

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.

<b>Address</b>	28603 Falling Leaves Way, Zephyrhills, FL 33543	<b>Order ID</b>	6993270	<b>Property ID</b>	29239223
<b>Inspection Date</b>	12/15/2020	<b>Date of Report</b>	12/21/2020		
<b>Loan Number</b>	42796	<b>APN</b>	31-26-20-0200-00200-0630		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Pasco		

Tracking IDs					
<b>Order Tracking ID</b>	1214BPOs	<b>Tracking ID 1</b>	1214BPOs		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	Catamount Properties 2018 LLC	The subject appears to be in maintained condition and conforms to the neighborhood. There was no damage or adverse conditions noted and the subject has good curb appeal.
<b>R. E. Taxes</b>	\$779	
<b>Assessed Value</b>	\$230,538	
<b>Zoning Classification</b>	OPUD	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>		
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>		
<b>HOA</b>	Meadow Pointe	
<b>Association Fees</b>	\$20 / Month (Pool,Tennis)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	The subject is located in an established neighborhood that is close to schools and shopping. There is a mandatory HOA, deed restrictions and amenities. The market has improved with more buyer activity and most available similar comps being owner re-sells
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$275,000 High: \$400,000	
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	28603 Falling Leaves Way	1623 Brooksbend Dr	20728 Great Laurel Ave	1520 Stetson Dr
<b>City, State</b>	Zephyrhills, FL	Wesley Chapel, FL	Wesley Chapel, FL	Wesley Chapel, FL
<b>Zip Code</b>	33543	33543	33543	33543
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.28 <sup>1</sup>	0.67 <sup>1</sup>	1.15 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$309,900	\$299,900	\$335,000
<b>List Price \$</b>	--	\$309,900	\$299,900	\$335,000
<b>Original List Date</b>		10/30/2020	12/10/2020	11/27/2020
<b>DOM · Cumulative DOM</b>	-- · --	30 · 52	7 · 11	15 · 24
<b>Age (# of years)</b>	24	25	15	21
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Waterfront	Beneficial ; Waterfront	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Contemporary	1 Story Contemporary	2 Stories Contemporary	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,493	2,099	2,292	2,585
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	4 · 2	4 · 2 · 1	4 · 3
<b>Total Room #</b>	8	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes	--	--	--
<b>Lot Size</b>	.20 acres	.19 acres	.13 acres	.16 acres
<b>Other</b>	Porch , patio , deck	Porch, patio	Porch, patio	Porch, patio

\* Listing 3 is the most comparable listing to the subject.

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

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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

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

**Listing 1** Smaller GLA than the subject, similar age, same room count, less baths, same size garage, similar size water front lot, no pool

**Listing 2** Slightly smaller GLA than the subject, newer home, same room count, less baths, similar size inferior view lot, no pool. New interior paint

**Listing 3** Similar age and similar GLA as the subject, same bed and bath count, similar size lot with an inferior view, no pool.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	28603 Falling Leaves Way	29034 Rivergate Run	20062 Nob Oak Ave	27333 New Smyrna Dr
<b>City, State</b>	Zephyrhills, FL	Wesley Chapel, FL	Tampa, FL	Wesley Chapel, FL
<b>Zip Code</b>	33543	33543	33647	33544
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.50 <sup>1</sup>	1.46 <sup>1</sup>	1.33 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$295,000	\$325,000	\$314,995
<b>List Price \$</b>	--	\$289,000	\$315,000	\$305,000
<b>Sale Price \$</b>	--	\$289,000	\$315,000	\$305,000
<b>Type of Financing</b>	--	Conventional	Fha	Conventional
<b>Date of Sale</b>	--	07/31/2020	07/21/2020	11/05/2020
<b>DOM · Cumulative DOM</b>	-- · --	35 · 49	62 · 88	39 · 63
<b>Age (# of years)</b>	24	23	16	24
<b>Condition</b>	Average	Good	Good	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Waterfront	Neutral ; Residential	Beneficial ; Waterfront	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Beneficial ; Woods	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Contemporary	1 Story Contemporary	2 Stories Contemporary	2 Stories Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,493	2,123	2,750	2,350
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	4 · 2	5 · 3	3 · 2 · 1
<b>Total Room #</b>	8	8	10	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes	--	--	Pool - Yes
<b>Lot Size</b>	.20 acres	.19 acres	.13 acres	.13 acres
<b>Other</b>	Porch , patio , deck	Porch, patio	Porch, patio	Porch, patio
<b>Net Adjustment</b>	--	+\$18,950	+\$990	+\$19,990
<b>Adjusted Price</b>	--	\$307,950	\$315,990	\$324,990

\* Sold 2 is the most comparable sale to the subject.

