

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	11950 Nw 100th St, Ocala, FL 34482	Order ID	9342869	Property ID	35408847
Inspection Date	05/15/2024	Date of Report	05/16/2024		
Loan Number	107791	APN	12330-001-00		
Borrower Name	CAM Real Estate XIA LLC	County	Marion		

Tracking IDs

Order Tracking ID	5.14_Atlas_AgedBPO	Tracking ID 1	5.14_Atlas_AgedBPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CAM REAL ESTATE XIA LLC	Condition Comments Subject appears to be in average condition. No exterior damage visible.
R. E. Taxes	\$8,169	
Assessed Value	\$499,228	
Zoning Classification	A1	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (lockbox)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Partially Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments Subject is in very rural are of small horse farms. No close homes as all homes have 10 plus acres.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$700,000 High: \$1,000,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	11950 Nw 100th St	10 Nashua Way	13758 Nw Highway 464b	15101 W Highway 316
City, State	Ocala, FL	Ocala, FL	Morrison, FL	Williston, FL
Zip Code	34482	34482	32668	32696
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	7.12 ¹	4.03 ¹	5.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$850,000	\$799,000	\$995,999
List Price \$	--	\$850,000	\$789,000	\$799,900
Original List Date		02/16/2024	04/05/2024	02/28/2024
DOM · Cumulative DOM	-- · --	79 · 90	40 · 41	44 · 78
Age (# of years)	24	24	40	27
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	1,898	2,187	2,587	2,232
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 3	3 · 3
Total Room #	8	8	9	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	Pool - Yes	--	--
Lot Size	10.0 acres	5.50 acres	5.93 acres	15.0 acres
Other	Guest House, Barn, Workshop	barn, storage shed	guest house	2 barns, guest house

* Listing 3 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 Same age as subject but does have a smaller lot size than subject. Does not have a guest house.

Listing 2 Guest house and is a larger home with more square feet than subject. Is an older home but has been updated. Has a smaller lot size than subject.

Listing 3 Similar age home with a little more square feet and does have a larger lot than subject. Does have guest house and 2 barns.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	11950 Nw 100th St	8055 Nw 60 Ave	11347 Nw 160 St	15109 Highway 318
City, State	Ocala, FL	Ocala, FL	Reddick, FL	Williston, FL
Zip Code	34482	34482	32686	32696
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	6.28 ¹	5.76 ¹	8.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$1,295,000	\$825,000	\$699,500
List Price \$	--	\$1,195,000	\$825,000	\$699,500
Sale Price \$	--	\$932,000	\$825,000	\$720,000
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	12/01/2023	02/16/2024	11/22/2023
DOM · Cumulative DOM	-- · --	189 · 203	12 · 62	5 · 34
Age (# of years)	24	33	19	23
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	1,898	2,234	1,882	2,310
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 3 · 1
Total Room #	8	9	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	None	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
Lot Size	10.0 acres	10.0 acres	10.0 acres	11.61 acres
Other	Guest House, Barn, Workshop	barn	barn	guest above garage
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$932,000	\$825,000	\$720,000

* 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.

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

Sold 1 Older home with more square feet than subject property. No guest house and same size lot as subject.

Sold 2 Little newer home than subject with similar square feet. Does have same size lot as subject. Has barn.

Sold 3 Similar age home as subject with more square feet than subject. A little larger lot than subject property.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Remax Premier	Currently active listing.					
Listing Agent Name	Jerry Pascale						
Listing Agent Phone	352-817-9169						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
11/02/2023	\$1,299,000	04/01/2024	\$1,099,000	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$939,900	\$939,900
Sales Price	\$930,000	\$930,000
30 Day Price	\$920,000	--
Comments Regarding Pricing Strategy		
Would sell as is within 90 days.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	It is noted that the current and prior report vary in price. This appears to be due to the prior using superior subject characteristics to the current report (please see attached).
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Subject Photos



