# **DRIVE-BY BPO**

### 9138 MOONLIT MEADOWS LOOP

RIVERVIEW, FL 33578

55064 Loan Number **\$250,000**• 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	9138 Moonlit Meadows Loop, Riverview, FL 33578 09/06/2023 55064 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8911897 09/07/2023 0739915262 Hillsborough	Property ID	34557661
Tracking IDs					
Order Tracking ID	09.05.23 BPO Request	Tracking ID 1	09.05.23 BPO Requ	uest	
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	GREGORY A WARREN	Condition Comments				
R. E. Taxes	\$2,848	Subject is in an unmanned gated complex. Every attempt was				
Assessed Value	\$160,353	made to enter but was unsuccessful. Due to that it would appear				
Zoning Classification	Residential PD	that the subject is well maintained in average condition with no noticeable defects or necessary repairs evident.				
Property Type	SFR	noticeable defects of necessary repairs evident.				
OccupancyOccupiedOwnership TypeFee Simple						
						Property Condition Average
Estimated Exterior Repair Cost						
<b>Estimated Interior Repair Cost</b>						
Total Estimated Repair \$0						
НОА	EAGLE PALM HOA 813-574-7835					
Association Fees	\$305 / Month (Pool,Landscaping,Insurance,Other: security STW)					
Visible From Street	Partially Visible					
Road Type	Private					

Neighborhood & Market Data						
Location Type	Suburban	Neighborhood Comments				
Local Economy	Stable	Typical residential sector in a popular area which is comprised of				
Sales Prices in this Neighborhood	Low: \$245200 High: \$483000	mostly newer (1980>) SFR and condominium/townhome complexes. Mid range prices, appeals to Military, singles,				
Market for this type of property	Decreased 3 % in the past 6 months.	couples and families alike. Schools are considered average to above average. Located in the "commuter corridor" for				
Normal Marketing Days	<30	<ul> <li>Tampa/St. Petersburgh proper. Easy and close access to pul transportation, highways, shopping, restaurants, schools, medical care, military bases, major airports, and entertainment</li> </ul>				

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	9138 Moonlit Meadows Loop	8890 Moonlit Meadows Loop	8930 Moonlit Meadows Loop	8882 Moonlit Meadows
City, State	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
Zip Code	33578	33578	33578	33578
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.16 1	0.16 1	0.16 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$265,000	\$245,000	\$275,000
List Price \$		\$265,000	\$245,000	\$270,000
Original List Date		08/18/2023	08/25/2023	07/20/2023
DOM · Cumulative DOM	·	20 · 20	7 · 13	35 · 49
Age (# of years)	16	15	16	15
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	2 Stories Townhome	2 Stories Townhome	2 Stories Townhome	2 Stories Townhome
# Units	1	1	1	1
Living Sq. Feet	1,260	1,018	1,018	1,260
Bdrm · Bths · ½ Bths	2 · 2 · 1	2 · 2	2 · 2	2 · 2 · 1
Total Room #	7	6	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.02 acres	0.02 acres	0.02 acres	0.02 acres
Other				

<sup>\*</sup> Listing 3 is the most comparable listing to the subject.

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

 $<sup>^{\</sup>rm 2}$  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 Same basic age of construction as subject on same size lot. Less interior square footage with minus 1 half bath. MLS Comments: 2 bedroom, 2 bathroom townhome also includes a one car garage and is conveniently located in the heart of Riverview. All appliances are included plus a washer and dryer are located inside the unit. You will love preparing meals in the kitchen that offers plenty of cabinet and counter space with a breakfast bar and adjacent dining area. The living room boasts a built-in entertainment system with even more storage. The primary bedroom is built for comfort with an ensuite bathroom featuring a long, dual sink vanity. There is a small balcony outside the primary bedroom where you can relax and enjoy the fresh air while drinking your morning coffee.
- Listing 2 Same basic age of construction as subject on same size lot. Less interior square footage with minus 1 half bath. MLS Comments: 2 bedroom 2 bathroom property located within Eagle Palms, one of the premier townhome communities close to US-301, US-41, I-75 and the Selmon Crosstown Expressway. This lovely property offers carpet in the living and bedroom spaces, ceramic tiling in the kitchen and bathrooms, and a 1 car garage with interior access up the stairs for additional convenience. Plus, bonus features such as the 2nd story balcony/patio, driveway and guest parking spaces, virtual security, private pool and community center, make this home an ideal fit! With 1018 sq. ft. of living space, this house won't stay on the market for long.
- Listing 3 Same basic age of construction as subject on same size lot. Identical interior square footage with same room count. MLS Comments: The interior boasts a thoughtful layout, designed to optimize both space and comfort. Neutral tones and tasteful finishes create a timeless appeal, perfectly complementing any style of decor. The living room is a delightful space to unwind and entertain, with its open-concept design seamlessly connecting to the dining area. Natural light floods the room, accentuating the inviting atmosphere. One of the standout features of this townhome is the convenience of having two and a half bathrooms, ensuring that your personal space remains private and undisturbed. This townhome is a true gem, providing a harmonious blend of luxury, comfort, and security. If you seek a beautifully maintained home in a desirable gated community, look no further.

