DRIVE-BY BPO

1526 DINNERBELL LANE E

DUNEDIN, FL 34698

45386 Loan Number **\$322,000**• 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	1526 Dinnerbell Lane E, Dunedin, FL 34698 07/01/2021 45386 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7406744 07/01/2021 24-28-15-736 Pinellas	Property ID 609-011-1150	30582152
Tracking IDs					
Order Tracking ID	0701BPO_Citi	Tracking ID 1	0701BPO_Citi		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Richard J Sluser	Condition Comments
R. E. Taxes	\$944	Subject appears to be in average condition, adequately
Assessed Value	\$91,726	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	ita	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Subject is located in a suburban area with mostly residential
Sales Prices in this Neighborhood	Low: \$209,000 High: \$941,550	properties. There are some local businesses located within the neighborhood as well. The neighborhood appears to be
Market for this type of property	Increased 8 % 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 areas There is a low presence of distressed properties in the area ar the average days on market is 38 days

DUNEDIN, FL 34698

45386 Loan Number **\$322,000**• As-Is Value

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1526 Dinnerbell Lane E	2352 Republic Dr	2515 Bramblewood Dr E	2064 Fair Oak Dr
City, State	Dunedin, FL	Dunedin, FL	Clearwater, FL	Clearwater, FL
Zip Code	34698	34698	33763	33763
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.69 1	1.28 1	1.52 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$335,000	\$342,500	\$349,000
List Price \$		\$335,000	\$342,500	\$345,000
Original List Date		05/20/2021	06/17/2021	06/17/2021
DOM · Cumulative DOM	·	4 · 42	4 · 14	14 · 14
Age (# of years)	44	43	46	50
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	1,256	1,578	1,414	1,078
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 2	2 · 2
Total Room #	6	6	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa		Pool - Yes		
Lot Size	0.16 acres	0.17 acres	0.15 acres	0.15 acres
Other	porch, fence	porch, shed	porch, fence	porch

^{*} Listing 1 is the most comparable listing to the subject.

Client(s): Wedgewood Inc

Property ID: 30582152

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.

DUNEDIN, FL 34698

45386

\$322,000 As-Is Value

Loan Number by ClearCapital

Current Listings - Cont.

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

- Listed property is similar to subject in location, style, and condition. Listed property has more gross living area than subject, with similar room counts. Listed property has a larger lot than subject and is similar in age to subject. Listed property adds a pool.
- Listing 2 Listed property is similar to subject in location, style, and condition. Listed property has more gross living area than subject, with one less bedroom than subject. Listed property has a smaller lot than subject and is similar in age to subject. Listed property has one less garage bay than subject.
- 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 older than subject. Listed property has one less garage bay than subject.

Client(s): Wedgewood Inc

Property ID: 30582152

Effective: 07/01/2021 Page: 3 of 15

DUNEDIN, FL 34698

45386 Loan Number **\$322,000**• As-Is Value

by ClearCapital

Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1526 Dinnerbell Lane E	1574 Dinnerbell Ln E	1582 Redwood Ave	1444 Michigan Blvd
City, State	Dunedin, FL	Dunedin, FL	Dunedin, FL	Dunedin, FL
Zip Code	34698	34698	34698	34698
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.09 1	0.14 1	0.94 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$334,800	\$327,900	\$305,000
List Price \$		\$324,900	\$327,900	\$305,000
Sale Price \$		\$326,000	\$327,900	\$318,500
Type of Financing		Conventional	Conventional	Cash
Date of Sale		02/28/2021	07/27/2020	01/04/2021
DOM · Cumulative DOM	•	153 · 153	40 · 40	34 · 34
Age (# of years)	44	45	44	35
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	1,256	1,567	1,488	1,228
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	2 · 2
Total Room #	6	6	6	5
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	0.16 acres	0.17 acres	0.16 acres	0.17 acres
Other	porch, fence	porch, deck, fence	porch, patio	porch, fence
Net Adjustment		-\$3,122	-\$2,320	+\$1,768
Adjusted Price		\$322,878	\$325,580	\$320,268

^{*} 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.

DUNEDIN, FL 34698

45386 Loan Number **\$322,000**• As-Is Value

Page: 5 of 15

by ClearCapital

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, and condition. Sale property has more gross living area than subject, with similar room counts. Sale property has a larger lot than subject and is similar in age to subject. Adjustments were made for: Age: 100, GLA: -3110, Lot Size: -112.
- **Sold 2** Sale property is similar to subject in location, style, and condition. Sale property has more gross living area than subject, with similar room counts. Sale property has a similar lot size to subject and is similar in age to subject. Adjustments were made for: GLA: -2320.
- **Sold 3** 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 larger lot than subject and is newer than subject. Adjustments were made for: Age: -900, GLA: 280, Lot Size: -112, Bedroom: 2500.

