

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.

<b>Address</b>	1814 Flower Branch Way, Valrico, FL 33594	<b>Order ID</b>	8859677	<b>Property ID</b>	34464765
<b>Inspection Date</b>	08/04/2023	<b>Date of Report</b>	08/11/2023		
<b>Loan Number</b>	54701	<b>APN</b>	U3629205OWD00000000050		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Hillsborough		

Tracking IDs					
<b>Order Tracking ID</b>	08.02_BPO	<b>Tracking ID 1</b>	08.02_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	LYNETTE MORGAN	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$3,108	Subject appears to be well maintained in good condition with no noticeable defects or necessary repairs evident.	
<b>Assessed Value</b>	\$186,124		
<b>Zoning Classification</b>	Residential PD		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<b>Estimated Exterior Repair Cost</b>			
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	Lumsden Pointe HOA 000-000-0000		
<b>Association Fees</b>	\$450 / Year (Landscaping,Greenbelt)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Typical residential sector in a popular area which is comprised of mostly newer (1980>) SFR and condominium/townhome complexes. Mid range prices, appeals to Military, singles, couples and families alike. Schools are considered average to above average. Located in the "commuter corridor" for Tampa/St. Petersburg proper. Easy and close access to public transportation, highways, shopping, restaurants, schools, medical care, military bases, major airports, and entertainment.	
<b>Sales Prices in this Neighborhood</b>	Low: \$329000 High: \$765000		
<b>Market for this type of property</b>	Decreased 3 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	1814 Flower Branch Way	2038 Wexford Green Dr	1001 Sweet Breeze Dr	1107 Camphor Glen Ct
<b>City, State</b>	Valrico, FL	Valrico, FL	Valrico, FL	Valrico, FL
<b>Zip Code</b>	33594	33594	33594	33594
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.32 <sup>1</sup>	0.10 <sup>1</sup>	0.02 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$624,950	\$585,900	\$645,000
<b>List Price \$</b>	--	\$609,950	\$585,900	\$645,000
<b>Original List Date</b>		05/27/2023	07/13/2023	07/27/2023
<b>DOM · Cumulative DOM</b>	-- · --	39 · 76	3 · 29	3 · 15
<b>Age (# of years)</b>	22	20	20	20
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,188	2,843	2,647	2,974
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	4 · 3	4 · 3	4 · 3
<b>Total Room #</b>	9	9	9	9
<b>Garage (Style/Stalls)</b>	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.18 acres	0.23 acres	0.26 acres	0.40 acres
<b>Other</b>	--	--	--	--

\* Listing 1 is the most comparable listing to the subject.

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

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

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

## Current Listings - Cont.

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

**Listing 1** Newer construction than subject on larger lot. Less interior square footage with same room count. MLS Comments: 4bed+office/3bath/3car Inland home located in the boutique Valrico neighborhood of Wexford Green as soon as possible. Owners spared no expense in remodeling. All living areas have durable luxury vinyl plank flooring; all bathrooms have porcelain tile, marble or a combination of both. A paved front porch and full glass double doors greet you upon arrival. Once inside note the adjacent office/den/study as well as the spaciousness of the formal living/dining rooms which are perfect as is or can serve as additional "flex" space, it's your choice! New kitchen features white custom solid wood recessed panel cabinets, some with pull out drawers, champagne gold hardware, beautiful quartz countertops, subway tile backsplash, custom made center island, GE stainless steel appliances including a gas cooktop w/ hood, a wall oven and built in microwave. There is a porcelain farm sink at the breakfast bar, beautiful pendant lights and there is a large walk-in pantry. Not one, but two sets of sliders lead from the breakfast nook/great room to the huge 26x24' screened lanai. Wow! Great room has a vaulted tray ceiling and is light and bright due to a trio of oversized windows. This triple split floorplan features a rear guest suite with an adjacent remodeled full bath with walk-in shower, more custom cabinetry, quartz counters and gorgeous porcelain tile flooring patterned with a marble weave. It can also double as a future pool bath. Bedrooms 2 & 3 share the remodeled hall bath having a tub/shower. Master suite is spacious and features a double tray ceiling/ceiling fan & oversized sliding doors for private access to lanai. Loads of porcelain tile not only serve as the bathroom flooring but continue right into the shower and up to the ceiling! Let's not forget the garden tub for those who enjoy a hot soak. Family/social time can be spent on the extended lanai, partially covered yet fully screened, overlooking a well manicured backyard with shade tree, pretty plants/groundcoverings, complete with pavers and a built-in firepit. Yard is fully fenced for your convenience. Roof was replaced in 2021, new exterior paint 2021, new gas water heater 2019. A security system that includes three exterior cameras rounds out this dynamite home.

