DRIVE-BY BPO

2813 PRIMROSE COURT

ORLANDO, FL 32803

49539 Loan Number **\$325,000**• 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	2813 Primrose Court, Orlando, FL 32803 05/05/2022 49539 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8177495 05/06/2022 30223072520 Orange	Property ID	32677105
Tracking IDs					
Order Tracking ID	05.05.22 BPO	Tracking ID 1	05.05.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	THERESA ANGELO	Condition Comments
R. E. Taxes	\$3,405	Subject is in an average condition conforming to neighborhood
Assessed Value	\$192,376	with no adverse easements, economic/functional obsolescence,
Zoning Classification	Residential R-1A/T/AN	or repairs visible. Paint, roof, and landscaping also appear in average condition.
Property Type	SFR	average condition.
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 Data						
Location Type	Suburban	Neighborhood Comments				
Local Economy Stable Sales Prices in this Neighborhood Low: \$250,000 High: \$450,000		Subject conforms to neighborhood and is located nearby				
		shopping, schools, restaurants, parks, public transportation, an freeway access. No negative external influences, environmental				
Market for this type of property	Remained Stable for the past 6 months.	concerns, or zoning issues noted. In addition no atypical pexternal influences, environmental concerns, or zoning att				
Normal Marketing Days	<90	noted. This includes no boarded up homes or major construct noted nearby. Using market data and properties comparable to the subject it would appear that the overall market conditions the area directly surrounding the subject are stable. Employmentations in this neighborh				

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Neighborhood Comments

Subject conforms to neighborhood and is located nearby shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no boarded up homes or major construction noted nearby. Using market data and properties comparable to the subject it would appear that the overall market conditions in the area directly surrounding the subject are stable. Employment conditions in this neighborhood are stable.

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2813 Primrose Court	5409 Hermosa St	1627 E Amelia St	400 Mayfair Cir
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32803	32807	32803	32803
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.90 ¹	0.95 1	0.38 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$329,900	\$369,900
List Price \$		\$300,000	\$329,900	\$369,900
Original List Date		04/10/2022	04/14/2022	05/05/2022
DOM · Cumulative DOM		11 · 26	22 · 22	1 · 1
Age (# of years)	68	68	59	74
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	1,140	1,202	1,084	1,032
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	2 · 2	2 · 1
Total Room #	6	7	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	0.18 acres	0.19 acres	0.16 acres	0.23 acres

^{*} 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** This comp is superior to the subject property since it has more square footage. Move in condition home competing location and condition, similar to subject overall. Similar in condition. And it has more GLA.
- **Listing 2** This comp is most comparable to the subject property since it has closest square footage. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.
- **Listing 3** This comp is inferior to the subject property since it has less square footage. Average condition home in the area of similar property, competing location and overall similar in style and condition and it has less 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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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2813 Primrose Court	107 S Glenwood Ave	2024 Anderson Pl	3012 Wessex St
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32803	32803	32803	32803
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.34 1	0.57 1	0.54 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$299,999	\$349,000	\$339,900
List Price \$		\$299,999	\$349,000	\$339,900
Sale Price \$		\$310,000	\$330,000	\$350,000
Type of Financing		Fha	Fha	Fha
Date of Sale		04/28/2022	11/11/2021	12/20/2021
DOM · Cumulative DOM		24 · 24	15 · 37	2 · 42
Age (# of years)	68	69	74	64
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	1,140	1,097	1,311	1,048
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	3 · 1	2 · 1
Total Room #	6	5	6	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	0.18 acres	0.16 acres	0.20 acres	0.23 acres
Other	None	None	None	None
Net Adjustment		+\$6,500	-\$5,941	+\$9,500
Adjusted Price		\$316,500	\$324,059	\$359,500

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

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ 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** Bed adj: \$5000; Garage adj: \$1500; Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.
- **Sold 2** GLA adj: -\$12141; Year adj: \$1200; Sold date adj: \$5000; Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.
- **Sold 3** Bed adj: \$5000; Lot adj: -\$500; Sold date adj: \$5000; Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.

