## **DRIVE-BY BPO**

### **13023 EARLY RUN LANE**

RIVERVIEW, FL 33578

49988

\$369,900

As-Is Value Loan Number

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	13023 Early Run Lane, Riverview, FL 33578 11/16/2022 49988 na	Order ID Date of Report APN County	8519198 11/17/2022 U-06-31-20-5 Hillsborough	<b>Property ID</b> 5ZH-000027-000	33553026 27.0
Tracking IDs					
Order Tracking ID	11.15.22 CS_Citi Update	Tracking ID 1	11.15.22 CS_Ci	iti Update	
Tracking ID 2		Tracking ID 3			

Owner	Catamount Properties 2018 LLC	Condition Comments				
R. E. Taxes	\$463,491	Subject appears to be vacant. Hillsborough County Florida T				
Assessed Value	\$278,279	Records show subject property is a 1 story Ranch style sir				
Zoning Classification	PD-Planned Develop.	family home, built in 2002, with 1,665 sq. ft., has 4 bedroon bathrooms, 2 Car Garage, has Pondview and is on a .1313-lot. Subject appears to be maintained, secure and in average				
Property Type	SFR					
Occupancy	Vacant	condition. Subject also appears to be in the process of getti				
Secure? No		"New Rooftop" put on the subject property. Subject property located in a rural area, is a distance away from the major ci				
(Property had Roofers installing a	new rooftop. Doors were wide open.)	and job opportunities, however still close to customer supportance facilities such as highways, shopping, schools and parks. The				
Ownership Type	Fee Simple					
Property Condition	Average	subject is situated 1.0 miles West of the main road (US Hig 301) where there are Commercial businesses, schools and				
Estimated Exterior Repair Cost	\$0	shopping going North and South on both sides of the road:				
Estimated Interior Repair Cost	\$0	has an effect on the marketability of the property and most				
Total Estimated Repair	\$0	is a benefit due to shopping within 1.0 miles. Subject is als about 6.0 miles East from the main interstate highway				
НОА	South Pointe HOA 000-000-0000	(Interstate 75 - North and South). No hazardous and environmental externality issues observed on, near or about				
Association Fees	\$48 / Month (Other: Park, Playground)	subject property.				
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Data						
Location Type	Rural	Neighborhood Comments				
Local Economy	Stable	Neighboring homes appear in similar condition and conform				
Sales Prices in this Neighborhood	Low: \$330,000 High: \$448,000	within the neighborhood. The Subject is in competition with new home sales in the surrounding areas. Market trends show				
Market for this type of property	Increased 5 % in the past 6 months.	existing properties are being rehabbed or upgraded with Granite Countertops, Stainless Steel Appliances, Ceramic Tile, Wood				
Normal Marketing Days	<90	Floors, New Windows, New HVAC and New Rooftops to compete against New Construction which have new home buyers incentives. Market direction shows without these upgrades, existing properties would not be able to compete wi what is available right now on the market. The market data provided by the				

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### **Neighborhood Comments**

by ClearCapital

Neighboring homes appear in similar condition and conform within the neighborhood. The Subject is in competition with new home sales in the surrounding areas. Market trends show existing properties are being rehabbed or upgraded with Granite Countertops, Stainless Steel Appliances, Ceramic Tile, Wood Floors, New Windows, New HVAC and New Rooftops to compete against New Construction which have new home buyers incentives. Market direction shows without these upgrades, existing properties would not be able to compete with what is available right now on the market. The market data provided by the subjects MLS search of similar 1 story Active Listing comps with the subject criteria and in similar condition were few in the subject neighborhood and town. The expanded search generated 1 Active Listing and 3 Sold comps within the subject neighborhood. Even with relaxing search criteria I was unable to find any other similar Active Listings comps within the subject neighborhood, 35% in GLA, and 365 days back in time. The comps used are the best possible neighborhood comps currently available within 6.5 miles and the adjustments are sufficient for this area to account for the difference in the subject and comparables. Stellar MLS calculates distance from subject to comparables.

