# **DRIVE-BY BPO**

## **10233 WATER HYACINTH DRIVE**

58048 ORLANDO, FL 32825 Loan Number

\$400,000 As-Is Price

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

Address Inspection Date Loan Number Borrower Name	10233 Water Hyacinth Drive, Orlando, FL 32825 07/19/2024 58048 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9488563 07/20/2024 31-23-05-190 Orange	<b>Property ID</b>	35705269
Tracking IDs					
Order Tracking ID	7.18_bpo	Tracking ID 1	7.18_bpo		
Tracking ID 2		Tracking ID 3			

General Conditions			
Owner	Go Fund Prop I LLC	Condition Comments	
R. E. Taxes	\$5,074	Based on a drive by inspection on 07/19/2024, the subject	
Assessed Value	\$324,652	property was determined to be a Ranch style, single family home	
Zoning Classification	P-D	with a 3,2,0 room count. The home appears well maintained on exterior. The roof, exterior paint, doors, windows and landscaping	
Property Type	SFR	all appear to be in good condition and no repairs appear to be	
Occupancy	Occupied	needed. The subject conforms well to this neighborhood.	
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 Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Subject conforms to neighborhood and is located nearby			
Sales Prices in this Neighborhood Low: \$320,000 High: \$480,000		shopping, schools, restaurants, parks, public transportation, an freeway access. No negative external influences, environments			
Market for this type of property	Remained Stable for the past 6 months.	concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes			
Normal Marketing Days	<90	noted. This includes no boarded up homes or major construction of noted nearby. Using market data and properties comparable to the subject it would appear that the overall market conditions in the area directly surrounding the subject are stable. Employmer conditions in this neighborh			

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## **Neighborhood Comments**

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Subject conforms to neighborhood and is located nearby shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no boarded up homes or major construction noted nearby. Using market data and properties comparable to the subject it would appear that the overall market conditions in the area directly surrounding the subject are stable. Employment conditions in this neighborhood are stable.

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	10233 Water Hyacinth Driv	e 1932 Blue Fox Ct	1613 Sienna Ct	933 Islander Ave
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32825	32825	32825	32825
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.27 1	0.37 1	0.73 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$389,500	\$435,000	\$439,000
List Price \$		\$379,000	\$416,000	\$434,000
Original List Date		07/03/2024	06/07/2024	06/10/2024
DOM · Cumulative DOM		16 · 17	34 · 43	39 · 40
Age (# of years)	37	34	35	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 ; Water	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	1,603	1,337	1,403	1,646
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	6	6	7	6
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				
Lot Size	0.16 acres	0.19 acres	0.18 acres	0.13 acres
Other	None	None	None	None

<sup>\*</sup> 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** This comp is inferior to the subject property since it has less square footage. Average condition home in the area of similar property, competing location and overall similar in style and condition and it has less GLA, and it has closest to Lot.
- **Listing 2** This comp is inferior to the subject property since it has less square footage. Average condition home in the area of similar property, competing location and overall similar in style and condition and it has less GLA.
- **Listing 3** This comp is most comparable to the subject property since it has closest square footage. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.

<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.

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	10233 Water Hyacinth Drive	2202 Kentucky Derby Dr	3109 Bellingham Dr	10794 Spring Brook Ln
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32825	32825	32825	32825
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.39 1	1.00 1	0.77 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$379,900	\$410,000	\$435,000
List Price \$		\$379,900	\$399,000	\$435,000
Sale Price \$		\$379,900	\$405,000	\$435,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		03/15/2024	05/03/2024	07/01/2024
DOM · Cumulative DOM		3 · 35	35 · 64	6 · 27
Age (# of years)	37	35	29	34
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,603	1,286	1,682	1,784
Bdrm · Bths · ½ Bths	3 · 2	3 · 3	3 · 2	3 · 2 · 1
Total Room #	6	7	6	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				
Lot Size	0.16 acres	0.18 acres	0.13 acres	0.14 acres
Other	None	None	None	None
Net Adjustment		+\$8,688	-\$17,356	-\$13,484
Adjusted Price		\$388,588	\$387,644	\$421,516

<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.

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

- **Sold 1** "GLA adj: \$20288, Lot adj: \$-200, Bed adj: \$0, Bath adj: \$-2500, Half bath adj: \$0, Garage adj: \$0, Pool adj: \$0, Built adj: \$-400, Water front adj \$-5000, Concession adj: \$-3500, Sale date adj: \$0. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.
- **Sold 2** "GLA adj: \$-5056, Lot adj: \$300, Bed adj: \$0, Bath adj: \$0, Half bath adj: \$0, Garage adj: \$0, Pool adj: \$0, Built adj: \$-1600, Water front adj \$0, Concession adj: \$-11000, Sale date adj: \$0. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.
- Sold 3 "GLA adj: \$-11584, Lot adj: \$200, Bed adj: \$0, Bath adj: \$0, Half bath adj: \$-1500, Garage adj: \$0, Pool adj: \$0, Built adj: \$-600, Water front adj \$0, Concession adj: \$0, Sale date adj: \$0. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.