Client(s): Wedgewood Inc

Property ID: 34557661

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9138 Moonlit Meadows Loop	9074 Moonlit Meadows Loop	9079 Moonlit Meadows Loop	9127 Moonlit Meadows Loop
City, State	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
Zip Code	33578	33578	33578	33578
Datasource	MLS	Public Records	MLS	MLS
Miles to Subj.		0.08 1	0.10 1	0.04 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$259,000	\$305,000	\$259,900
List Price \$		\$259,000	\$264,999	\$259,900
Sale Price \$		\$250,000	\$267,500	\$259,900
Type of Financing		Fha	Fha	Conventional
Date of Sale		02/03/2023	04/28/2023	07/26/2023
DOM · Cumulative DOM		36 · 0	41 · 81	6 · 39
Age (# of years)	16	16	13	12
Condition	Average	Average	Good	Good
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	2 Stories Townhome	2 Stories Townhome	2 Stories Townhome	2 Stories Townhome
# Units	1	1	1	1
Living Sq. Feet	1,260	1,260	1,260	1,260
Bdrm · Bths · ½ Bths	2 · 2 · 1	$2 \cdot 2 \cdot 1$	2 · 2 · 1	2 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.02 acres	.02 acres	0.02 acres	0.02 acres
Other				
Net Adjustment		\$0	-\$10,450	-\$10,600
Adjusted Price		\$250,000	\$257,050	\$249,300

<sup>\*</sup> Sold 1 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 No adjustments necessary. No upgrades noted. MLS Comments: 2 MASTER/OWNER SUITES PLUS 1/2 BATH WITH OVERSIZED 1 CAR GARAGE available in HIGHLY desired GATED/POOL, MAINTENANCE FREE-CLUBHOUSE community of Eagle Palms located in NORTH RIVERVIEW. This home has everything you've been looking for AND MORE! Step into this luxurious Dining/Living Room combination offering PLENTY of natural Lighting from the TRIPLE WINDOWS, quant foyer, glass sliding door, ceiling fan, chandelier and PRIVATE VIEWS of LUSH CONSERVATION WITH NO REAR neighbors close by! This Kitchen offers DELUXE GE SLATE FINISH/STAINLESS STEEL APPLIANCES INCLUDING A 5 BURNER GLASS COOKTOP, RECESSED LIGHTING, Wood Cabinets, WALK-IN Closet Pantry, Breakfast Bar, updated hardware WITH SERENE VIEWS OF THE CONSERVATION plus add additional seating space on the back private balcony with fencing adding a little extra security! The first floor is complete with half bath containing a pedestal sink, dual flush toilet with storage cubby, full size garage with epoxy flooring and plenty of room for additional shelving/storage! Entire first floor is neutral ceramic tile, NO CARPET! The staircase boasts 12 foot ceilings leading to the Second Floor with pitched/elevated ceilings for an open feel, DUAL Master En-Suites one with a VERY SPACIOUS WALK-IN CLOSET, Modern Ceiling Fan, separate water closet, dual sinks, shower/tub combination and extended vanity. The Second Master En Suite is across the hall divided by the WASHER/DRYER CLOSET and additional linen Closet. Open floor plan!
- Sold 2 Adjusted -450 for age of construction, -10000 for condition. Appears to be upgraded. MLS Comments: townhouse has NEW laminate flooring, carpet, paint and A/C. The staircase boasts 12 foot ceilings leading to the second floor with pitched/elevated ceilings for an open feel, DUAL Master En-Suites. The hall closet houses the stackable laundry with NEW washer/dryer, used less than a dozen times. Laminate floors are in the main living area, with ceramic tile in the kitchen and bathrooms, carpet in bedrooms and on the stairs. Ceiling fans throughout. The location is prime and next to the pool and overlooking the lake.
- **Sold 3** Adjusted -600for age of construction, -10000 for condition. Appears to be upgraded. MLS Comments: all 42" maple cabinets in the kitchen, along with a cabinet pantry. The home comes with all appliances. There is a double door stainless refrigerator with ice, a glass top stove, a microwave, and a dishwasher. There are ceiling fans in the bedrooms and in the family room.

