

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.

<b>Address</b>	7490 40th Terrace N, Saint Petersburg, FL 33709	<b>Order ID</b>	8017254	<b>Property ID</b>	32276311
<b>Inspection Date</b>	03/04/2022	<b>Date of Report</b>	03/04/2022		
<b>Loan Number</b>	47467	<b>APN</b>	063116220140000170		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Pinellas		

### Tracking IDs

<b>Order Tracking ID</b>	03.02.22 - 03.03.22 BPO	<b>Tracking ID 1</b>	03.02.22 - 03.03.22 BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	KELLI ENGLISH	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$3,836	The property appears in overall average condition. The exterior is maintained and curb appeal is average.	
<b>Assessed Value</b>	\$163,064		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The neighborhood is fully developed. It is centrally located, close to shopping, restaurants, and public transit.	
<b>Sales Prices in this Neighborhood</b>	Low: \$229900 High: \$1300000		
<b>Market for this type of property</b>	Increased 10 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	7490 40th Terrace N	8335 40th Ave N	3931 70th St N	4654 78th Ln N
<b>City, State</b>	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
<b>Zip Code</b>	33709	33709	33709	33709
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.90 <sup>1</sup>	0.42 <sup>1</sup>	0.53 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$339,000	\$345,000	\$339,000
<b>List Price \$</b>	--	\$315,000	\$345,000	\$352,000
<b>Original List Date</b>		07/24/2020	02/02/2022	08/24/2021
<b>DOM · Cumulative DOM</b>	-- · --	300 · 588	30 · 30	192 · 192
<b>Age (# of years)</b>	60	53	64	77
<b>Condition</b>	Average	Average	Excellent	Excellent
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	2 Stories 2-Story
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,582	1,763	1,239	1,640
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 2	3 · 2	4 · 3 · 1
<b>Total Room #</b>	6	4	5	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	Pool - Yes	--
<b>Lot Size</b>	0.17 acres	0.18 acres	0.15 acres	0.33 acres
<b>Other</b>	N, A	N, A	N, A	N, A

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

## Current Listings - Cont.

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

- Listing 1** This property is similar to the subject in size, age, condition, lot, and location. They both have a garage. It is slightly larger. The garage is larger. MLS: This large two story home sits on a HUGE oversized lot on a quiet street just minutes from Florida's great beaches! This home features 4 bedrooms 2.5 baths. With the master bedroom upstairs complete with your own balcony overlooking the backyard as well as a second bedroom upstairs. This home has an open floor plan with plenty of dining room/ living room space and 2 more bedrooms downstairs, making this home perfect for the growing family. New flooring throughout the home, as well as fresh paint and baseboards. This home features a round about drive way, with a double gate leading to a HUGE two story garage and plenty of parking for all of your toys! RV, Boats, anything! With 2 extra sheds, you can easily convert this oversized garage into a home office, workshop, or even a great man cave and still have plenty of storage space! Come see it today!
- Listing 2** This property is similar to the subject in size, style, age, condition, lot, and location. They both have a garage. It has a pool. MLS: 3 bedroom 2 bath home with beautiful pool and attached garage sitting on a huge corner lot in a great neighborhood. This house has everything you could need- a large open kitchen with seating and tons of cabinet space, a screened-in porch for relaxing, a fenced-in yard, a beautiful pool, inside laundry, plenty of parking spaces, and even additional storage outside for yard and pool equipment. One of the bedrooms even has doors that exit to the outside by the pool. This property is ready for your personal touch inside and out, with a backyard ready to be made into your tropical poolside oasis.
- Listing 3** This property is similar to the subject in age, size, condition, and location. The lot is larger. House is larger. MLS: This large two story home sits on a HUGE oversized lot on a quiet street just minutes from Florida's great beaches! This home features 4 bedrooms 2.5 baths. With the master bedroom upstairs complete with your own balcony overlooking the backyard as well as a second bedroom upstairs. This home has an open floor plan with plenty of dining room/ living room space and 2 more bedrooms downstairs, making this home perfect for the growing family. New flooring throughout the home, as well as fresh paint and baseboards. This home features a round about drive way, with a double gate leading to a HUGE two story garage and plenty of parking for all of your toys! RV, Boats, anything! With 2 extra sheds, you can easily convert this oversized garage into a home office, workshop, or even a great man cave and still have plenty of storage space! Come see it today!

