DRIVE-BY BPO

2502 QUAIL RUN BOULEVARD

KISSIMMEE, FL 34744

50478 Loan Number **\$285,000**• 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	2502 Quail Run Boulevard, Kissimmee, FL 34744 06/29/2022 50478 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8303611 06/29/2022 12252920060 Osceola	Property ID	33007524
Tracking IDs					
Order Tracking ID	06.29.22 BPO	Tracking ID 1	06.29.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	SUNBRIGHT HOMES USA LLC	Condition Comments
R. E. Taxes	\$3,055	from the exterior inspection, this property is in average
Assessed Value	\$177,000	conditions
Zoning Classification	Residential KMPU	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Cooperative	
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	the subject property is located in a neighborhood with hon				
Sales Prices in this Neighborhood	Low: \$210,000 High: \$375,000	similar style, age and conditions				
Market for this type of property	Increased 5 % in the past 6 months.					
Normal Marketing Days <90						

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2502 Quail Run Boulevard	2808 Mill Run Blvd	2518 Oak Run Blvd	607 Floral Dr
City, State	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL
Zip Code	34744	34744	34744	34743
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.94 1	0.16 1	0.88 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$375,000	\$379,000	\$299,500
List Price \$		\$385,000	\$379,000	\$299,500
Original List Date		05/11/2022	06/15/2022	06/14/2022
DOM · Cumulative DOM	·	21 · 49	14 · 14	15 · 15
Age (# of years)	28	31	37	41
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 contemporary	1 Story contemporary	1 Story contemporary	1 Story contemporary
# Units	1	1	1	1
Living Sq. Feet	1,149	1,275	1,268	1,390
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	5	5	5	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		Pool - Yes	Pool - Yes	
Lot Size	0.16 acres	0.18 acres	0.19 acres	0.17 acres

^{*} Listing 3 is the most comparable listing 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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Current Listings - Cont.

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

- Listing 1 Complete Renovation Including New Roof!**ALL NEW CUSTOM Black/White/Grey design; 5" baseboards, Lifeproof Vinyl plank flooring, new ceilings, new cabinets (48"in kitchen), new stainless appliances, new granite counters, new interior doors/hardware (barn door to master bedroom), new light fixtures and new plumbing fixtures, new outlets, new interior and exterior paint. Refinished pool surface, new pool tiles, new pool screening and all new sod. Somebody's dream home awaits. Seller to give \$6,000 credit for replacement of Polybutylene pipes. Plumbing estimate attached.
- Listing 2 The home's main living area is genuinely lovely; it's very well-maintained & has a wonderful 3 bed + 2 bath split floorplan separated by the living room. Beautifully-renovated kitchen features newer LG stainless steel appliances, granite countertops, modern backsplash, & stylish tile flooring. It even has a view of the pool from the window. One of the home's coolest features is the fully-enclosed porch area that adds to the living space; it's great for gameday or movie night, offers an awesome water view, + has direct access to the pool via French Doors. ROOF IS FROM 2019 + AC 2017! NO HOA
- **Listing 3** It has 4 bedrooms, 2 bathrooms and 2 car garage. Freshly Painted & New Carpet through out, living room, bedrooms and hall way. Kitchen and bathrooms have vinyl.

Client(s): Wedgewood Inc Property ID: 33007524 Effective: 06/29/2022 Page: 3 of 14

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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2502 Quail Run Boulevard	1625 Woodbay Ct	2542 Quail Run Blvd N	1809 Quail Ridge Loop
City, State	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL
Zip Code	34744	34744	34744	34744
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.49 1	0.15 1	0.16 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$320,000	\$250,000	\$250,000
List Price \$		\$320,000	\$250,000	\$250,000
Sale Price \$		\$340,000	\$265,000	\$276,000
Type of Financing		Fha	Conventional	Va
Date of Sale		04/29/2022	12/28/2021	12/10/2021
DOM · Cumulative DOM	·	35 · 35	40 · 40	35 · 35
Age (# of years)	28	33	29	24
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 contemporary	1 Story contemporary	1 Story contemporary	1 Story contemporary
# Units	1	1	1	1
Living Sq. Feet	1,149	1,313	1,054	1,172
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 2	3 · 2
Total Room #	5	5	5	5
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		
Lot Size	0.16 acres	0.19 acres	0.17 acres	0.20 acres
Other				
Net Adjustment		-\$20,000	+\$2,000	\$0
Adjusted Price		\$320,000	\$267,000	\$276,000

^{*} Sold 3 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.