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	Subject	Listing 1 *	Listing 2	Listing 3
0	· · · · · · · · · · · · · · · · · · ·			
Street Address	13023 Early Run Lane	5809 Earhardt Drive	10526 Goldwater Lane	13604 Ogakor Drive
City, State	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
Zip Code	33578	33578	33578	33579
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		5.99 1	0.54 ¹	2.37 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,900	\$420,000	\$470,000
List Price \$		\$375,500	\$390,000	\$399,900
Original List Date		09/09/2022	11/03/2022	07/05/2022
DOM · Cumulative DOM		41 · 69	14 · 14	134 · 135
Age (# of years)	20	28	22	14
Condition	Average	Good	Good	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	1,665	1,511	1,956	2,169
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
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	.1313 acres	.1749 acres	.1479 acres	.1304 acres
Other	Pondview	Pondview	Pondview	Pondview

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

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

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

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

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### Current Listings - Cont.

by ClearCapital

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

- Listing 1 Comp was not personally inspected by agent. MLS #U8175660. Listing is most comparable to the subject in gla. Is comparable in beds, baths, garage, pondview, has been updated per MLS and pics and is in good condition. (Don't miss this beautifully updated and maintained 4-bedroom 2 bath home in the well sought-after Random Oaks community of Riverview /Brandon. This home has room for everyone in your family and features a kitchen to be proud of with granite counter tops, solid wood cabinets, new stainless-steel refrigerator and range. Eat in area with breakfast bar. Ceramic tile floors throughout. Newer roof. Open floor plan allows for entertaining and your personal enjoyment. Split floor plan with living room and dining room combo. Separate Formal Dining area currently being used as a play area. Spacious Master bedroom with En-suite bath featuring his and hers sinks and plenty of storage area. Fourth bedroom can be used as a bonus room, office or den. Room for a pool in the back yard, it has its very own above ground tree house, enjoy your screened in back porch and outdoor paved patio area. Great for BBQ's. The property backs up to a lake which makes for a very relaxing setting to enjoy your favorite beverage and share with guests and family). Listing 1 adjustments: Land (-\$2,700.00), year built (+\$8,000.00), Sq. Ft. (+\$8,025.00), Good condition (\$-10,000.00) for total adj. of (+\$3,325.00) and value of \$378,825.00