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Subject Sal	es & Listing His	tory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/F	irm			None			
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	\$420,000	\$420,000		
Sales Price	\$400,000	\$400,000		
30 Day Price	\$368,000			
Commente Degarding Drieing St	Comments Departing Driving Stratogy			

#### **Comments Regarding Pricing Strategy**

The value as of today 07/19/2024 is \$400,000, with typical marketing time at 90 days. Subject is conforming to the neighborhood in GLA, lot size and age. It is adequately maintained, in average condition with adequately maintained landscaping. The property is located in an area of equal value homes; it conforms to other homes in regard to Proximity, GLA, Age, Condition, View, Style, Lot, Beds, & Baths. The market is beginning to increase as listings and sales are balanced. The subject was strategically priced at the high end of the market since most sold comps used were inferior in GLA. Due to a lack of more similar recent comps in this market, it was necessary to exceed guidelines. Comps selected for this report are all settled properties within the subject market area. They are considered to be the best available at the time of inspection and good indicator of market value. Note that overall market conditions have been taken into account in arriving at final opinion of value. Current sales, under contract sales and active listings have been considered.

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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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# **Subject Photos**



Front



Address Verification



Side



Side



Street



Street

58048

Loan Number

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# **Subject Photos**





Street Other

58048

Loan Number

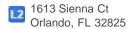
**DRIVE-BY BPO** 

# **Listing Photos**





Front





Front





Front

**DRIVE-BY BPO** 

## **Sales Photos**

\$1 2202 Kentucky Derby Dr Orlando, FL 32825



Front

3109 BELLINGHAM DR Orlando, FL 32825

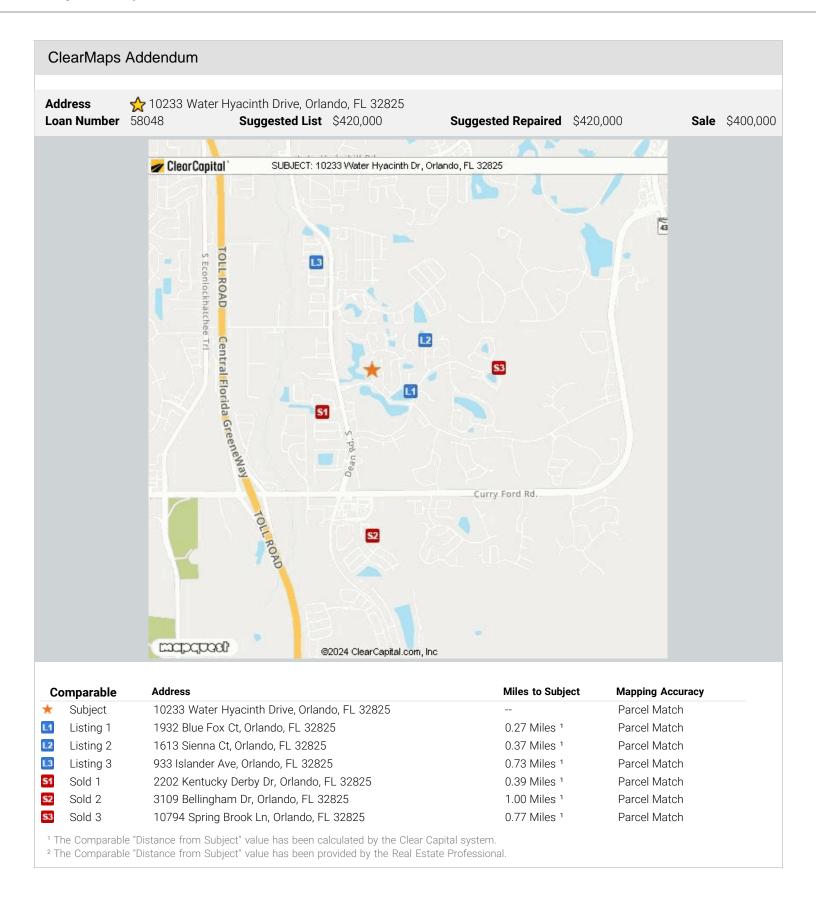


Front

10794 SPRING BROOK LN Orlando, FL 32825



Front



#### 10233 WATER HYACINTH DRIVE ORLANDO, FL 32825

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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.

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 Andrei Sagdeev Company/Brokerage Volke Real Estate, LLC

**License No** BK3365282 **Address** 20 N Orange Ave Orlando FL 32801

License Expiration 09/30/2024 License State FL

Phone3054315071Emailvolkerealestate@gmail.com

Broker Distance to Subject 8.86 miles Date Signed 07/20/2024

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 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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