BRADENTON, FL 34201

53659 Loan Number **\$1,205,000**• 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	6616 Hunter Combe Xing, Bradenton, FL 34201 05/06/2024 53659 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9319895 05/06/2024 2054136300 Manatee	Property ID	35367084
Tracking IDs					
Order Tracking ID	5.3_Aged_BPOs	Tracking ID 1	5.3_Aged_BPOs		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	Catamount Properties 2018 LLC	Condition Comments			
R. E. Taxes	\$1,086,941	The subject property is located in an neighborhood with easy			
Assessed Value	\$633,600	access to the highway. Most yards and home exteriors appears			
Zoning Classification	SFR	to be in good order with only minor maintenance neglect. The area has above average market demand.			
Property Type	SFR	area has above average market demand.			
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 Da	ıta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Improving	The neighborhood has a shortage of homes on the market as			
Sales Prices in this Neighborhood	Low: \$400,000 High: \$1,500,000	there are more homes which have sold than listed in the past 6 months. Naturally, this shortage has enabled prices to rise and			
larket for this type of property Increased 4 % in the past 6 months.		this trend is expected to continue over the next 6 months.			
Normal Marketing Days	<90				

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	6616 Hunter Combe Xing	7015 Lancaster Ct	8339 Abingdon Ct	8143 Abingdon Ct
City, State	Bradenton, FL	Bradenton, FL	Bradenton, FL	Bradenton, FL
Zip Code	34201	34201	34201	34201
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.31 ¹	0.63 1	0.49 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$1,075,000	\$1,265,000	\$1,449,000
List Price \$		\$1,075,000	\$1,265,000	\$1,449,000
Original List Date		04/30/2024	04/26/2024	04/03/2024
DOM · Cumulative DOM		6 · 6	10 · 10	33 · 33
Age (# of years)	32	24	20	22
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	Beneficial ; Water	Beneficial ; Water	Neutral ; Residential
Style/Design	1 Story SFR	1 Story SFR	1 Story SFR	1 Story SFR
# Units	1	1	1	1
Living Sq. Feet	2,316	2,717	2,660	2,598
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 3	3 · 3 · 1	4 · 2 · 1
Total Room #	8	9	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	None	None	None
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	0.25 acres	0.45 acres	0.22 acres	0.22 acres

^{*} Listing 3 is the most comparable listing to the subject.

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

- Listing 1 Fair market. Has 4/3 floor plan, superior in GLA and lot size, has waterfront view, same condition and style.
- Listing 2 Fair market. Same condition and style, has 3/3.5 floor plan, inferior in lot size, superior in GLA, similar in year built.
- Listing 3 Fair market. Has 4/2.5 floor plan, superior in GLA, inferior in lot size, similar year built, same condition and style.

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	6616 Hunter Combe Xing	8417 Abingdon Ct	7909 Wyndham Ct	7331 Saint Georges Way
City, State	Bradenton, FL	Bradenton, FL	University Park, FL	University Park, FL
Zip Code	34201	34201	34201	34201
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.67 1	0.28 1	1.00 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$1,075,000	\$1,200,000	\$1,395,000
List Price \$		\$1,075,000	\$1,200,000	\$1,375,000
Sale Price \$		\$1,075,000	\$1,200,000	\$1,375,000
Type of Financing		Cash	Cash	Cash
Date of Sale		04/17/2024	03/29/2024	04/26/2024
DOM · Cumulative DOM		1 · 65	5 · 24	6 · 6
Age (# of years)	32	20	29	26
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	Beneficial ; Water	Neutral ; Residential	Beneficial ; Water
Style/Design	1 Story SFR	1 Story SFR	1 Story SFR	1 Story SFR
# Units	1	1	1	1
Living Sq. Feet	2,316	2,540	2,553	2,631
Bdrm · Bths · ½ Bths	3 · 2 · 1	2 · 2	4 · 3	3 · 2 · 1
Total Room #	8	5	9	8
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	0.25 acres	0.29 acres	0.33 acres	0.30 acres
Other	Porch, Patio	Porch, Patio	Porch, Patio	Porch, Patio
Net Adjustment		-\$11,000	-\$8,000	-\$13,000
Adjusted Price		\$1,064,000	\$1,192,000	\$1,362,000

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

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

- Sold 1 Fair market. Has 2/2 floor plan and waterfront view, same condition and style, superior in GLA and lot size, newer year built.
- Sold 2 Fair market. Has 4/3 floor plan, superior in lot size and GLA, similar in year built, same condition and style.
- sold 3 Fair market. Same condition and style, has 3/2.5 floor plan and waterfront view, superior in lot size and GLA, similar in year built.