- Listing 2 Comp was not personally inspected by agent. MLS #06069519. Listing is superior to the subject in gla. Is comparable in beds, baths, garage, pondview, has been updated per MLS and pics and is in good condition. (Beautiful upgraded home with POND VIEWS tucked away in the community of South Pointe. Pass through the double door main entry and the home immediately opens up to the FORMAL LIVING/DINING ROOM combo. This ample space is bathed in natural light and feels larger with the HIGH VAULTED CEILINGS. Head further back to the UPGRADED KITCHEN that features GRANITE COUNTERTOPS, ESPRESSO CABINETS, STAINLESS STEEL WHIRLPOOL APPLIANCES, and GLASS TILE BACKSPLASH with an adjacent BREAKFAST NOOK. The space then flows into the large FAMILY ROOM with its tranguil POND VIEW. Access the BACK PATIO and BACKYARD through the TRIPLE SLIDING DOORS. This patio will be your go-to spot to kick back and enjoy the views with a cup a coffee or glass of wine, or grill, play, and entertain family and friends! Back inside, the spacious MASTER BEDROOM has a WALK-IN CLOSET and NEWLY RENOVATED EN SUITE BATHROOM. This bathroom feels modern and luxurious and invites you to indulge in some pampering after a long day. There are DUAL SINKS, a SHOWER STALL, GARDEN TUB, and UPGRADED LIGHT FIXTURES and HARDWARE. There are three additional bedrooms and a renovated second bathroom. LAUNDRY ROOM has CABINETS and LG front-loader WASHER & DRYER INCLUDED. WOOD-LOOK TILE throughout the home. 2 car garage with EXTRA WIDE driveway. NEW WATER HEATER and ROOF 2017. NEW A/C 2019. HURRICANE SHUTTERS installed in 2021. Bathrooms renovated this year!). Listing 2 adjustments: Land (-\$1,150.00), year built (+\$2,000.00), Sq. Ft. (-\$15,150.00), Good condition (\$-10,000.00) for total adj. of (-\$24,300.00) and value of \$365,700.00
- Listing 3 Comp was not personally inspected by agent. MLS #T3385288. Listing is superior to the subject in gla. Is comparable in beds, baths, garage, pondview and condition. (SELLER MOTIVATED BRING YOUR OFFERS! Charming 4-bedroom contemporary home located in the desirable South Fork community. The beautiful foyer leads into the open-concept floor plan. Notice the high ceilings and architectural details throughout the house. Spacious living and dining areas. Large kitchen with closet pantry, breakfast bar, 42" cabinets, and plenty of countertop space. The kitchen is open to the family room which is great for entertaining. Three-way split bedroom floor plan offering privacy and space for everyone. The Master bedroom is towards the back and is complete with a walk-in closet and spacious master bath with double sinks, a separate shower, and a garden tub. Two secondary bedrooms share an area with a hall bath. The 4th bedroom is on the opposite side of the house and is a perfect office or guest room. Well-equipped eat-in kitchen showcases matching appliances, a full breakfast bar, pantry, and tons of counter and cabinet space. The master bedroom offers a deep walk-in closet and en-suite bathroom including a tub, walk-in shower, and dual sinks. Screened lanai leading out to a fenced backyard that overlooks a pond and conservation area. Beautiful view and tranquil setting)! Listing 3 adjustments: Land (+\$75.00), year built (-\$6,000.00), Sq. Ft. (-\$26,225.00) for total adj. of (-\$32,150.00) and value of \$367,750.00

