DRIVE-BY BPO

4920 99TH WAY

46078 Loan Number

\$350,000 As-Is Value

by ClearCapital

SAINT PETERSBURG, FLORIDA 33708

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	4920 99th Way, Saint Petersburg, FLORIDA 33708 09/02/2021 46078 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	7552542 09/02/2021 02311504086 Pinellas	Property ID 60000310	30954508
Tracking IDs					
Order Tracking ID	0901BPO	Tracking ID 1	0901BPO		
Tracking ID 2		Tracking ID 3			

General Conditions				
Owner	WILLIAM T BUCKLEY	Condition Comments		
R. E. Taxes	\$1,277	The Subject is a Single Family Detached Ranch Style, 3/2 room		
Assessed Value	\$100,398	count, 1502 sqft GLA and 1959 year built. The subject is in		
Zoning Classification	Residential	average condition no repairs were noted based on the inspection. Home should be sold in As-is condition. Properties		
Property Type	SFR	showing well and not requiring repairs are selling faster.		
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	nta			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Located within an area of maintained homes. Subject appears in		
Sales Prices in this Neighborhood	Low: \$200,000 High: \$450,000	maintained condition from inspection. No functional or external obsolescence noted. Market is stable with some REO and short		
Market for this type of property	Remained Stable for the past 6 months.	sales present.		
Normal Marketing Days	<90			

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4920 99th Way	4516 Huron Rd	10438 65th Ave	10907 57th Ave
City, State	Saint Petersburg, FLORIDA	Saint Petersburg, FL	Seminole, FL	Seminole, FL
Zip Code	33708	33708	33772	33772
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.96 1	1.13 1	0.93 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$329,900	\$365,000	\$375,000
List Price \$		\$329,900	\$339,900	\$375,000
Original List Date		08/11/2021	07/02/2021	08/04/2021
DOM · Cumulative DOM		6 · 22	54 · 62	3 · 29
Age (# of years)	61	62	63	6
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	1,502	1,328	1,334	1,606
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	7	7	8	7
Garage (Style/Stalls)	Attached 1 Car	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.1368 acres	.21 acres	.22 acres	.15 acres
Other	Porch	Porch	PorchPorch	Porch

^{*} Listing 3 is the most comparable listing to the subject.

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

- **Listing 1** Comparable is similar in age, inferior in GLA, with a 3/2 floor plan and is in similar condition. Comparable has had no additional sales or listing history for the past 12 months.
- **Listing 2** Comparable is inferior in GLA, similar in age, with a 4/2 floor plan and is in similar condition. Comparable has had no additional sales or listing history for the past 12 months.
- **Listing 3** Comparable is similar in GLA, similar in age, with a 3/2 floor plan and is in similar condition. Comparable has had no additional sales or listing history for the past 12 months.

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	4920 99th Way	9991 54th Ave N	5784 Bay Pines Lakes Blvd	9934 48th Ave N
City, State	Saint Petersburg, FLORIDA	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
Zip Code	33708	33708	33708	33708
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.33 1	0.63 1	0.11 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$325,000	\$325,000	\$375,000
List Price \$		\$325,000	\$325,000	\$375,000
Sale Price \$		\$325,000	\$325,000	\$375,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		04/30/2021	04/23/2021	05/14/2021
DOM · Cumulative DOM		2 · 49	11 · 126	2 · 23
Age (# of years)	61	52	41	60
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	1,502	1,367	1,738	1,413
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 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	.1368 acres	.18 acres	.26 acres	.16 acres
Other	Porch	Porch	Porch	Porch
Net Adjustment		+\$700	-\$8,720	\$0
Adjusted Price		\$325,700	\$316,280	\$375,000

^{*} Sold 3 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** Comparable is similar in age, inferior in GLA, with a 4/2 floor plan and is in similar condition. Comparable has had no additional sales or listing history for the past 12 months. Adjustment: Bed -\$2000, GLA \$2700, . Total \$700
- **Sold 2** Comparable is superior in GLA, superior in age, with a 3/2 floor plan and is in similar condition. Comparable has had no additional sales or listing history for the past 12 months. Adjustment: GLA -\$4720, Age -\$4000. Total -\$8720
- **Sold 3** Comprable is similar in Age , similar in GLA, with a 3/2 floor plan and is in similar condition. Comparable has had no additional sales or listing history for the past 12 months. Adjustment:

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Subject Sale	es & Listing His	story					
Current Listing Status Not Currently Listed		Listing History (Listing History Comments				
Listing Agency/Firm		The subject is	The subject is was recently sold.				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	2 0					
# of Sales in Pre Months	vious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
07/26/2021	\$345,000			Pending/Contract	08/31/2021	\$315,000	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$360,000	\$360,000			
Sales Price	\$350,000	\$350,000			
30 Day Price	\$340,000				
Commente Regarding Prining St	Commente Degarding Prining Strategy				

Comments Regarding Pricing Strategy

The final values are based on the Fair market properties within the area. The subject is located in a neighborhood with easy access to the highway. The area comprises of a mix of REO/shortsale/FMV homes, with typical average DOM of 0-90 days. The subject was strategically priced mid-market since all homes were same/similar subdivisions, similar GLA, age, style, lot and utility. Criteria expansions had to be made due to a lack of available market data. These expansions include: GLA, Age, Sale Dates and Proximity. Comps selected for this report are all settled properties within the subject's market area. They are considered to be the best available at the time of the inspection & good indicators of market value.

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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

by ClearCapital



Front



Front



Address Verification



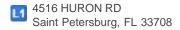
Street



Street

Listing Photos

by ClearCapital





Front

10438 65TH AVE Seminole, FL 33772



Front

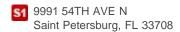
10907 57TH AVE Seminole, FL 33772



Front

by ClearCapital

Sales Photos





Front

\$2 5784 BAY PINES LAKES BLVD Saint Petersburg, FL 33708



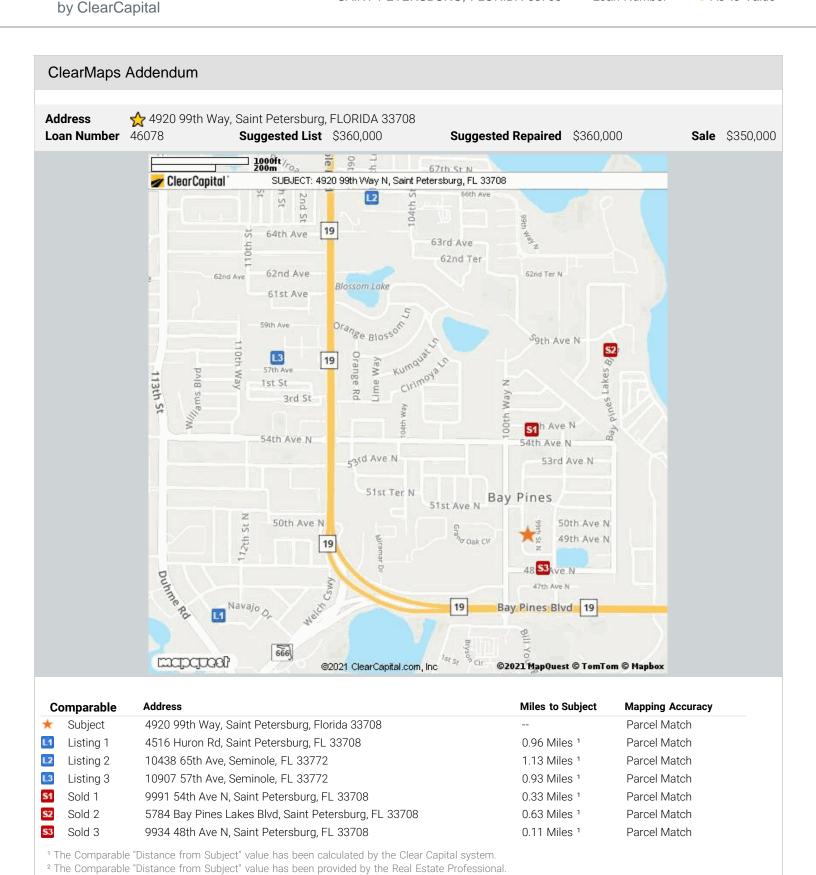
Front

9934 48TH AVE N Saint Petersburg, FL 33708



Front

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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.

The amount of time the property is exposed to a pool of prospective buyers before going into contract. Marketing Time

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.

*** 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

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 Lance Gendron Company/Brokerage Re Go Realty Inc.

8372 82nd Way N Seminole FL License No BK3332178 Address 33777

License State FL **License Expiration** 03/31/2022

Email Phone 7272004100 lance@mlsdot.com

Broker Distance to Subject 2.61 miles **Date Signed** 09/02/2021

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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