DRIVE-BY BPO

4705 FOXSHIRE CIRCLE

TAMPA, FL 33624

50445 Loan Number

\$614,000• 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	4705 Foxshire Circle, Tampa, FL 33624 01/08/2023 50445 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8574548 01/08/2023 U 08 28 18 0\ Hillsborough	Property ID /4 000001 00048	33800639
Tracking IDs					
Order Tracking ID	01.06.23 Citi-CS Update	Tracking ID 1	01.06.23 Citi-	CS Update	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments
R. E. Taxes	\$5,204	Condition was based on exterior viewing of property. Interio condition assumed similar to exterior.
Assessed Value	\$418,979	
Zoning Classification	Residential	
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	Partially Visible	
Road Type	Public	

Neighborhood & Market Da	ata			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Centrally located within minutes to freeway, shopping, parks and		
Sales Prices in this Neighborhood	Low: \$180,000 High: \$1,280,000	schools. There are no encroachments, easements, environmental concerns, physical deficiencies or adverse		
Market for this type of property	Remained Stable for the past 6 months.	conditions noted that would affect the marketability of subject property. Property is conforming the neighborhood mostly single		
Normal Marketing Days	<90	home located near to main roads with easy Property is conforming the neighborhood mostly single home located nea to main roads with easy access to downtown and school.		

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4705 Foxshire Circle	12902 Brushy Pine Pl	15013 Naturewalk Dr	11812 Nicklaus Cir
City, State	Tampa, FL	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33624	33624	33624	33624
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.27 1	1.56 1	0.79 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$609,900	\$625,000	\$635,000
List Price \$		\$599,900	\$625,000	\$634,900
Original List Date		11/02/2022	10/20/2022	11/11/2022
DOM · Cumulative DOM		65 · 67	28 · 80	22 · 58
Age (# of years)	42	42	40	44
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	2,220	2,158	1,930	2,083
Bdrm \cdot Bths \cdot ½ Bths	4 · 2	4 · 2	4 · 2	5 · 2
Total Room #	8	8	8	9
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	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
Lot Size	0.20 acres	0.25 acres	0.22 acres	0.25 acres
Other	None	Other	Other	Irrigation System, Sidewa

^{*} 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** List 1 is similar in location and in general appearance, it differs slightly in age and GLA, located with the subjects neighborhood parameters.
- **Listing 2** List 2 is similar in neighborhood location an age, it has a small age variance, located within the subjects neighborhood parameters.
- **Listing 3** List 3 is similar in location and build, has a slight difference in appearance and is similar in GLA, located within the subjects neighborhood parameters.

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.

50445 Loan Number

\$614,000• As-Is Value

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4705 Foxshire Circle	12215 Snead Pl	4306 Southpark Dr	4308 Gainesborough Ct
City, State	Tampa, FL	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33624	33624	33624	33624
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.33 1	0.55 1	1.14 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$599,000	\$599,900	\$635,000
ist Price \$		\$599,000	\$599,900	\$635,000
Sale Price \$		\$599,000	\$618,000	\$635,000
Type of Financing		Cash, Conventional, Va Lo	oan Cash, Conventional, Va Loai	n Cash, Conventional
Date of Sale		11/18/2022	07/26/2022	07/21/2022
DOM · Cumulative DOM		2 · 28	3 · 39	4 · 28
Age (# of years)	42	43	44	42
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	2,220	2,261	2,296	2,559
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 3
Total Room #	8	8	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
Lot Size	0.20 acres	0.42 acres	0.34 acres	0.27 acres
Other	None	Hurricane Shutters, Sidewalk, Sliding Doors	Irrigation System, Sidewalk, Sliding Doors	Sidewalk, Sliding Doors
Net Adjustment		-\$530	-\$700	-\$6,460
Adjusted Price		\$598,470	\$617,300	\$628,540

^{*} 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.

TAMPA, FL 33624

50445 Loan Number **\$614,000**As-Is Value

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Recent Sales - Cont.

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

- **Sold 1** Sale 1 is close in location and neighborhood value, has a small variance in age and GLA, located within the subjects neighborhood parameters. Sold one has adjustment as age (\$100), gla (-\$410), lot size (-\$220).
- **Sold 2** Sale 2 offers additional amenities, it's similar in GLA and age, located within the subjects neighborhood parameters. Sold two has adjustment as age (\$200), gla (-\$760), lot size (-\$140).
- Sold 3 Sale 3 is similar in location, build and age, differs in appearance, located within the subjects neighborhood parameters. Sold three has adjustment as gla (-\$3390), garage (-\$2000), bath (-\$1000), lot size (-\$70).

