DRIVE-BY BPO

8300 GRANADA BOULEVARD

ORLANDO, FL 32836

55190 Loan Number

\$539,000• 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	8300 Granada Boulevard, Orlando, FL 32836 09/13/2023 55190 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8922664 09/13/2023 33232805340 Orange	Property ID 01890	34581693
Tracking IDs					
Order Tracking ID	09.12.23 BPO Request	Tracking ID 1	09.12.23 BPO R	Request	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Albert Jeffrey Sanchez	Condition Comments
R. E. Taxes	\$3,487	Subject has a tarp on a small section of the roof.
Assessed Value	\$223,966	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$2,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$2,000	
НОА	Bay Lakes at Granada	
Association Fees	\$250 / Year (Other: Unknown)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Close to major roads, shopping, and entertainment.			
Sales Prices in this Neighborhood	Low: \$415,000 High: \$860,000				
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<90				

Client(s): Wedgewood Inc

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	8300 Granada Boulevard	8557 Clemantis Ln	7838 Clubhoouse Estates Dr	6256 Blue Clay Ct
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32836	32819	32819	32819
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.69 ¹	1.04 1	2.00 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$585,000	\$575,000	\$590,000
List Price \$		\$585,000	\$558,000	\$590,000
Original List Date		08/11/2023	06/30/2023	08/31/2023
DOM · Cumulative DOM	•	33 · 33	44 · 75	3 · 13
Age (# of years)	41	49	43	41
Condition	Average	Good	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	2,246	1,957	1,996	1,928
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3	3 · 2	4 · 2
Total Room #	8	8	7	7
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
Lot Size	.25 acres	.29 acres	.29 acres	.40 acres
Other	N, A	N, A	N, A	N, A

^{*} 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 Property has an in ground pool and has been updated. Adjusted -15000 for condition, -1500 for bathroom, +5780 for size. Adjusted value = \$574,280
- **Listing 2** Property has a fireplace and a screened patio. Currently pending. Adjusted +10000 for pool, +5000 for size, +1500 for bathroom. Adjusted value = \$574,500
- Listing 3 Property has an in ground pool. Currently pending. Adjusted +1500 for bathroom, +6360 for size. Adjusted value = \$597,860

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	8300 Granada Boulevard	8206 Granda Blvd	9229 San Ambrosio Dr	8956 Angelica Dr
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32836	32836	32836	32836
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.15 1	0.11 1	0.36 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$540,000	\$559,998	\$574,900
List Price \$		\$540,000	\$559,998	\$574,900
Sale Price \$		\$542,000	\$560,000	\$580,000
Type of Financing		Conventional	Cash	Conventional
Date of Sale		07/19/2023	08/03/2023	07/06/2023
DOM · Cumulative DOM	•	2 · 33	8 · 18	2 · 24
Age (# of years)	41	41	41	40
Condition	Average	Good	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	2,246	1,844	2,453	2,172
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	4 · 2	3 · 2
Total Room #	8	7	8	7
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	.25 acres	.23 acres	.44 acres	.29 acres
Other	N, A	N, A	N, A	N, A
Net Adjustment		-\$12,460	-\$12,640	-\$2,020
Adjusted Price		\$529,540	\$547,360	\$577,980

^{*} 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** Property has an in ground pool. Seller gave a \$7000 credit. Adjusted -7000 for credit, -15000 for credit, +8040 for size, +1500 for bathroom
- **Sold 2** Property has a fireplace, a screened patio, and is on the water. Adjusted -20000 for view, +10000 for pool, +1500 for bathroom, 4140 for size
- Sold 3 Property has an in ground pool. Seller gave a \$3500 credit. Adjusted -3500 for credit, +1480 for size

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

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Subject Sal	es & Listing Hist	ory					
Current Listing Status		Not Currently L	_isted	Listing Histor	y Comments		
Listing Agency/Firm		Subject sold on 1/19/2005 for \$270,000					
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

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$542,000	\$545,000			
Sales Price	\$539,000	\$542,000			
30 Day Price	\$505,000				
Comments Regarding Pricing S	trategy				
Higher weight was given to	sales. Search was expanded to 2 miles of	due to the lack of listings in area similar in size.			

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: 34581693

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos

by ClearCapital





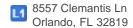
Other Other



Other

Listing Photos

by ClearCapital





Front

7838 Clubhoouse Estates Dr Orlando, FL 32819



Front

6256 Blue Clay Ct Orlando, FL 32819



Front

Sales Photos

by ClearCapital





Front

\$2 9229 San Ambrosio Dr Orlando, FL 32836



Front

8956 Angelica Dr Orlando, FL 32836

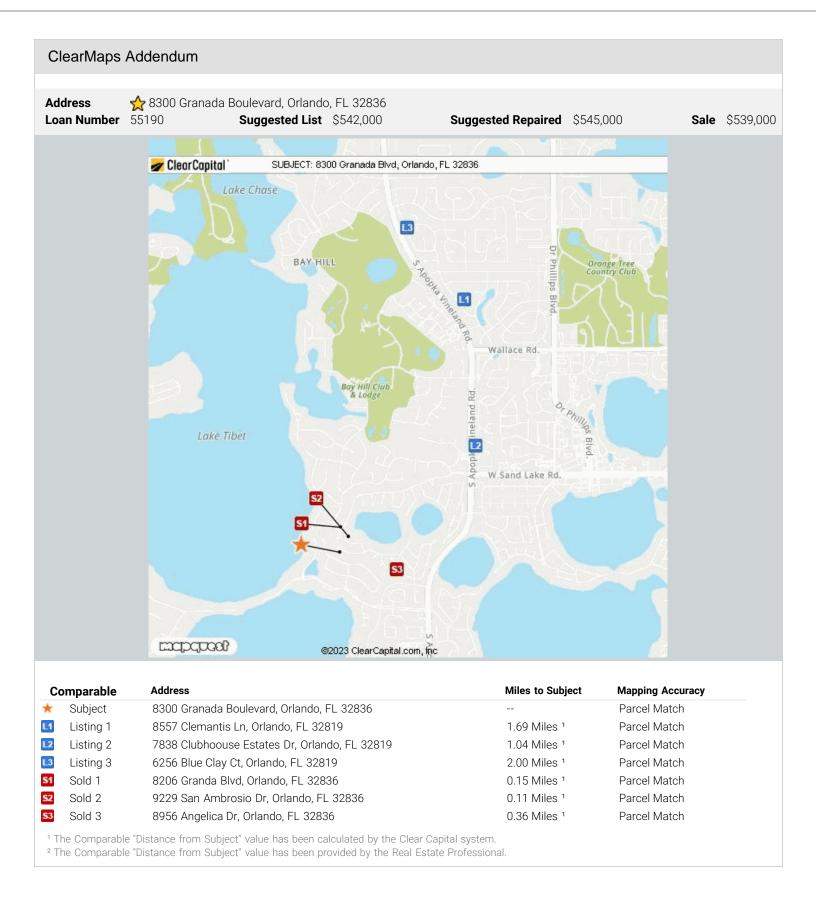


Front

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ORE/11100, 1 E 02000

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.

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 Daniel Dias New Times Realty LLC Company/Brokerage

16540 Magnolia Terrace Montverde License No BK3107049 Address

FL 34756 **License State License Expiration** 03/31/2024 FΙ

Phone 4074128552 Email flbpos@gmail.com

Broker Distance to Subject 14.52 miles **Date Signed** 09/13/2023

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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