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	7490 40th Terrace N	8140 35th Ave N	6485 40th Ave N	7910 26th Ave N
<b>City, State</b>	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
<b>Zip Code</b>	33709	33710	33709	33710
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.76 <sup>1</sup>	0.97 <sup>1</sup>	0.98 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$359,000	\$300,000	\$320,000
<b>List Price \$</b>	--	\$358,900	\$330,000	\$299,900
<b>Sale Price \$</b>	--	\$300,000	\$325,000	\$280,000
<b>Type of Financing</b>	--	Cash	Fha	Conventional
<b>Date of Sale</b>	--	09/28/2021	11/23/2021	09/30/2021
<b>DOM · Cumulative DOM</b>	-- · --	37 · 55	11 · 60	18 · 62
<b>Age (# of years)</b>	60	74	64	55
<b>Condition</b>	Average	Good	Good	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,582	1,357	1,475	1,390
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 1	3 · 2	3 · 1
<b>Total Room #</b>	6	5	6	5
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 1 Car	Carport 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.17 acres	.19 acres	.19 acres	.16 acres
<b>Other</b>	N, A	N, A	N, A	N, A
<b>Net Adjustment</b>	--	+\$10,125	-\$19,975	+\$18,400
<b>Adjusted Price</b>	--	\$310,125	\$305,025	\$298,400

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

## Recent Sales - Cont.

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

- Sold 1** This property is similar to the subject in size, style, age, lot, and location. They both have a garage. There is one less bathroom. It is in good condition. MLS: Just hitting the market, property for sale at 8140 35th Avenue North, St. Petersburg, FL, USA. Live in the Jungle and still be close to Florida's Best Beaches. This Block home has 3 bedroom, 1 bath, has been meticulously maintained and is located in one of the best areas in St Pete. New AC 2016, new ECM blower motor 2021, new roof 2019, new ceiling fans 2019, new water softener 2019, well and sprinkler system. Updated throughout with floors, ceiling fans, recently painted, and double paned windows making this home ready to move in. Large front porch, into living room, comfy with 2 windows. Door leading to family room is to the right, hallway to bedrooms and updated family bathroom to the left. Largest bedroom has 3 windows! Kitchen has beadboard backsplash, long counter space and Samsung stainless steel appliances, new garbage disposal and dishwasher. Behind kitchen is large, light-filled family room with space for dining table in 2 places, a movie binge area, homework space, you name it! Door from family room leads to attached garage with tons of storage and a place for washer and dryer if you choose to move from shed. There is also a door to screened lanai which opens to paver patio and shed. Shed has 2 year old Maytag washer and dryer with shelves and cabinets. With some creative landscaping, there is room for a pool, or garden. Boat parking space behind the 10ft wide gate by 6 ft. high vinyl privacy fence. Close to everything .....beach , shopping, restaurants, mall, park, and bike trail. The back yard is an ideal spot to relax and entertain with it's screened lanai, and paver patio. NO FLOOD INS required. Land, Site, and Tax Inf
- Sold 2** This property is similar to the subject in size, style, age, lot, room count, and location. They both have a garage. It is updated. MLS: LOCATION! This home definitely has it! Just minutes from the best beaches, downtown St. Pete, and the interstate for a quick trip to Tampa or Bradenton. Plus it's close to all major shopping! With a spacious open floor plan it's perfect for day-to-day living as well as entertaining. The bright and airy master features it's own bathroom with a large rainfall shower and on-suite laundry. With a great bonus room that can be used as an office, den, media room, or play room! The backyard is HUGE and has plenty of space for a pool or playground set. It's the perfect spot for morning coffee, relaxing at the end of the day, or for throwing a giant cookout with friends and neighbors! With tasteful updates, you'll love this homes warm and cozy feel! Non-flood zone!
- Sold 3** This property is similar to the subject in size, style, age, condition, lot, and location. There is one less bathroom. There is no garage. MLS: Prime location in the desirable Jungle Terrace neighborhood. You will love the spacious family room, perfect for the best family gatherings. This home also includes a separate large dining room or add a closet to make an extra bedroom. Directly across from Walter Fuller Park where there is after-school programs, swimming, tennis and so much more. The homes well is great for keeping the grass beautiful with the irrigation system. There's plenty of parking in the extra-large driveway. 5 miles to Gulf Beaches!! Close to the action and some of the best dining options in downtown St Pete. NO FLOOD!!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Per public records, the property last sold in 2013 for \$150,000.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$315,000	\$315,000
<b>Sales Price</b>	\$302,000	\$302,000
<b>30 Day Price</b>	\$292,000	--
<b>Comments Regarding Pricing Strategy</b>		
The property appears in overall average condition. Similar homes in the area sell for an average of \$302,000.		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