**Listing 2** Newer construction than subject on larger lot. Less interior square footage with same room count. Inground pool. MLS Comments: 4 bedrooms, 3 bathrooms, a 3-car garage, and a refreshing pool, this home is perfect for comfortable family living. As you step through the double doors into the foyer, you'll immediately notice the luxurious vinyl plank flooring that extends throughout the main living areas. The roof was recently replaced in 2019, providing peace of mind and added value. Inside, the layout is both functional and stylish. The front of the home features a den/flex room, ideal for a home office or additional living space. The formal living and dining rooms featuring tray ceilings and plantation shutters. The kitchen is a chef's dream, boasting an oversized design with an island and granite countertops. The beautiful 42" wood cabinets provide ample storage space, and the stainless appliances, including a gas range, are both visually appealing and high-performing. The built-in desk area offers convenience, and the breakfast bar and eat-in kitchen area are perfect for casual dining. The kitchen's dining area is truly unique, with a picture window that showcases the stunning view of your outdoor oasis. This home is designed for entertaining, as the kitchen seamlessly opens up to the large family room. Vaulted ceilings, a magnificent 18ft mantle, and abundant windows create a bright and inviting space. The pocket sliding glass doors in both the formal living room and great room allow you to bring the outdoors in, providing an open and airy feel during Florida's cooler months. The oversized owner's retreat is a true sanctuary, featuring tray ceilings, a tropical ceiling fan, and a sliding glass door that overlooks the saltwater pool area with its relaxing spillover water feature. With two walk-in closets, you'll have plenty of space for your wardrobe. The ensuite bath offers dual vanities, a garden tub, a walk-in shower, and a private water closet. The split floor plan places the additional three bedrooms on the opposite side of the home, ensuring privacy for all. These bedrooms are carpeted and offer ample closet space. Two of the front bedrooms are connected by a convenient jack and jill bathroom, while the back bedroom has its own full bath with outdoor access to the backyard and pool area. Storage is abundant in this home, with storage closets throughout. The large laundry room features built-in cabinets and a wash sink. The 3-car garage provides even more space for your vehicles, toys, and tools, with additional parking available in the oversized cul-de-sac with limited sharing of neighbors. Outside, you'll find a fully fenced yard that offers privacy and tranquility, with no backyard neighbors. The lush backyard is a perfect backdrop for relaxing or entertaining. The saltwater pool ensures a refreshing swim, with in-pool jacuzzi jets for a soothing massage, while the roofed pool deck provides space for outdoor dining. A small park with a gazebo backs up to the backyard, enhancing the overall ambiance of the property. This home also features a new hot water tank (2022) and an updated HVAC system installed in 2016, ensuring efficiency and comfort.

**Listing 3** Newer construction than subject on larger lot. Less interior square footage with same room count. Inground pool. MLS Comments: 4 bedrooms, 3 full bathrooms, formals, office, bonus/flex room and a host of other features that make it truly stand out. Situated at the back of a quiet cul-de-sac on almost half an acre, this home offers ample space both inside and out, making it perfect for families and those who love to entertain. The home's newer roof in 2015 ensures peace of mind for years to come. Outside, the pool & spa beckons you to indulge in a refreshing dip or a relaxing soak. The pool cage was rescreened in 2020, adding an extra layer of comfort and convenience. The fully fenced property, established garden with irrigation, and artificial turf side yard (added in 2022) create a private and low-maintenance outdoor oasis. The interior of this home is as impressive as its exterior. A dedicated office, convenient to the front entrance, provides the perfect space for remote work or study. The spacious owner's retreat features a private exit to the lanai & pool, walk-in shower, dual granite topped vanities, and a soaking tub. The walk-in closets ensure ample space for all your belongings. The well-designed split floor plan offers privacy and functionality. The kitchen is a chef's delight, equipped with a gas stove, granite countertops, granite topped island, stainless-steel appliances, including a massive new stainless steel finished fridge, making cooking an absolute pleasure. The

huge bonus/flex room offers endless possibilities; game room, home theater, work out space, you name it. Comfort is guaranteed with the dual-zone air conditioner installed in 2016, providing optimal temperature control throughout the home. The energy-efficient double-pane windows, (a \$30K upgrade) added in 2017, contribute to reduced utility costs while keeping the home cozy year-round. Luxury vinyl plank flooring installed in 2018 (a \$20K upgrade) provides a waterproof, durable and easily maintainable surface for any lifestyle. Car enthusiasts and hobbyists will appreciate the oversized 3-car garage, providing plenty of room for vehicles, storage, and projects and more.

