

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by ClearCapital

Listing Photos



10124 MANGROVE WELL RD Sun City Center, FL 33573



Front



10128 GEESE TRAIL CIR Sun City Center, FL 33573



Front



10136 MANGROVE WELL RD Sun City Center, FL 33573



Front

Sales Photos





Front

10139 GEESE TRAIL CIR Sun City Center, FL 33573



Front

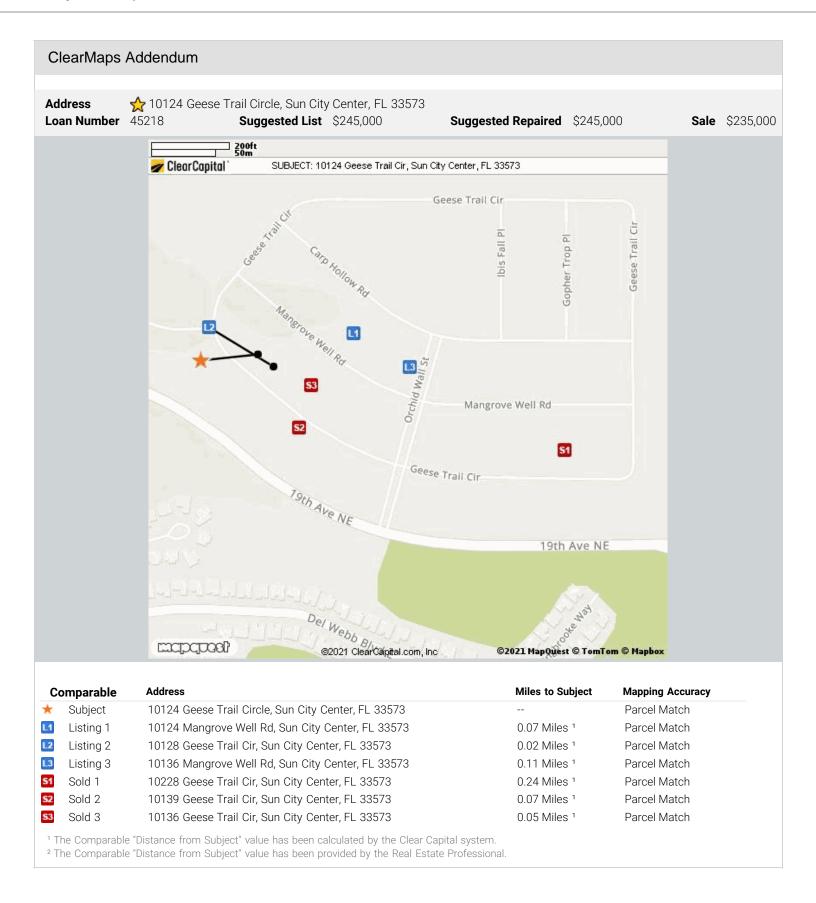
53 10136 GEESE TRAIL CIR Sun City Center, FL 33573



Front

DRIVE-BY BPO

SUN CITY CENTER, FL 33573



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Addendum: Report Purpose

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 30582150

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by ClearCapital SUN CITY

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

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Report Instructions - cont.

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 30582150

Effective: 07/01/2021

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Broker Information

Broker Name Joseph Prost Company/Brokerage Joe Pro Realty

License No BK3290685 Address 1906 BAYOU DR N RUSKIN FL

 License Expiration
 09/30/2021
 License State
 FL

Phone 8139000961 Email proreservices@gmail.com

Broker Distance to Subject 7.60 miles **Date Signed** 07/01/2021

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.

Client(s): Wedgewood Inc

Property ID: 30582150