### Subject Photos



Mar 4, 2022 8:03:00 AM  
St. Petersburg

Front



Mar 4, 2022 8:02:58 AM  
St. Petersburg

Address Verification



Mar 4, 2022 8:02:49 AM  
St. Petersburg

Side



Mar 4, 2022 8:03:09 AM  
St. Petersburg

Side



Mar 4, 2022 8:02:37 AM  
St. Petersburg

Street

## Listing Photos

**L1** 8335 40th Ave N  
Saint Petersburg, FL 33709



Front

**L2** 3931 70th St N  
Saint Petersburg, FL 33709



Front

**L3** 4654 78th Ln N  
Saint Petersburg, FL 33709



Front



## Sales Photos

**S1** 8140 35TH AVE N  
Saint Petersburg, FL 33710



Front

**S2** 6485 40TH AVE N  
Saint Petersburg, FL 33709



Front

**S3** 7910 26TH AVE N  
Saint Petersburg, FL 33710



Front

### ClearMaps Addendum

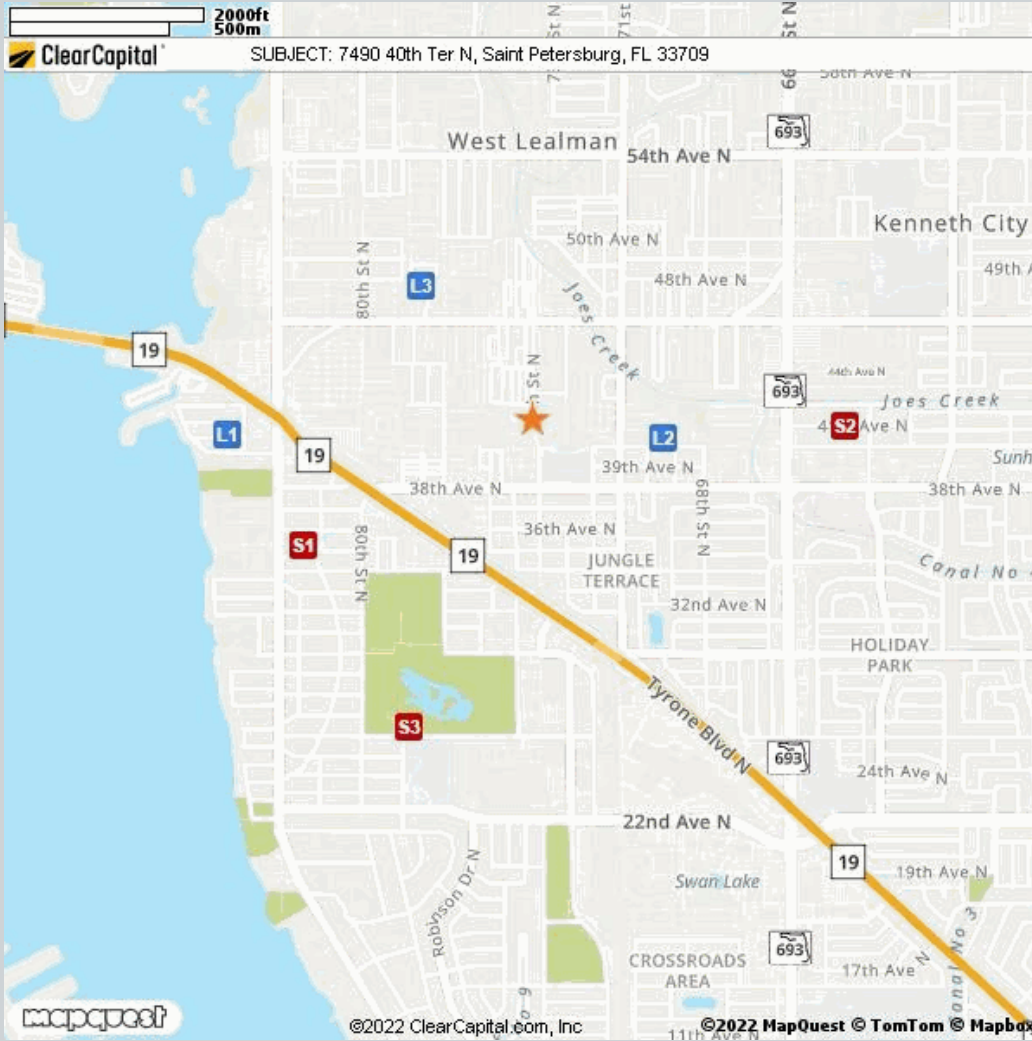
**Address** ★ 7490 40th Terrace N, Saint Petersburg, FL 33709

**Loan Number** 47467

**Suggested List** \$315,000

**Suggested Repaired** \$315,000

**Sale** \$302,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7490 40th Terrace N, Saint Petersburg, FL 33709	--	Parcel Match
L1 Listing 1	8335 40th Ave N, Saint Petersburg, FL 33709	0.90 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3931 70th St N, Saint Petersburg, FL 33709	0.42 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4654 78th Ln N, Saint Petersburg, FL 33709	0.53 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	8140 35th Ave N, Saint Petersburg, FL 33710	0.76 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	6485 40th Ave N, Saint Petersburg, FL 33709	0.97 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	7910 26th Ave N, Saint Petersburg, FL 33710	0.98 Miles <sup>1</sup>	Parcel 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.

## 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.

## 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

## Report Instructions - cont.

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.

## Broker Information

<b>Broker Name</b>	Meghan McNally	<b>Company/Brokerage</b>	Jared McNally LLC
<b>License No</b>	SL3330374	<b>Address</b>	6425 8th Ave N St. Petersburg FL 33710
<b>License Expiration</b>	03/31/2023	<b>License State</b>	FL
<b>Phone</b>	7273300252	<b>Email</b>	meghanmcnally@outlook.com
<b>Broker Distance to Subject</b>	2.22 miles	<b>Date Signed</b>	03/04/2022

*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.**