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

- **Sold 1** 3 bedroom 2 bathroom pool home is ready for you to move. The spacious screened in pool and deck area is perfect for entertaining friends and family on a sunny afternoon while providing plenty of covered shade after you've taken a dip. The home features an open floor plan living and dining area and all new decorative light fixtures and ceiling light fans. You'll love cooking in the bright airy kitchen which features new stainless steel appliances. Enjoy the spacious fenced in backyard where there's plenty of room to plant a garden or throw the ball.
- Sold 2 home is a 2 bedroom, 2 full bathroom split floor plan, with 2 car garage has the Kitchen, Floors, Paint all done this month. Roof 2018, A/C 2015, & Smart Hot water heater 2015. Home features Grey Luxury Vinyl Plank throughout, vaulted ceilings, granite counters, upgraded light fixtures and spacious living and bedroom areas. A large screened in patio room in the back of the home overlooks a the very large backyard all surrounded by a full privacy fence.
- Sold 3 This Home Features 3 Bedrooms, 2 Bath with 2-Car Garage, Screened Lanai on a Large Lot. No HOA or Fees. Open Floorplan with Vaulted Ceiling and Tile Throughout, with New Carpet in Bedrooms. GreatRoom Includes Kitchen, Living and Dining. The Kitchen has White Cabinets, All Appliances, Breakfast Bar, and is Open to The Spacious Dining Room. Large Sliding Glass Doors to the 10x25 Screened Lanai Perfect for Entertaining! Split Plan with Master Bedroom & En-Suite Bath Includes Walk-In Closet and Updated Tiled Walk-In Shower. 2 Add'l Bedrooms and Full Bath. 2-Car Garage with Washer,

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Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm			per public records this property was sold on 08/31/1994 for				
Listing Agent Na	me			\$85,900			
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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	\$295,000	\$295,000			
Sales Price	\$285,000	\$285,000			
30 Day Price	\$275,000				
Comments Regarding Pricing St	trategy				
the subject's final value represents the most similar comps in this report					
	·	•			

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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DRIVE-BY BPO

Subject Photos



Front



Address Verification



Street

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Listing Photos





Front

2518 Oak Run Blvd Kissimmee, FL 34744



Front

607 Floral Dr Kissimmee, FL 34743



Front

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Sales Photos





Front

\$2 2542 Quail Run Blvd N Kissimmee, FL 34744



Front

1809 Quail Ridge Loop Kissimmee, FL 34744

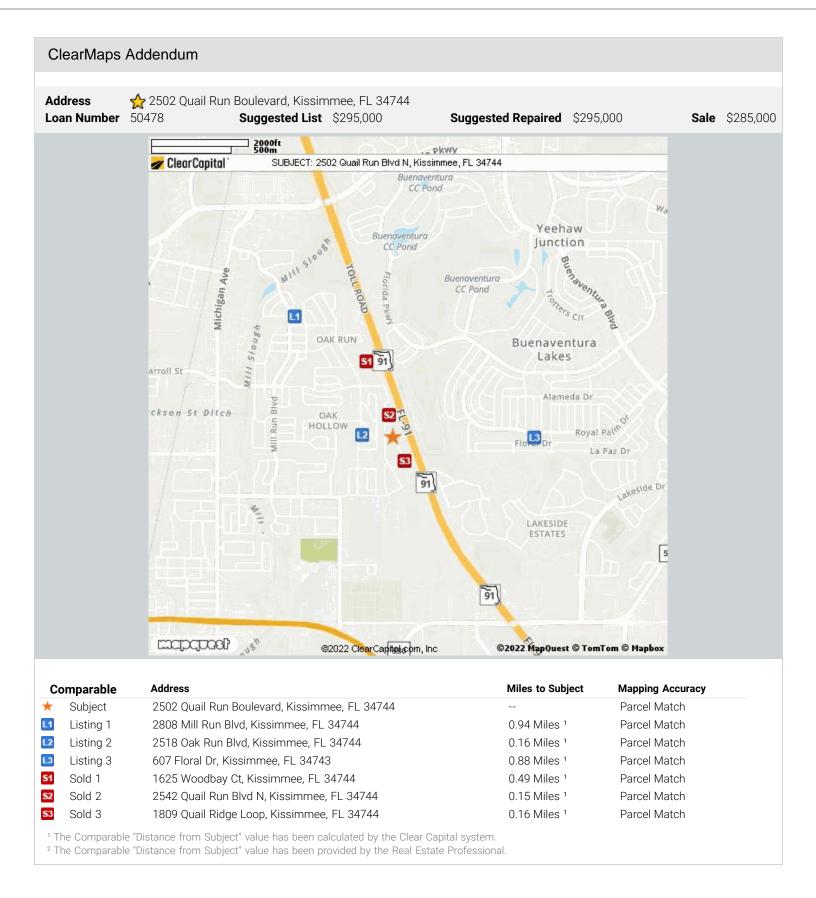


Front

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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

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

Broker Name Sandra Pereira Company/Brokerage ipanema realty LLC

License NoBK3082558
Address
340 grand canal dr kissimmee FL

34759

License Expiration 03/31/2024 **License State** FL

Phone 3216622348 Email burbs70@gmail.com

Broker Distance to Subject 14.41 miles **Date Signed** 06/29/2022

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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