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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	13023 Early Run Lane	12510 Midpointe Drive	10517 Goldwater Lane	10427 Hunters Haven Boulevard
City, State	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
Zip Code	33578	33578	33578	33578
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.46 1	0.52 1	0.23 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$389,000	\$335,000	\$385,500
List Price \$		\$359,000	\$335,000	\$385,500
Sale Price \$		\$345,000	\$361,600	\$386,000
Type of Financing		Va	Cash	Cash
Date of Sale		11/01/2022	07/15/2022	05/24/2022
DOM · Cumulative DOM		43 · 123	3 · 21	2 · 26
Age (# of years)	20	22	21	20
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	1,665	1,665	1,956	1,665
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
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	.1313 acres	.1334 acres	.1031 acres	.1205 acres
Other	Pondview	Pondview	Pondview	Pondview
Net Adjustment		+\$1,850	-\$12,400	+\$675
Adjusted Price		\$346,850	\$349,200	\$386,675

<sup>\*</sup> Sold 3 is the most comparable sale to the subject.

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

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

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

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#### Recent Sales - Cont.

by ClearCapital

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

- Sold 1 Comp was not personally inspected by agent. MLS #T3383136. Comp is comparable to the subject in gla. Is comparable in beds, baths, garage, pondview and condition. (This 4 bedroom 2 bath one story home in the South Pointe Community. All the hard work has been done for you. The Roof was replaced 5/2021, A/C is only 4 yrs old, And the hot water heater is new as well). Sold 1 adjustments: Land (-\$150.00), year built (+\$2,000.00), Sq. Ft. (+\$0.00) for total adj. of (+1,850.00) and value of \$346,850.00
- Sold 2 Comp was not personally inspected by agent. MLS #T3383300. Comp is superior to the subject in gla. Is comparable in beds, baths, garage, pondview and condition. (Located in South Point is this Pulte Destiny model featuring 4 bedrooms, 2 baths, vaulting ceilings throughout most of the home including the master bedroom! The large kitchen has plenty of workspace for those who like to cook and entertain. The front room makes for the perfect gathering space). Sold 2 adjustments: Land (+\$1,750.00), year built (+\$1,000.00), Sq. Ft. (-\$15,150.00), for total adj. of (-\$12,400.00) and value of \$349,200.00
- Sold 3 Comp was not personally inspected by agent. MLS #T3369664. Comp is most comparable to the subject in gla. Is comparable in beds, baths, garage, pondview and condition. (This is a must see! Beautiful 4 bedroom, 2 bathroom home located in Riverview with a 2 car garage. Gorgeous landscaping greets you upon arrival. Enjoy the pond view out back while relaxing on the nice-sized screened-in patio. There is plenty of yard space out back as well. This home has high ceilings and plenty of counter space. The AC was replaced in 2016 and the water heater was replaced in 2022. This property also has an irrigation system). Sold 3 adjustments: Land (+\$675.00), year built (+\$0.00), Sq. Ft. (+\$0.00) for total adj. of (+\$675.00) and value of \$386,675.00

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Date

### **13023 EARLY RUN LANE**

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**Result Price** 

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Source

Loan Number

**Result Date** 

Subject Sal	es & Listing Hist	tory					
Current Listing Status Not Currently Listed			isted	Listing History Comments			
Listing Agency/Firm Listing Agent Name			Subject is not currently Active on the MLS. Last time listed was				
			on 02/11/2021 as a Rental for \$1,900.00/month. Lease on 02/18/2021 as a Rental for the then current leased price of \$1,900.00/month. Last time sold was on 05/31/2005 for				
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		0		\$207,900.00		311 00, 01, 2	
# of Sales in Previous 12 Months		0					
Original List	Original List	Final List	Final List	Docult	Pocult Data	Posult Price	Source

Result

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$379,900	\$379,900			
Sales Price	\$369,900	\$369,900			
30 Day Price	\$359,900				
Comments Describes Drieins Co	Community Department Distance Objects				

**Price** 

#### **Comments Regarding Pricing Strategy**

**Price** 

Date

The market data provided by the subjects MLS search generated 0.00% REOs and 0.00% Short Sales for a total of 0.00% of the market. Active Listing marketing time ranged from 4 to 134 days with average of 63 days. Sold Comparable marketing time ranged from 1 to 97 days with average of 19 days. Overall total marketing time averaged 41 days. Newest comp was 10 years, Oldest was 29 years, Average was 19 years. Smallest comp was 1,282 sg. ft., Largest comp was 2,169 sg. ft., heated average was 1,806 sg. ft. Average value per heated sq. ft. was \$207.97. Average lot value per sq. ft. was \$11.32 Seller concessions averaged 1.0%. Brokers final value conclusion consisted of utilizing the market data provided by the MLS, Public and County tax records search. Due to the subjects current condition, it is not cost effective to spend any money to refurbish the subject/asset as it will not dramatically increase the value of the home. The subject must be marketed "AS IS" immediately with daily, weekly, monthly follow-ups until the property is sold. The subject value was heavily weighted by the sold comps in the subject neighborhood.

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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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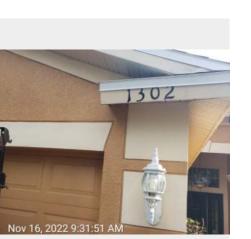
# **Subject Photos**