# DRIVE-BY BPO

by ClearCapital

**1814 FLOWER BRANCH WAY**  
VALRICO, FL 33594

**54701**  
Loan Number

**\$555,000**  
● As-Is Value

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	1814 Flower Branch Way	1104 Sweet Breeze Dr	1004 Split Silk St	728 Tuscanny St
<b>City, State</b>	Valrico, FL	Valrico, FL	Valrico, FL	Brandon, FL
<b>Zip Code</b>	33594	33594	33594	33511
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.13 <sup>1</sup>	0.14 <sup>1</sup>	0.55 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$614,900	\$599,000	\$499,000
<b>List Price \$</b>	--	\$614,900	\$599,000	\$499,000
<b>Sale Price \$</b>	--	\$600,000	\$610,000	\$550,000
<b>Type of Financing</b>	--	Cash	Conventional	Conventional
<b>Date of Sale</b>	--	12/14/2022	04/05/2023	05/01/2023
<b>DOM · Cumulative DOM</b>	-- · --	47 · 110	7 · 48	3 · 32
<b>Age (# of years)</b>	22	20	21	23
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Contemporary	1 Story Contemporary	1 Story Contemporary	2 Stories Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,188	2,658	2,877	2,948
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	4 · 3	4 · 3	4 · 3
<b>Total Room #</b>	9	9	9	9
<b>Garage (Style/Stalls)</b>	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	Pool - Yes Spa - Yes	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.18 acres	0.22 acres	0.30 acres	0.19 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$16,200	+\$5,400	+\$2,150
<b>Adjusted Price</b>	--	\$616,200	\$615,400	\$552,150

\* Sold 3 is the most comparable sale to the subject.