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

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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

## Recent Sales - Cont.

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

- Sold 1** Smaller GLA than the subject, similar age, same room count, less baths, similar size conservation lot, no pool. smaller garage. Adjustment for comp \$ 30 per sq. foot GLA \$ 100 per sq. foot lot \$ 250 per year age \$ 2500 per bay garage \$ 5000 full bath \$ 10000 superior condition \$ 10000 pool
- Sold 2** Larger GLA than the subject, newer home, same bath count, similar size water front lot, no pool. Adjustment for comp \$ 30 per sq. foot GLA \$ 100 per sq. foot lot \$ 250 per year age \$ 10000 pool
- Sold 3** Slightly smaller GLA than the subject, same age, less rooms and less baths, similar size standard lot, has a pool. Adjustment for comp \$ 30 per sq. foot GLA \$ 100 per sq. foot lot \$ 250 per year age \$ 2500 half bath \$ 2500 per bay garage \$ 10000 inferior lot view

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				MLS shows the subject sold on 12/14/2020			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
12/04/2020	\$305,000	--	--	Sold	12/14/2020	\$285,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$318,000	\$318,000
<b>Sales Price</b>	\$315,000	\$315,000
<b>30 Day Price</b>	\$308,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The market has improved with more buyer activity and most available similar comps being owner re- sells.. The subject is located in a very large and spread out community due to a lack of similar comps in closer proximity to the subject the mileage guidelines were exceeded and I had to use newer homes, smaller homes and most comps did not have pools. Due to a lack of 1 story homes I had to use 2 story homes and sold comps that sold over 90 days ago.</p>		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The price is based on the subject being in average condition. Comps are similar in characteristics, located within 1.46 miles and the sold comps  
**Notes** closed within the last 5 months. The market is reported as having increased 3% in the last 6 months. The price conclusion is deemed supported.

