DRIVE-BY BPO

2524 PARSONS POND CIRCLE KISSIMMEE, FLORIDA 34743



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	2524 Parsons Pond Circle, Kissimmee, FLORIDA 34 04/27/2024 57247 Catamount Properties 2018 LLC	D A	Order ID Date of Report APN County	9305225 04/28/2024 18253019150 Osceola	Property ID	35346610
Tracking IDs Order Tracking ID	4.26_BPO	Tracking	ID 1 4.2	6_BPO		
Tracking ID 2		Tracking	ID 3			

General Conditions

Owner	Nu View Irs	Condition Comments
R. E. Taxes	\$3,930	Subject appears to be in average condition overall ,no major
Assessed Value	\$206,949	issues or repairs observed at the time of the inspection .
Zoning Classification	KMPU	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Parsons Pond 407-847-9950	
Association Fees	\$208 / Year (Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments
Local Economy	Slow	Easy access to schools, shopping ,Restaurants, main roads ,
Sales Prices in this Neighborhood	Low: \$310,000 High: \$350,000	highways and Orlando attractions. Neighborhood has average to good curb appeal and it is a strong owner occupant area
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

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2524 PARSONS POND CIRCLE

KISSIMMEE, FLORIDA 34743

57247 Loan Number \$303,000 • As-Is Value

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2524 Parsons Pond Circle	2457 Parsons Pond Cir	2341 Cordova Ct	2405 Parsons Pond
City, State	Kissimmee, FLORIDA	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL
Zip Code	34743	34743	34743	34743
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.15 ¹	0.12 ¹	0.06 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$340,000	\$320,000	\$350,000
List Price \$		\$340,000	\$320,000	\$350,000
Original List Date		04/20/2024	02/02/2024	03/27/2024
$\text{DOM} \cdot \text{Cumulative DOM}$	·	8 · 8	10 · 86	12 · 32
Age (# of years)	31	28	31	31
Condition	Average	Average	Excellent	Excellent
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	Beneficial ; Water
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,345	1,158	1,102	1,345
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 1 Car	None	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	0.10 acres	0.09 acres	0.11 acres	0.15 acres
Other	Screened in porch	Fence	Roof material,lanai, upgrades	upgrades,fence

* Listing 1 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.

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

Listing 1 Superior: fence , upgrades-roof(2023), bonus room(garage conversion) , age Inferior: garage -conversion,sqft , lot ,screened in porch Similar: style, design , #bedrooms , view

Listing 2 Superior: lot size , roof material , upgrades-granite counter top, lanai Inferior: screened in porch,sqft Similar: style, design,age, #bedrooms,#bathrooms, garage spaces , view

Listing 3 Superior: view , lot size , fence , upgrades-HVAC, ROOF, floors, shed Similar: style, design, age, #bedrooms, #bathrooms, garage spaces , sqft

DRIVE-BY BPO

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2524 PARSONS POND CIRCLE

KISSIMMEE, FLORIDA 34743

57247 Loan Number



Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2524 Parsons Pond Circle	2407 Weymoth Ct	2239 Santa Lucia St	2400 Placetas Ct
City, State	Kissimmee, FLORIDA	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL
Zip Code	34743	34743	34743	34743
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.10 ¹	0.33 1	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$360,000	\$321,990	\$345,000
List Price \$		\$335,000	\$321,990	\$325,000
Sale Price \$		\$310,000	\$321,900	\$310,000
Type of Financing		Fha	Fha	Conventional
Date of Sale		12/18/2023	11/07/2023	11/28/2023
DOM \cdot Cumulative DOM	•	101 · 149	5 · 33	79 · 133
Age (# of years)	31	30	25	31
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	1,345	1,172	1,059	1,412
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 1 Car	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	0.10 acres	0.11 acres	0.10 acres	0.16 acres
Other	Screened in porch	Screened in porch ,shed,fence	Patio, upgrades, fence	Screened in porch
Net Adjustment		-\$1,945	-\$12,490	-\$18,345
Adjusted Price		\$308,055	\$309,410	\$291,655

* Sold 1 is the most comparable sale 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.

57247 Loan Number As-Is Value

\$303,000

Recent Sales - Cont.