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

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

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

## Recent Sales - Cont.

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

- Sold 1** Adjusted -300 for age of construction, 26500 for interior square footage, -10k for pool. MLS Comments: 4 bedrooms, 3 bathrooms, 3 car garage and a POOL & SPA! With nearly 2700sqft of space this home has been UPGRADED, meticulously maintained and is move-in ready! PLUS NEW ROOF in 2019 & SOLAR PANELS keeping your electric bills unbelievably low! The owner's average monthly electric bill is \$20 PER MONTH! Walk into the welcoming foyer area with a den/flex room located at the front of the home PLUS a formal living and dining room! The dining room features tray ceilings and this home features plantation shutters throughout! You will love the thoughtful upgrades that have been added throughout this home. The kitchen is a chef's dream! Featuring tons of counter space, 42" wood cabinets, corian countertops, large closet pantry, updated sleek matte stainless appliances (2019), built in desk area, kitchen island, breakfast bar AND eat in kitchen area! This home also features natural gas hookups!! Connect your gas range, dryer and fireplace! The kitchen's dining area features a unique picture window giving you a beautiful view of your screened in pool & spa. This home was made for entertaining!! The kitchen opens up to your large family room featuring vaulted ceilings, massive dual headed ceiling fan, 18ft mantle and beautiful vertical windows allowing tons of natural light and views of your PRIVATE backyard. Both the formal living room and great room feature large sliding glass doors that pocket and allow you to open the home up completely in Florida's cooler months. The oversized owner's retreat is huge, featuring tray ceilings, a beautiful tropical ceiling fan and a sliding glass door overlooking the pool area as well. Plus TWO walk-in closets, ensuite bath with dual vanities complete with makeup vanity, garden tub, walk-in shower and private commode. This home boasts a split floorplan the additional 3 bedrooms are located on the other side of the home and are all generous in size with large closets. The two front bedrooms are connected with a jack and jill bath. The back bedroom has a full bath across the hall with outdoor access to the backyard! The large laundry room is also complete with built-in cabinets and wash sink. This home has no wasted space with storage closets throughout! PLUS your 3 car garage giving you plenty more space for your cars, toys & tools! Outside, the large fully fenced yard is very private with NO BACKYARD NEIGHBORS! Not to forget this home also has a tankless instant hot water heater too! The a/c unit was replaced in 2015 and has a transferrable parts & labor warranty through 2025!
- Sold 2** Adjusted -150 for age of construction, 15500 for interior square footage, -10k for pool. MLS Comments: well-equipped kitchen that has been recently updated and is outfitted with granite countertops and stainless steel appliances. The spacious main bedrooms are roomy and comfortable, and provide large closets and tranquil views. Bright and breezy, the primary bedroom features an en-suite bathroom with a walk-in shower and a marble vanity. Adding appeal to the home are wide-plank vinyl floors throughout. Out back, you'll find the ultimate urban retreat, equipped with patio dining space, pool, and hot tub; the go-to spot for year-round fun. Appreciate the benefits of a large 3-car attached garage. Nestled on a peaceful cul-de-sac situated in Lumsden Pointe you can live the suburban lifestyle you've dreamed of! Easy access to great public and private schools. Also conveniently located to local shopping and dining. See for yourself what this home has to offer, schedule your private tour today. UPDATE LIST Water heater replaced 2022 A/C upstairs replaced 2017 Downstairs replaced 2021 Roof replaced 2021 All Windows replaced hurricane proof 2015 Water softener 2020 Salt /Gas Pool added 2017 Primary and pool Bathrooms updated 2015 Jack and Jill bathroom updated 2018 Front door replaced 2014 Flooring replaced 2018
- Sold 3** Adjusted 150 for age of construction, 12k for interior square footage, -10k for pool. MLS Comments: BRAND NEW custom front door, you are greeted by high ceilings and direct views of the swimming pool. NO CARPET HERE! Laminate and tile flooring throughout. Located at the entry, a FORMAL dining and living room areas are perfect for entertaining friends and family. The LARGE OPEN KITCHEN overlooks a light and BRIGHT family room. The kitchen features GRANITE countertops, STAINLESS appliances and WALK IN PANTRY. This is a true TRIPLE SPLIT floorplan! The master suite feels completely private. It's tucked away from the rest of the bedrooms and enjoys views of the sunroom, pool and backyard. It features a stunning EN SUITE BATHROOM complete with DUAL-SINK vanities, a SOAKER TUB, separate shower, and TWO WALK-IN closets! The other full bedroom and bath on the opposite side of the home is perfect for guests wanting privacy or that teenager that takes forever to get ready. Many recent upgrades throughout including new CEILING FANS, vanity FIXTURES, SINKS, and FAUCETS. Care to enjoy al fresco dining without the bugs? The stunning enclosed FLORIDA sunroom is the answer! You gain additional interior living space using the Florida room which is fully air conditioned and has durable and easy to maintain WOOD LOOK TILE flooring. The BONUS room upstairs is ideal to utilize as a second living room, kiddo play area, or workout space. Come see the PRETTIEST yard in the neighborhood! PROFESSIONALLY LANDSCAPED, enjoy the fruit trees in the fully FENCED back yard with lush thick grass. All your vehicles will easily fit in the wide THREE car garage with custom epoxy floors.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				SEE BELOW			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	2						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
08/10/2022	\$584,900	09/22/2022	\$573,000	Cancelled	12/13/2022	\$573,000	MLS
01/06/2023	\$569,900	04/07/2023	\$541,000	Cancelled	05/31/2023	\$541,000	MLS

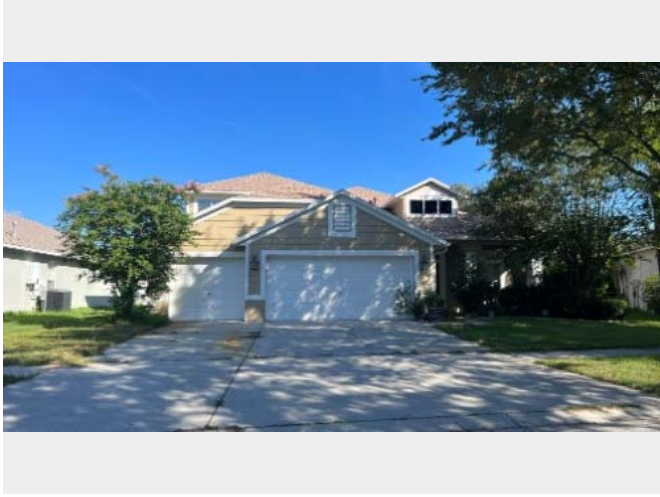
## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$555,000	\$555,000
<b>Sales Price</b>	\$555,000	\$555,000
<b>30 Day Price</b>	\$512,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Standard evaluation benchmarks w/ +/- 20% interior square footage, using the smallest location radius possible to subject, amenities, design appeal and lot size. Additionally age of construction is taken into account as well as property condition, maintenance, like neighborhood. Subject and all comparables are all typical of the subdivision, surrounding subdivisions and residential Valrico. Nothing remarkable to note. All meet standard industry evaluation benchmarks.</p>		