Client(s): Wedgewood Inc Property ID: 30582152 Effective: 07/01/2021

DUNEDIN, FL 34698

45386 Loan Number **\$322,000**• As-Is Value

by ClearCapital

Subject Sal	es & Listing His	tory						
Current Listing Status		Not Currently	Not Currently Listed		Listing History Comments			
Listing Agency/Firm			Subject was	s listed and sold or	n 6/30/2021 as a fa	air market sale.		
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	
06/24/2021	\$320,000			Sold	06/30/2021	\$320,000	MLS	

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$335,000	\$335,000			
Sales Price	\$322,000	\$322,000			
30 Day Price	\$312,000				
Commente Begarding Prining St	Comments Degarding Prining Strategy				

Comments Regarding Pricing Strategy

Due to limited available comps some search parameters had to be expanded. Distance and 6 month expansion has minimal to no impact on value. Adjustments were made for any value changes that may have occurred with lot size and gla expansion. 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.

Client(s): Wedgewood Inc

Property ID: 30582152

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DUNEDIN, FL 34698

45386 Loan Number **\$322,000**• As-Is Value

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: 30582152 Effective: 07/01/2021 Page: 7 of 15

Subject Photos

by ClearCapital



Front



Address Verification



Street



Other

DUNEDIN, FL 34698

45386 Loan Number **\$322,000**• As-Is Value

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Listing Photos





Front

2515 Bramblewood Dr E Clearwater, FL 33763



Front

2064 Fair Oak Dr Clearwater, FL 33763



Front

DUNEDIN, FL 34698

45386 Loan Number **\$322,000**• As-Is Value

by ClearCapital

Sales Photos





Front

1582 Redwood Ave Dunedin, FL 34698



Front

1444 Michigan Blvd Dunedin, FL 34698

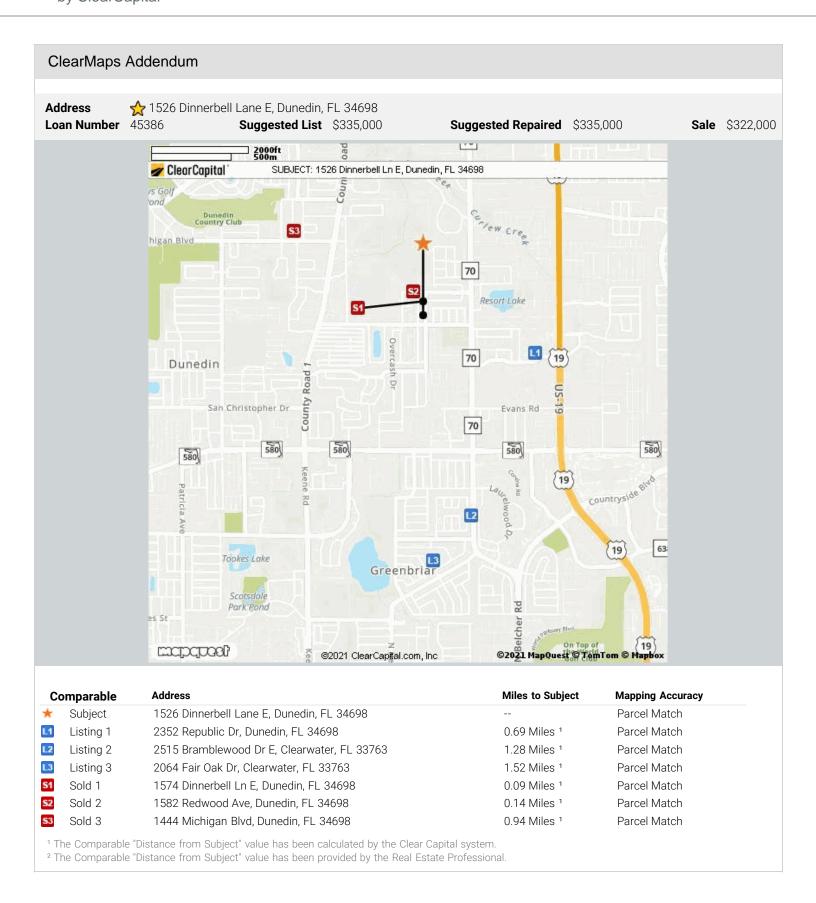


Front

45386

\$322,000

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DUNEDIN, FL 34698

45386 Loan Number **\$322,000**• 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.

Client(s): Wedgewood Inc

Property ID: 30582152

Page: 12 of 15

DUNEDIN, FL 34698

45386 Loan Number **\$322,000**• As-Is Value

by ClearCapital

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

Client(s): Wedgewood Inc

Property ID: 30582152

Page: 13 of 15

DUNEDIN, FL 34698

45386 Loan Number **\$322,000**• As-Is Value

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: 30582152 Effective: 07/01/2021 Page: 14 of 15



DUNEDIN, FL 34698

45386

\$322,000As-Is Value

by ClearCapital

L 34698 Loan Number

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 3.51 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: 30582152 Effective: 07/01/2021 Page: 15 of 15