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Subject Sale	es & Listing His	tory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm				None Noted			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed List Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$341,250	\$341,250			
Sales Price	\$325,000	\$325,000			
30 Day Price	\$299,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

Comments Regarding Pricing Strategy

Subject value is based on current market Conditions and recent sales in area. Due to a lack of more similar recent comps in this market, it was necessary to exceed guidelines. Comps selected for this report are all settled properties within the subject market area. They are considered to be the best available at the time of inspection and good indicator of market value. Note that overall market conditions have been taken into account in arriving at final opinion of value. Current sales, under contract sales and active listings have been considered.

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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







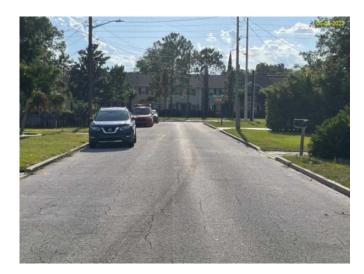
Address Verification



Side



Side



Street



Street

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Subject Photos

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Other

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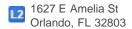
49539

Listing Photos



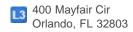


Front





Front





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Sales Photos





Front

2024 ANDERSON PL Orlando, FL 32803



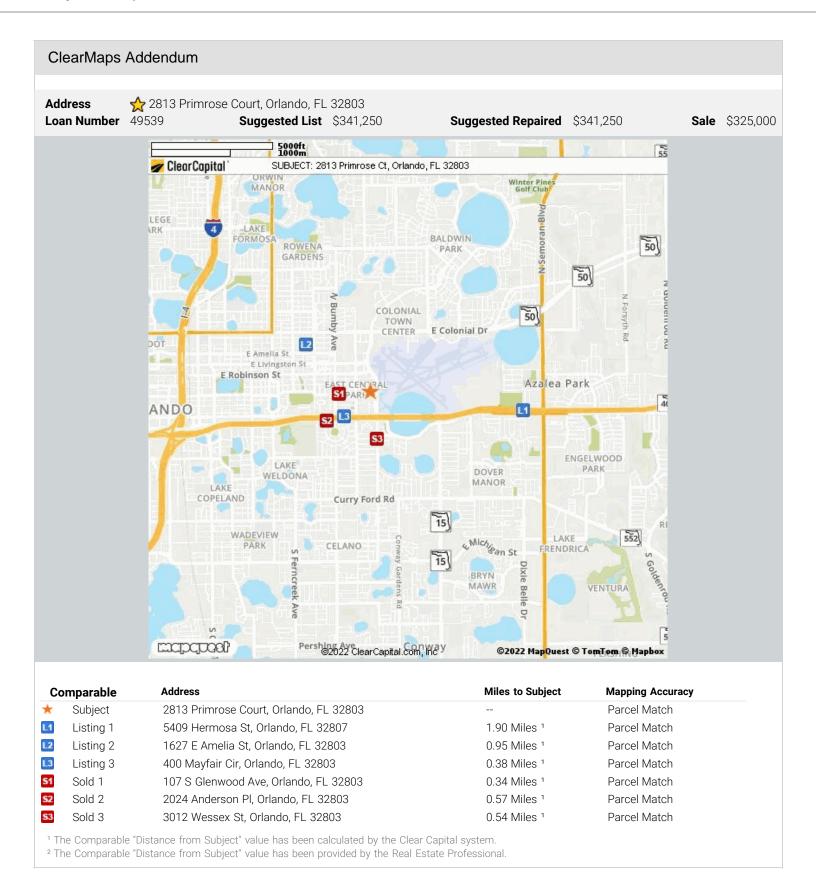
Front

3012 WESSEX ST Orlando, FL 32803



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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.

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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.

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Report Instructions - cont.

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.

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 Andrei Sagdeev Company/Brokerage Volke Real Estate, LLC

License No BK3365282 **Address** 20 N Orange Ave Orlando FL 32801

License Expiration 09/30/2022 License State FL

Phone 3054315071 **Email** volkerealestate@gmail.com

Broker Distance to Subject 1.99 miles **Date Signed** 05/06/2022

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.

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