by ClearCapital



13025

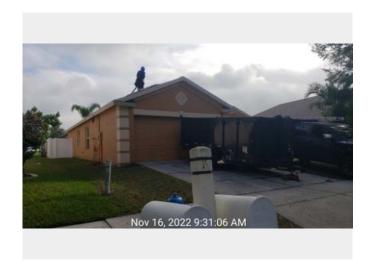
**Front** 



Address Verification



Address Verification



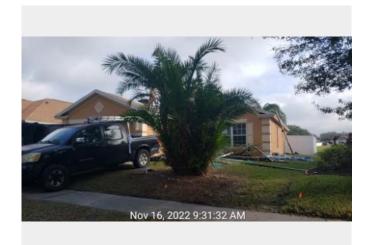
Side



Side Side

# **Subject Photos**

by ClearCapital





Side Street





Street Street

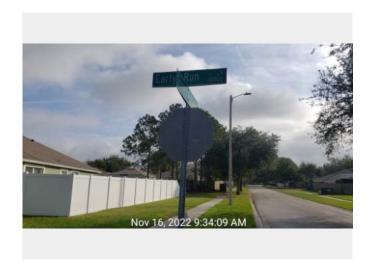




Street Street

# **Subject Photos**

by ClearCapital





Street Other

## **Listing Photos**





**Front** 

10526 Goldwater Lane Riverview, FL 33578



Front

13604 Ogakor Drive Riverview, FL 33579



Front

## **Sales Photos**





Front

10517 Goldwater Lane Riverview, FL 33578



Front

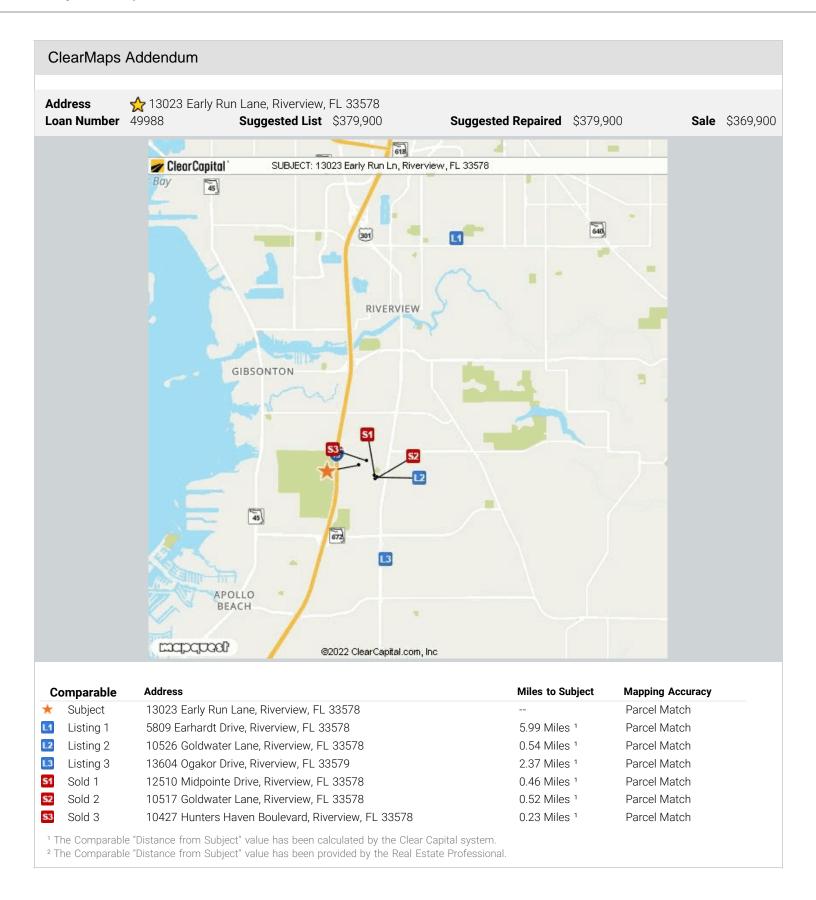
10427 Hunters Haven Boulevard Riverview, FL 33578



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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.

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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. 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
- 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 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.

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### Report Instructions - cont.

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

**Broker Name** Robert Ortiz Keller Williams Tampa Properties Company/Brokerage

12116 Colonial Estates Lane License No SL3231483 Address

Riverview FL 33579

**License State License Expiration** 09/30/2023

**Phone** 8135698795 Email Robert@webuysunshine.com

**Broker Distance to Subject** 4.78 miles **Date Signed** 11/17/2022

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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