Client(s): Wedgewood Inc Property ID: 33800639 Effective: 01/08/2023 Page: 4 of 15

TAMPA, FL 33624

50445 Loan Number

\$614,000 As-Is Value

by ClearCapital

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
# of Sales in Pre Months	evious 12	0					
# of Removed Li Months	stings in Previous 12	0					
Listing Agent Ph	one						
Listing Agent Na	ime						
Listing Agency/F	irm			NA			
Current Listing S	Status	Not Currently I	Listed	Listing Histor	y Comments		
Subject Sal	es & Listing His	story					

Marketing Strategy		
	As Is Price	Repaired Price
Suggested List Price	\$624,000	\$624,000
Sales Price	\$614,000	\$614,000
30 Day Price	\$604,000	
Comments Regarding Pricing S	trategy	

The sales Comparison Approach was used. This approach uses the values indicated by recent sales and listings of comparable properties in the marketplace as guidelines for determining a fair market value of the subject property. A normal 90 to 120 day sale price would be recommended, market conditions with available inventory in this area of the Florida market and projected price point would not suggest a need for 30 day quick price sales strategy.

Client(s): Wedgewood Inc

Property ID: 33800639

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4705 FOXSHIRE CIRCLE

TAMPA, FL 33624

50445 Loan Number

\$614,000• 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: 33800639 Effective: 01/08/2023 Page: 6 of 15

Subject Photos

by ClearCapital







Address Verification



Side



Side



Street



Street

DRIVE-BY BPO

Subject Photos



Other

Client(s): Wedgewood Inc

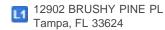
Property ID: 33800639

Effective: 01/08/2023

Page: 8 of 15

by ClearCapital

Listing Photos





Front

15013 NATUREWALK DR Tampa, FL 33624



Front

11812 NICKLAUS CIR Tampa, FL 33624



Front

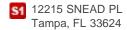
\$614,000

Loan Number • As-Is Value

50445

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Sales Photos





Front

4306 SOUTHPARK DR Tampa, FL 33624



Front

4308 GAINESBOROUGH CT Tampa, FL 33624



Front

50445

\$614,000• As-Is Value

33624 Loan Number

As

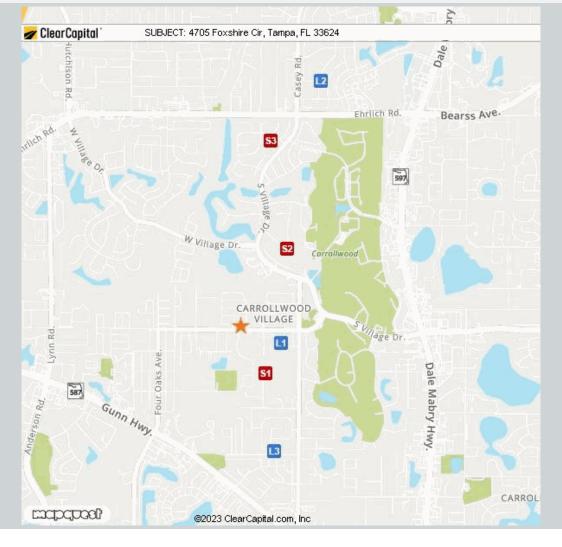
ClearMaps Addendum

by ClearCapital

Loan Number 50445 Suggested List \$624,000

Suggested Repaired \$624,000

Sale \$614,000



Comparable	Address	Miles to Subject	Mapping Accuracy
* Subject	4705 Foxshire Circle, Tampa, FL 33624		Parcel Match
Listing 1	12902 Brushy Pine Pl, Tampa, FL 33624	0.27 Miles ¹	Parcel Match
Listing 2	15013 Naturewalk Dr, Tampa, FL 33624	1.56 Miles ¹	Parcel Match
Listing 3	11812 Nicklaus Cir, Tampa, FL 33624	0.79 Miles ¹	Parcel Match
Sold 1	12215 Snead Pl, Tampa, FL 33624	0.33 Miles ¹	Parcel Match
Sold 2	4306 Southpark Dr, Tampa, FL 33624	0.55 Miles ¹	Parcel Match
Sold 3	4308 Gainesborough Ct, Tampa, FL 33624	1.14 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

TAMPA, FL 33624

50445 Loan Number **\$614,000**As-Is Value

by ClearCapital

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: 33800639

Page: 12 of 15

TAMPA, FL 33624

50445

\$614,000

Loan Number • As-Is Value

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 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 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.

Client(s): Wedgewood Inc

Property ID: 33800639

Page: 13 of 15

TAMPA, FL 33624

50445 Loan Number **\$614,000**• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 33800639 Effective: 01/08/2023 Page: 14 of 15

TAMPA, FL 33624

50445

\$614,000As-Is Value

Loan Number

Broker Information

by ClearCapital

Broker Name Anne Banks Company/Brokerage Florida Invest Realty, LLC

License No SL3112172 Address 3608 S. Gunlock Ave Tampa FL

33629

License Expiration 09/30/2024 **License State** FL

Phone 8138435064 Email anne@floridainvestrealty.com

Broker Distance to Subject 10.87 miles **Date Signed** 01/07/2023

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: 33800639 Effective: 01/08/2023 Page: 15 of 15