

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	6081 29th Avenue, Saint Petersburg, FL 33710	Order ID	7020773	Property ID	29286551
Inspection Date	01/02/2021	Date of Report	01/04/2021		
Loan Number	42834	APN	08-31-16-81000-002-0190		
Borrower Name	Catamount Properties 2018 LLC	County	Pinellas		

Tracking IDs					
Order Tracking ID	1231BPOs	Tracking ID 1	1231BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	Subject is a block construction 3/1 sfr in average condition. Subject has an inground pool which is desirable, but not typical for the area. Subject is typical for the area in age, style and condition. Subjects exterior has average curb appeal and does not show any obvious signs of deferred maintenance or repairs noted.
R. E. Taxes	\$1,260	
Assessed Value	\$151,993	
Zoning Classification	SFR	
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	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	REO and short sale activity is not prevalent in the area and will not have a significant impact on values. Values have been showing signs of increase due to the undersupply of recent sales/listings. The undersupply is related to market uncertainty and COVID 19. Subject is located just a few blocks from a city park, community pool and rec center. Subject is located just a short distance from major roadways and areas of commerce.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$190,000 High: \$310,000	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6081 29th Avenue	6301 21st Ave N	3150 58th St N	2952 66th Way N
City, State	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
Zip Code	33710	33710	33710	33710
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.57 ¹	0.36 ¹	0.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$309,900	\$260,000	\$284,000
List Price \$	--	\$299,900	\$260,000	\$269,000
Original List Date		09/25/2020	10/27/2020	12/11/2020
DOM · Cumulative DOM	-- · --	38 · 101	35 · 69	23 · 24
Age (# of years)	57	68	53	65
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	1,430	1,472	1,553	1,388
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 1	3 · 1 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	Pool - Yes	--	--
Lot Size	.17 acres	.17 acres	.20 acres	.17 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** If you are looking for a home in move in condition! This is the one for you! Located in desirable Garden Manor this beautiful mid-century home has a sloped roofline and plenty of windows. This beautiful home has been meticulously maintained. Recent improvements consist of a NEW ROOF in 2019, the HVAC system was replaced in 2016, new heated in ground saltwater pool in 2016, new glass sliders in 2016 and exterior and interior paint in 2016. The in ground pool area is adorned with beautiful brick pavers making it ideal for outdoor entertaining! The interior features an open and spacious floor plan. Large master bedroom suite has ensuite with French doors that open to the pool area. Entryway off kitchen leads to family room, bedroom and bath that would make an ideal in-law suite!! Third bedroom would make an ideal home office! Great location near schools, Tyrone Mall and just a short car ride to the white sand and blue water of the Gulf Beaches. Ready for immediately occupancy. See this home today and make it your tomorrow before someone else does!
- Listing 2** One or more photo(s) has been virtually staged. Welcome to this beautiful Sheryl Manor block home centrally located between downtown and the beach. The first thing you will notice when you arrive is the abundance of parking making it the perfect place to host family events or cookouts with friends. When you walk through the front door you immediately feel welcomed by the light and airy open floor plan with sparkling terrazzo floors. The updated kitchen is in the center of the home with access from the dining and family room. This is a split floorpan home with the master bedroom and laundry room off of the kitchen and the other two bedrooms and bathroom off of the living room. The family room is in the back of the home with french doors that open to the back covered patio with paver block floors. The back patio could also be utilized as a carport because it is connected to the driveway that runs along the side of the home. The backyard feature storage sheds and a utility room. This home is a few blocks south of Westgate elementary and five blocks north of Northwest Park. Approximately 2.5 miles to US19 and 3.5 miles to the I-275 entrance for convent commuting. Only a couple miles from Tyrone where there is ample shopping and restaurants. You are less than 8 miles from Downtown Saint Petersburg to the East and tranquil Treasure Island and St Pete beaches to the West.
- Listing 3** Bring in this New Year in your new home! This three bedroom ranch style home is centrally located and convenient to shopping, restaurants and gyms. You'll find yourself at the beach in less than 15 min. Over 1,300sq ft. of living space plus an oversize one-car garage, lovingly maintained with a large backyard. Stainless steel appliances and granite counter tops add a touch of elegance to your new home. Brand new A/C and Hot Water heater (2020) and nearly new roof (2019). Call today to schedule your private viewing.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6081 29th Avenue	3991 58th Way N	6378 35th Ave N	6281 41st Ave N
City, State	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
Zip Code	33710	33709	33710	33709
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.74 ¹	0.52 ¹	0.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$224,000	\$265,900	\$269,900
List Price \$	--	\$224,000	\$270,000	\$262,900
Sale Price \$	--	\$235,000	\$255,000	\$280,000
Type of Financing	--	Fha	Fha	Va
Date of Sale	--	11/19/2020	12/04/2020	07/17/2020
DOM · Cumulative DOM	-- · --	3 · 35	27 · 105	1 · 31
Age (# of years)	57	61	65	62
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	1,430	1,216	1,335	1,696
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	3 · 1	3 · 2
Total Room #	6	5	6	6
Garage (Style/Stalls)	None	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
Lot Size	.17 acres	.18 acres	.23 acres	.19 acres
Other	--	--	--	--
Net Adjustment	--	+\$7,840	+\$5,700	-\$17,960
Adjusted Price	--	\$242,840	\$260,700	\$262,040

* Sold 2 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.