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

- Sold 1 Superior: lot size (-1000), fence(-5000), shed(-2000) Inferior: sqft (6055) SIMILAR: style, design ,#bedrooms,#bathrooms , garage spaces ,view,porch style
- Sold 2 Superior: patio (-2000), fence(-5000), upgrades -Roof (2023), bathrooms(-15000), age (-6000) Inferior: screened in porch (5500), sqft (10010) Similar: style, design , #bedrooms,#bathrooms , lot size,garage spaces ,view
- Sold 3 Superior: lot size(-6000), view (-5000), sqft (-2345), roof material (-5000) Similar: style, design, #bedrooms,#bathrooms, garage spaces ,view ,porch style

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KISSIMMEE, FLORIDA 34743

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Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			No MLS his	No MLS history found in the last 12 months.			
Listing Agent Na	me						
Listing Agent Ph	one						
# 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

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$308,000	\$308,000		
Sales Price	\$303,000	\$303,000		
30 Day Price	\$295,000			
Comments Regarding Pricing Strategy				

Comments Regarding Pricing Strategy

All comparable sales and listings are within the subject's general community, and all are considered to be in direct with the subject. Limited number comparable properties search was expanded 1-3 miles to properties with similar location, market appeal and characteristics. Comparable utilized are the most recent and proximate in distance and characteristics found. Due to wide range of values in the area conclusion values were determined taken in consideration comparable properties within the same subject's subdivision, most recent sale and the comparable sales adjusted values median, see comments for detailed adjustments. Inventory is decreasing, and property values are somewhat stabilizing.

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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.

DRIVE-BY BPO by ClearCapital

Subject Photos





Front

Address Verification



Address Verification



Street

\$303,000 • As-Is Value

Listing Photos

2457 PARSONS POND CIR Kissimmee, FL 34743









Front





Front

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by ClearCapital

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Sales Photos

S1 2407 WEYMOTH CT Kissimmee, FL 34743



Front





Front

 2400 PLACETAS CT Kissimmee, FL 34743



Front

E 57247 43 Loan Number \$303,000 • As-Is Value

ClearMaps Addendum 👷 2524 Parsons Pond Circle, Kissimmee, FLORIDA 34743 Address Loan Number 57247 Suggested List \$308,000 Suggested Repaired \$308,000 Sale \$303,000 S Oak 💋 Clear Capital SUBJECT: 2524 Parsons Pond Cir, Kissimmee, FL 34743 Cate Oak Paz Dr. Ver Park C Parsons Pond Lancashire Lnà Sinesones . T الله الم L1 **S1** d Cir L3 Lakeside Dr. Lakeside Dr L2 **S**3 Jamingo Lakes Suadal be St Derby Dr. 50 SO mapqpash @2024 ClearCapital.com, Inc

С	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	2524 Parsons Pond Circle, Kissimmee, Florida 34743		Parcel Match
L1	Listing 1	2457 Parsons Pond Cir, Kissimmee, FL 34743	0.15 Miles 1	Parcel Match
L2	Listing 2	2341 Cordova Ct, Kissimmee, FL 34743	0.12 Miles 1	Parcel Match
L3	Listing 3	2405 Parsons Pond, Kissimmee, FL 34743	0.06 Miles 1	Parcel Match
S1	Sold 1	2407 Weymoth Ct, Kissimmee, FL 34743	0.10 Miles 1	Parcel Match
S2	Sold 2	2239 Santa Lucia St, Kissimmee, FL 34743	0.33 Miles 1	Parcel Match
S 3	Sold 3	2400 Placetas Ct, Kissimmee, FL 34743	0.19 Miles 1	Parcel Match

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

 $^{\rm 2}$ The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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.

2524 PARSONS POND CIRCLE

KISSIMMEE, FLORIDA 34743

57247 Loan Number \$303,000 As-Is Value

Broker Information

Broker Name	Jannette Pena	Company/Brokerage	JMP REALTY INC
License No	BK651542	Address	1627 E VINE ST KISSIMMEE FL 34744
License Expiration	03/31/2026	License State	FL
Phone	4074333301	Email	JANREO@GMAIL.COM
Broker Distance to Subject	2.22 miles	Date Signed	04/28/2024

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 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 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 and no personal interest with respect to the parties involved. 5) I have no bias with respect to 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.