# DRIVE-BY BPO

by ClearCapital

28603 FALLING LEAVES WAY  
ZEPHYRHILLS, FL 33543

42796  
Loan Number

\$315,000  
● As-Is Value

## Subject Photos



Front



Address Verification



Side



Side



Street



Street



## Listing Photos

**L1** 1623 Brooksbend Dr  
Wesley Chapel, FL 33543



Front

**L2** 20728 Great Laurel Ave  
Wesley Chapel, FL 33543



Front

**L3** 1520 Stetson dr  
Wesley Chapel, FL 33543



Front



## Sales Photos

**S1** 29034 Rivergate Run  
Wesley Chapel, FL 33543



Front

**S2** 20062 Nob Oak ave  
Tampa, FL 33647



Front

**S3** 27333 New Smyrna dr  
Wesley Chapel, FL 33544



Front

## ClearMaps Addendum

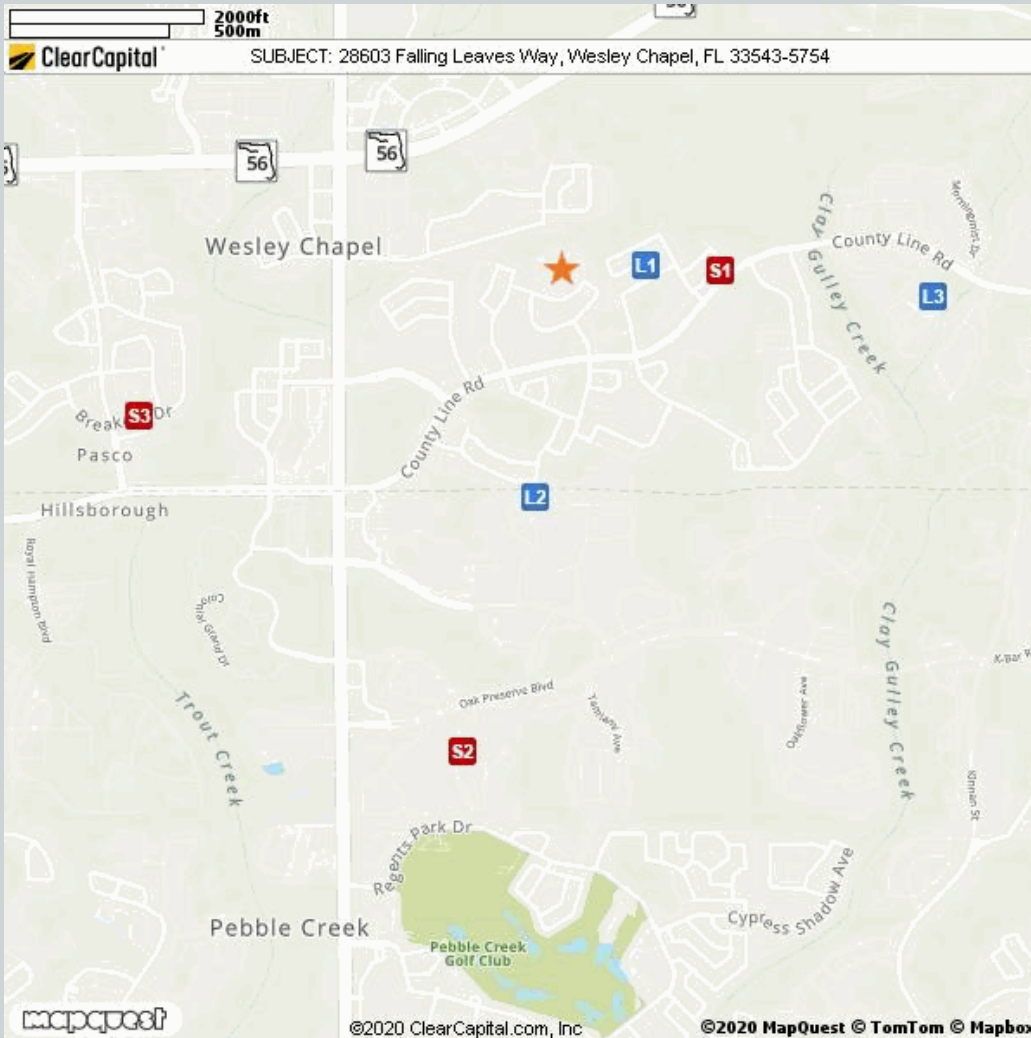
**Address** ★ 28603 Falling Leaves Way, Zephyrhills, FL 33543

**Loan Number** 42796

**Suggested List** \$318,000

**Suggested Repaired** \$318,000

**Sale** \$315,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	28603 Falling Leaves Way, Zephyrhills, FL 33543	--	Parcel Match
L1 Listing 1	1623 Brooksbend Dr, Wesley Chapel, FL 33543	0.28 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	20728 Great Laurel Ave, Wesley Chapel, FL 33543	0.67 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1520 Stetson Dr, Wesley Chapel, FL 33543	1.15 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	29034 Rivergate Run, Wesley Chapel, FL 33543	0.50 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	20062 Nob Oak Ave, Tampa, FL 33647	1.46 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	27333 New Smyrna Dr, Wesley Chapel, FL 33544	1.33 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> 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.

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.

## 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.

## Broker Information

<b>Broker Name</b>	Karen Stafford	<b>Company/Brokerage</b>	Charles Rutenberg Realty
<b>License No</b>	SL3094072	<b>Address</b>	1829 Ranchette rd Zephyrhills FL 33543
<b>License Expiration</b>	03/31/2022	<b>License State</b>	FL
<b>Phone</b>	8137149498	<b>Email</b>	karenstafford62@yahoo.com
<b>Broker Distance to Subject</b>	4.66 miles	<b>Date Signed</b>	12/18/2020

*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:

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