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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 Listing S	tatue	Currently Listed		Listing History Comments				
		,	,					
Listing Agency/Firm		Charles rutenberg realty INC		The subject is current active for sale in the market for \$1,195,000 since 03/02/2024.				
Listing Agent Name Andrea stoll								
Listing Agent Ph	one	727-490-9964						
# of Removed Li 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	
03/02/2024	\$1,295,000						MLS	

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$1,215,000	\$1,215,000			
Sales Price	\$1,205,000	\$1,205,000			
30 Day Price	\$1,195,000				
Comments Degarding Driving Strategy					

Comments Regarding Pricing Strategy

I searched distance 2 mile radius of subject, GLA +/- 20% sq/ft, property style (single family detached) and similar lot size and up to 6 months in time for Comparable sales. Results are 43 Competitive listings (\$510,000 low \$1,465,000 high 0 REO 0 Short Sale) 58 Sold (\$400,000 low \$1,500,000 high 0 REO 0 Short Sale). Subject's final value represents normal marketing time and the most proximate and similar comps in the the area. There has been a sharp decrease in default properties on the market which is having a positive effect on the market. With little choice for alternative, buyers are buying fair market homes. This report is a broker price opinion estimate of current market value on the said property. It should not be construed as an appraisal, nor used as an appraisal if an appraisal is required.

Client(s): Wedgewood Inc

Property ID: 35367084

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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.

Client(s): Wedgewood Inc Property ID: 35367084 Effective: 05/06/2024 Page: 5 of 14

DRIVE-BY BPO

Subject Photos







Address Verification



Side



Side



Street



Street

DRIVE-BY BPO

Subject Photos





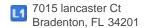
Other Other

53659

Loan Number

DRIVE-BY BPO

Listing Photos





Front

8339 abingdon Ct Bradenton, FL 34201



Front

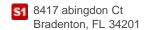
8143 abingdon Ct Bradenton, FL 34201



Front

DRIVE-BY BPO

Sales Photos





Front

52 7909 Wyndham Ct University Park, FL 34201



Front

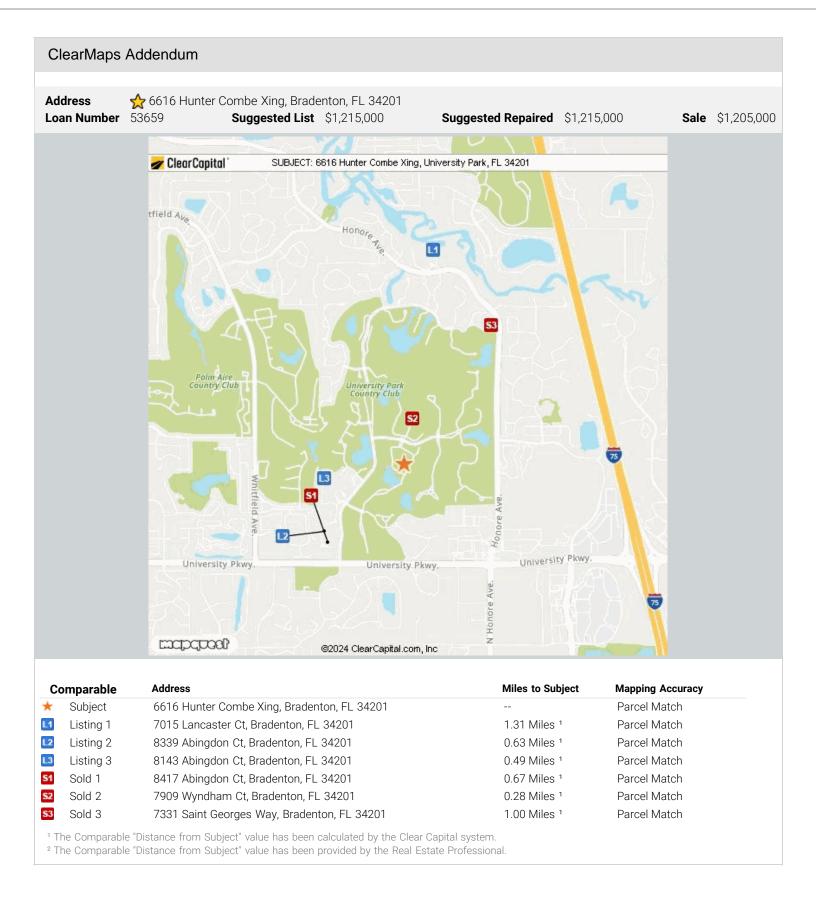
7331 Saint georges way University Park, FL 34201



Front

by ClearCapital

DRIVE-BY BPO



6616 HUNTER COMBE XING BRADENTON, FL 34201

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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. 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.

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Report Instructions - cont.

by ClearCapital

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 William Greenfield Company/Brokerage Greenfield & Associates

License No BK479160 Address 10304 Clubhouse Dr. Bradenton FL

34202

License Expiration 09/30/2025 **License State** FL

Phone 9419206821 Email prdqrealty@gmail.com

Broker Distance to Subject 2.65 miles Date Signed 05/06/2024

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: 35367084 Effective: 05/06/2024 Page: 14 of 14