Recent Sales - Cont.

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

- Sold 1** Adjustments: +12840 gla, -5000 garage Amazing opportunity to own an inviting, cozy 2 bedroom, 1 bath, pool home located on an exceptionally beautiful corner lot in wonderful, conveniently located Family neighborhood. Huge Family-room/Den/Homeoffice complete with wood burning fireplace looking out over the lush, tropically landscaped oversized backyard. Nicely remodeled full bath and loads of natural light. Terrazzo and laminate floors throughout. Lots of living space, separate dining area right of the kitchen. One car garage and oversized driveway with plenty of parking-spaces for family and friends. Backyard is fully fenced with a nice white fence, large pool and several different seating areas. Gorgeous pergola, wood decks and a big shed included. Get ready to make this house your own. Sold as is. Roof, Ac and Water-heater 2013, Windows 2012. Close to shopping and restaurants.Easy access to I275. Don't miss this one.
- Sold 2** Adjustments: +5700 gla Back on Market; contract fell thru due to buyer financing. Appraised at \$275k. One or more rooms have been virtually staged. This is that rare gem of a perfect POOL home in a great location that you've been looking for! This charming home has everything you've wanted...AND the room for you to do whatever you so desire! While swimming in the SALT WATER pool, enjoy the view of fruit trees on the grounds...it's a mango-lover's paradise! This quaint yet extra-large lanai accommodates the screened outdoor space of your dreams! (Some photos are virtually staged.) Pool access is provided from the lanai via the main living area OR the side bedroom - a rare feature indeed. If an extra bath is ever needed..the possibilities are there! New HVAC in 2019 and new paint and landscaping too. Your surroundings feel so private yet your are located close to everything...the best shopping, grocery, indoor/outdoor dining, health facilities, etc...some just a few blocks away. And imagine being just a 10 minute drive to the beautiful beaches of the Gulf of Mexico and a 15 minute drive to vibrant Downtown St. Pete! Wow! But the best is taking advantage of your immediate surroundings...strolling out to your totally private morning, afternoon or evening swim - in your salt water pool! Ahhh...can you imagine? Florida warm waters await year-round. This is truly Paradise Found!
- Sold 3** Adjustments: -2000 bath, -15960 gla First time on the market in over 50 years! This 3 bedroom/2 bath/1700 sq ft pool home is just waiting for a new family. There is a Den with a wood burning fireplace, huge Master bedroom with 3 closets, a screened in Pool area and an additional covered Patio great for entertaining. This home has been carefully maintained over the years but could use some updating or just move in and enjoy it as it is. Included updates are Impact windows in the master bedroom, kitchen, den and shutters for the rest of the windows. Pool resurfaced in 2017, Roof replaced 2013 and A/C replaced in 2014. The previous owner was an avid gardener, so the yard is in beautiful shape. This is a wonderful home and it is close to shopping, beaches, etc. come see this home today before it is gone!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No recent listing history				
Listing Agent Name							
Listing Agent Phone							
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$265,000	\$265,000
Sales Price	\$260,000	\$260,000
30 Day Price	\$250,000	--
Comments Regarding Pricing Strategy		
The greatest weight has been placed on sales comp 2 due to proximity and property amenities. It was necessary to go out 1-mile in distance and 6-month date of sale in order to find comps that bracket the subject in condition and pool amenity.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
-------------------------	--

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 6301 21st Ave N
Saint Petersburg, FL 33710