Front



Address Verification



Side



Street



Street



Other

Subject Photos



Other

Listing Photos

L1 10 Nashua Way
Ocala, FL 34482



Front

L2 13758 NW Highway 464B
Morriston, FL 32668



Front

L3 15101 W Highway 316
Williston, FL 32696



Front

Sales Photos

S1 8055 NW 60 Ave
Ocala, FL 34482



Front

S2 11347 NW 160 St
Reddick, FL 32686



Front

S3 15109 W Highway 318
Williston, FL 32696



Front

ClearMaps Addendum

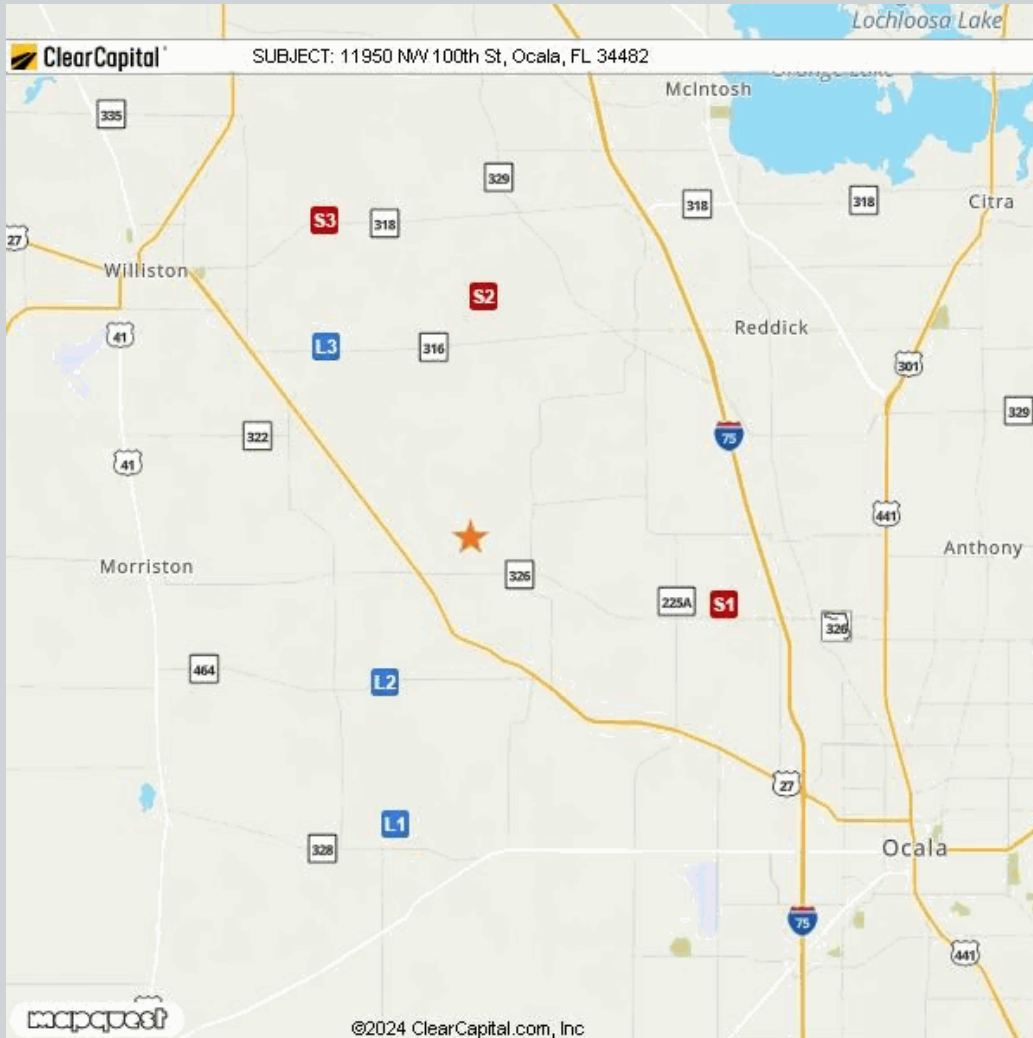
Address ★ 11950 Nw 100th St, Ocala, FL 34482

Loan Number 107791

Suggested List \$939,900

Suggested Repaired \$939,900

Sale \$930,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	11950 Nw 100th St, Ocala, FL 34482	--	Parcel Match
L1 Listing 1	10 Nashua Way, Ocala, FL 34482	7.12 Miles ¹	Parcel Match
L2 Listing 2	13758 Nw Highway 464b, Morriston, FL 32668	4.03 Miles ¹	Parcel Match
L3 Listing 3	15101 W Highway 316, Williston, FL 32696	5.70 Miles ¹	Parcel Match
S1 Sold 1	8055 Nw 60 Ave, Ocala, FL 34482	6.28 Miles ¹	Parcel Match
S2 Sold 2	11347 Nw 160 St, Reddick, FL 32686	5.76 Miles ¹	Parcel Match
S3 Sold 3	15109 Whighway 318, Williston, FL 32696	8.31 Miles ¹	Parcel Match

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

² 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

Report Instructions - cont.

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.

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

Broker Name	William Cammarn	Company/Brokerage	Oak Strand Realty
License No	sl3032808	Address	5690 SW 88th Pl. Ocala FL 34476
License Expiration	03/31/2026	License State	FL
Phone	3522166455	Email	billcammarn95@gmail.com
Broker Distance to Subject	15.18 miles	Date Signed	05/16/2024

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 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.