### 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.

### Subject Photos



Front



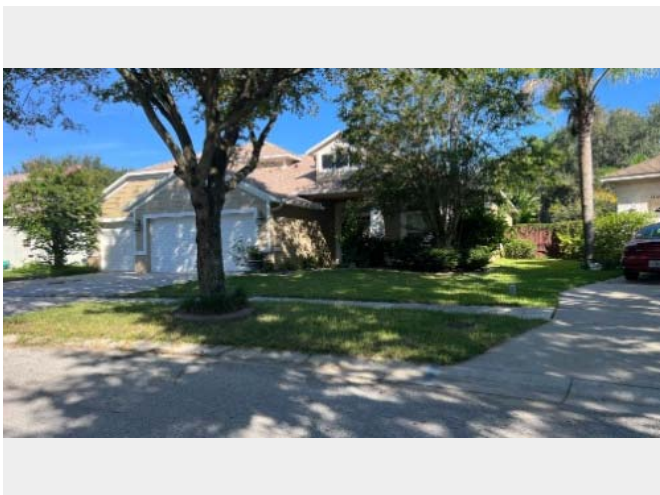
Address Verification



Address Verification



Side



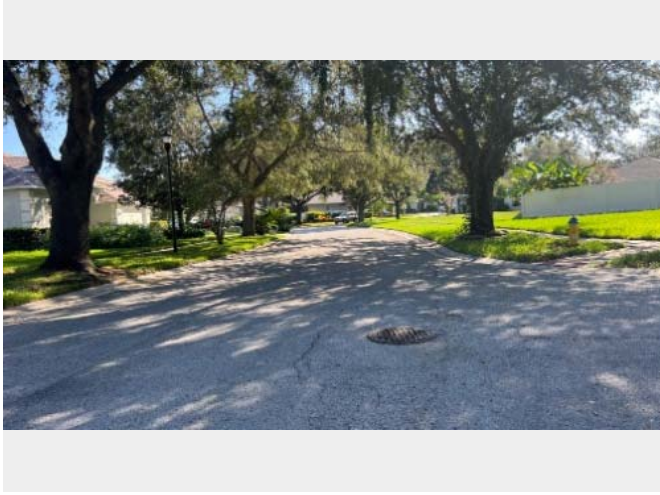
Side



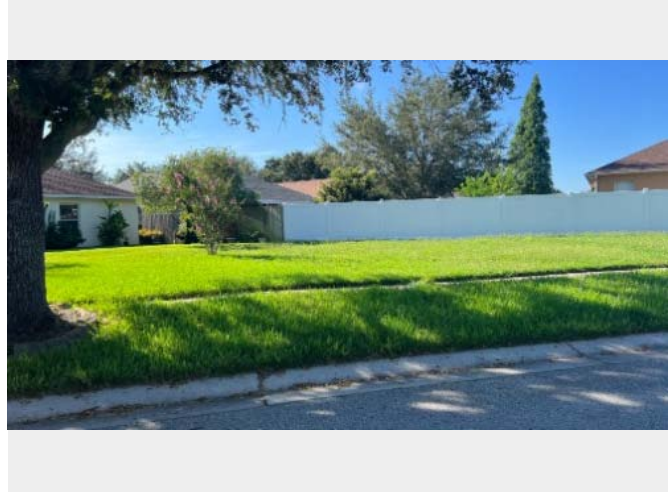
Street



### Subject Photos



Street



Other

## Listing Photos

**L1** 2038 Wexford Green Dr  
Valrico, FL 33594



Front

**L2** 1001 Sweet Breeze Dr  
Valrico, FL 33594



Front

**L3** 1107 Camphor Glen Ct  
Valrico, FL 33594



Front

## Sales Photos

**S1** 1104 Sweet Breeze Dr  
Valrico, FL 33594



Front

**S2** 1004 Split Silk St  
Valrico, FL 33594



Front

**S3** 728 Tuscanny St  
Brandon, FL 33511



Front

### ClearMaps Addendum

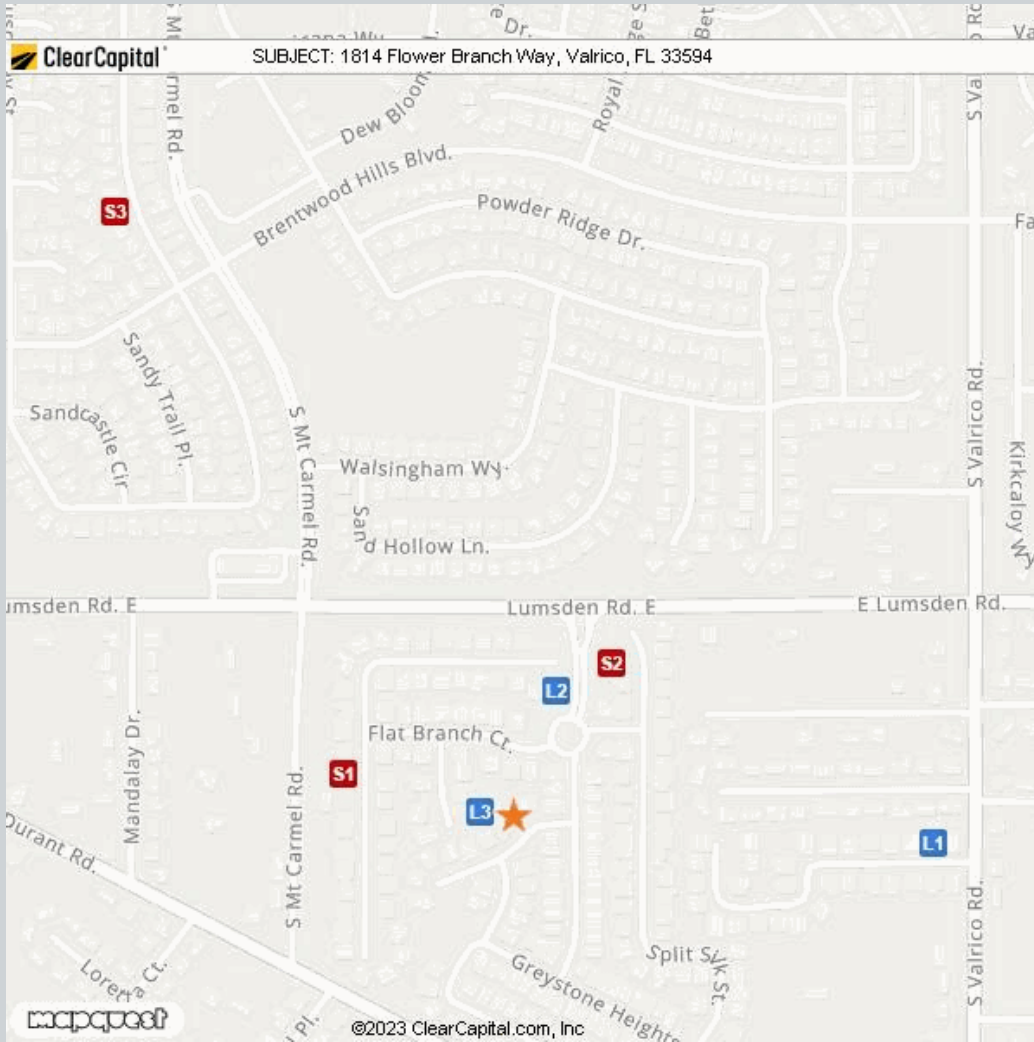
**Address** ★ 1814 Flower Branch Way, Valrico, FL 33594

**Loan Number** 54701

**Suggested List** \$555,000

**Suggested Repaired** \$555,000

**Sale** \$555,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1814 Flower Branch Way, Valrico, FL 33594	--	Parcel Match
L1 Listing 1	2038 Wexford Green Dr, Valrico, FL 33594	0.32 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1001 Sweet Breeze Dr, Valrico, FL 33594	0.10 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1107 Camphor Glen Ct, Valrico, FL 33594	0.02 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1104 Sweet Breeze Dr, Valrico, FL 33594	0.13 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1004 Split Silk St, Valrico, FL 33594	0.14 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	728 Tuscanny St, Brandon, FL 33511	0.55 Miles <sup>1</sup>	Parcel Match

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

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

## 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.

## 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.

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.

### 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.

### Broker Information

<b>Broker Name</b>	Jayne Arden	<b>Company/Brokerage</b>	MVP Realty
<b>License No</b>	SL3458915	<b>Address</b>	3205 W. Leila Ave Tampa FL 33611
<b>License Expiration</b>	09/30/2023	<b>License State</b>	FL
<b>Phone</b>	7075673681	<b>Email</b>	rejayney@gmail.com
<b>Broker Distance to Subject</b>	14.77 miles	<b>Date Signed</b>	08/04/2023

*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:**

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