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Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm				see below			
Listing Agent Na	me						
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
				Sold	04/02/2008	\$119,900	Tax Records

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$250,000	\$250,000		
Sales Price	\$250,000	\$250,000		
30 Day Price	\$230,000			
Comments Regarding Pricing Strategy				

#### Comments Regarding Pricing Strategy

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 Riverview. Nothing remarkable to note. All meet standard industry evaluation benchmarks.

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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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55064

Loan Number

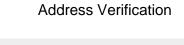
**DRIVE-BY BPO** 

# **Subject Photos**





Front







Side

Side





Street Street

# **Subject Photos**



Other

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# **Listing Photos**





Front

8930 Moonlit Meadows Loop Riverview, FL 33578



Front

8882 Moonlit Meadows Loop Riverview, FL 33578



by ClearCapital

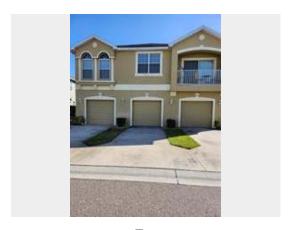
## **Sales Photos**





Front

9079 Moonlit Meadows Loop Riverview, FL 33578

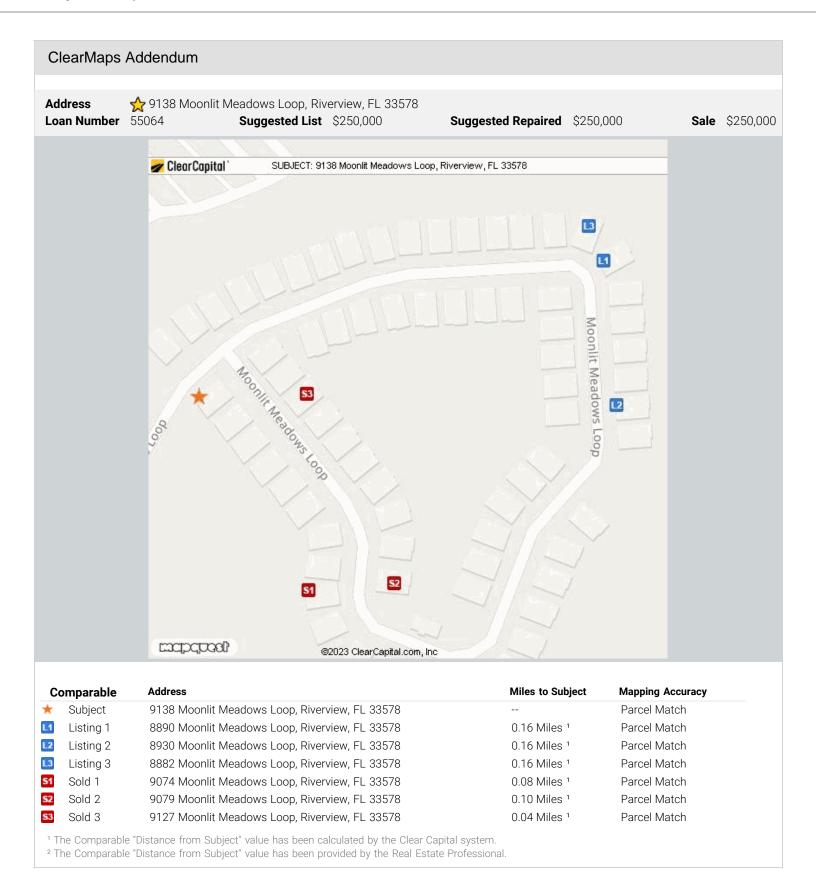


Front

9127 Moonlit Meadows Loop Riverview, FL 33578



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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. 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.

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 Jayney Arden Company/Brokerage MVP Realty

**License No** SL3458915 **Address** 3205 W. Leila Ave Tampa FL 33611

License Expiration 09/30/2023 License State FL

Phone 7075673681 Email rejayney@gmail.com

**Broker Distance to Subject** 8.84 miles **Date Signed** 09/07/2023

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.

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