Front

L2 3150 58th St N
Saint Petersburg, FL 33710



Front

L3 2952 66th Way N
Saint Petersburg, FL 33710



Front

Sales Photos

S1 3991 58th Way N
Saint Petersburg, FL 33709



Front

S2 6378 35th Ave N
Saint Petersburg, FL 33710



Front

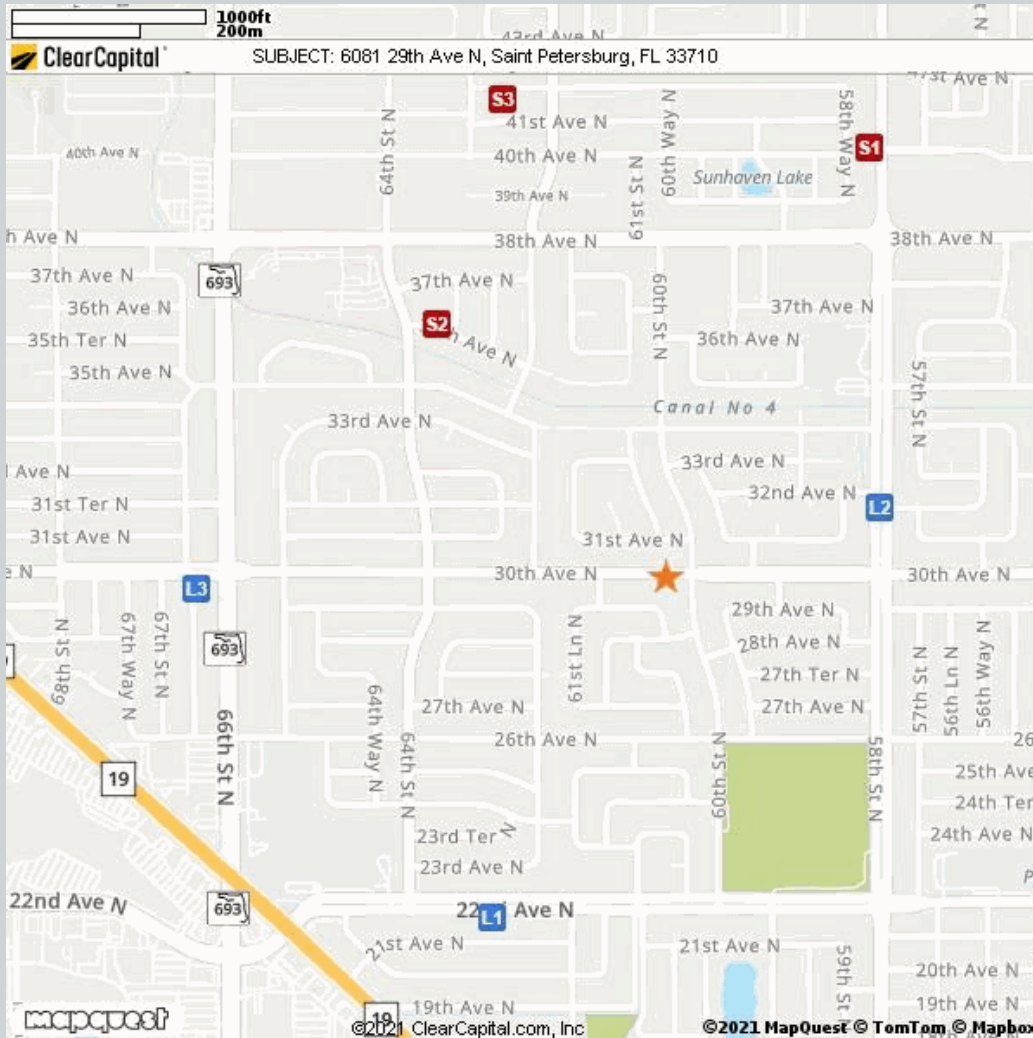
S3 6281 41st Ave N
Saint Petersburg, FL 33709



Front

ClearMaps Addendum

Address ★ 6081 29th Avenue, Saint Petersburg, FL 33710
Loan Number 42834 **Suggested List** \$265,000 **Suggested Repaired** \$265,000 **Sale** \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6081 29th Avenue, Saint Petersburg, FL 33710	--	Parcel Match
L1 Listing 1	6301 21st Ave N, Saint Petersburg, FL 33710	0.57 Miles ¹	Parcel Match
L2 Listing 2	3150 58th St N, Saint Petersburg, FL 33710	0.36 Miles ¹	Parcel Match
L3 Listing 3	2952 66th Way N, Saint Petersburg, FL 33710	0.70 Miles ¹	Parcel Match
S1 Sold 1	3991 58th Way N, Saint Petersburg, FL 33709	0.74 Miles ¹	Parcel Match
S2 Sold 2	6378 35th Ave N, Saint Petersburg, FL 33710	0.52 Miles ¹	Parcel Match
S3 Sold 3	6281 41st Ave N, Saint Petersburg, FL 33709	0.77 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.

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

Broker Name	Kristin Beck	Company/Brokerage	Concierge Realty Associates
License No	SL3245319	Address	3833 24th Ave N St Petersburg FL 33713
License Expiration	03/31/2021	License State	FL
Phone	7274175090	Email	kristinbeck@gmail.com
Broker Distance to Subject	1.99 miles	Date Signed	01/03/2021

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.