

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>	2824 Meadow View Avenue, Largo, FL 33771	<b>Order ID</b>	7033741	<b>Property ID</b>	29318346
<b>Inspection Date</b>	01/09/2021	<b>Date of Report</b>	01/11/2021		
<b>Loan Number</b>	43010	<b>APN</b>	36-29-15-48132-003-0020		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Pinellas		

### Tracking IDs

<b>Order Tracking ID</b>	0108BPO	<b>Tracking ID 1</b>	0108BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Kamla Prashad	<b>Condition Comments</b> Subject is a block construction duplex in average condition. Each unit is believed to be a 2/1, which is typical for comparable duplexes in the subjects community. Subjects exterior does not show any obvious signs of deferred maintenance or repairs noted. Subject is a slightly larger build for the area but otherwise conforms in age, style and condition. Subject is located in a subdivision of duplex and single-family home structures. Subject has average curb appeal for the area.
<b>R. E. Taxes</b>	\$2,326	
<b>Assessed Value</b>	\$129,392	
<b>Zoning Classification</b>	Duplex	
<b>Property Type</b>	Duplex	
<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>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> 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 as a result of market uncertainty and COVID19. There has been an undersupply of recent sales/listings. Subject is located in a below average school district. Subject is located just a few blocks from major roadways.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$200,000 High: \$330,000	
<b>Market for this type of property</b>	Increased 2 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	2824 Meadow View Avenue	3377 Sherwood Dr	3353 Sherwood Dr	3704 141st Ave
<b>City, State</b>	Largo, FL	Largo, FL	Largo, FL	Largo, FL
<b>Zip Code</b>	33771	33771	33771	33771
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.48 <sup>1</sup>	0.48 <sup>1</sup>	1.02 <sup>1</sup>
<b>Property Type</b>	Duplex	Duplex	Duplex	Duplex
<b>Original List Price \$</b>	\$	\$289,900	\$329,000	\$299,900
<b>List Price \$</b>	--	\$289,900	\$329,000	\$299,900
<b>Original List Date</b>		12/14/2020	12/14/2020	01/01/2021
<b>DOM · Cumulative DOM</b>	-- · --	27 · 28	27 · 28	9 · 10
<b>Age (# of years)</b>	56	41	41	48
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	2	2	2	2
<b>Living Sq. Feet</b>	2,176	2,128	2,128	1,554
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 2	4 · 2	4 · 2
<b>Total Room #</b>	8	8	8	8
<b>Garage (Style/Stalls)</b>	Carport 1 Car	None	None	None
<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>	--	--	--	--
<b>Lot Size</b>	.19 acres	.17 acres	.17 acres	.18 acres
<b>Other</b>	--	--	--	--

\* Listing 1 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.

### Current Listings - Cont.

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

**Listing 1** Great income opportunity on this 2/1 duplex . Current owners would like to stay and renew their leases.

**Listing 2** Income opportunity. New Roof 7/ 2019, 2 2/1 unit duplex close to bus lines in a very popular area. Renters are currently on a month to month and want to renew their annual leases with new owners.

**Listing 3** This great income property has 2-2 bedroom/1 bath units and tenants pay their own water, sewer, and electric. Lots of upgrades with a new roof in April, exterior paint, and the back unit was remodeled with a new kitchen and bath. There is lots of parking, large backyard, and each unit has washer/dryer hookups inside. The rents are currently under market at \$800 (long term term) on the front unit and \$950 on the back unit. Lots of upside potential with current market rents closer to \$1,000 or \$1,100.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	2824 Meadow View Avenue	3385 Camelot Dr	3020 Meadow Lake Ave	3517 Sherwood Dr
<b>City, State</b>	Largo, FL	Largo, FL	Largo, FL	Largo, FL
<b>Zip Code</b>	33771	33771	33771	33771
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.53 <sup>1</sup>	0.16 <sup>1</sup>	0.57 <sup>1</sup>
<b>Property Type</b>	Duplex	Duplex	Duplex	Duplex
<b>Original List Price \$</b>	--	\$239,900	\$289,000	\$324,900
<b>List Price \$</b>	--	\$239,900	\$289,000	\$324,500
<b>Sale Price \$</b>	--	\$239,900	\$290,000	\$290,000
<b>Type of Financing</b>	--	Va	Conv	Fha
<b>Date of Sale</b>	--	11/04/2020	11/24/2020	10/02/2020
<b>DOM · Cumulative DOM</b>	-- · --	29 · 91	11 · 110	111 · 199
<b>Age (# of years)</b>	56	43	48	37
<b>Condition</b>	Average	Average	Good	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	2	2	2	2
<b>Living Sq. Feet</b>	2,176	1,757	1,742	2,128
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	4 · 2	4 · 2
<b>Total Room #</b>	8	6	8	8
<b>Garage (Style/Stalls)</b>	Carport 1 Car	None	None	None
<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>	--	--	--	--
<b>Lot Size</b>	.19 acres	.17 acres	.18 acres	.16 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$20,950	+\$1,700	\$0
<b>Adjusted Price</b>	--	\$260,850	\$291,700	\$290,000

\* Sold 3 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** Adjustments: +20950 gla Excellent Investment Property in Largo. Perfect Location, Close to Beaches, Shops and Restaurants. Long Term Tenants 6 + Years. Roof 2017. Newer AC. Separate Meters. Washer and Dryer Hookups. Private Fenced Yards. Recently Painted Interiors and Exterior. Newer Hot Water Heaters. Recently Updated Bathroom. New Bedroom Flooring. Tile and Laminate Flooring Throughout. Tenants are willing to sign new lease.
- Sold 2** Adjustments: +21700 gla, -20000 condition Location Location Location! Come see this lovely 2bedroom /1bath Duplex with solid rental history in a fantastic location-10 miles from the #1 beach in America, Clearwater Beach! Don't miss out on this beautiful investment property or live in one side and have rental income from the other. This is a great opportunity to own a well maintained duplex with a nice large surrounding property! Renters love this location and the large yard, all tiled floors and room for four cars in the driveway of this great duplex.
- Sold 3** No adjustments: 0 Two bedroom one bath each side approx 1064 sq ft each. Washer & dryer hook up inside of each unit. Separate electric meters, one water meter. Ceramic tile throughout in both units, 2 ranges, 2 refrigerators, 2 dishwashers. Awesome floor plan with separate dining room and a pantry in kitchens. Each unit has private court yard!, Unit B owner occupied!! Great location! Just off of East Bay and Belcher Road. Flood insurance not required, zone X Income from unit A \$1350.00 a month

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			No recent listing history				
<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>	0						
<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>

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$290,000	\$290,000
<b>Sales Price</b>	\$280,000	\$280,000
<b>30 Day Price</b>	\$270,000	--
<b>Comments Regarding Pricing Strategy</b>		
It was necessary to expand condition, location and gla requirements in order to find comps that bracket the subject. The greatest weight has been placed on sales comp 3.		

### Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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### Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Listing Photos

**L1** 3377 Sherwood Dr  
Largo, FL 33771



Front

**L2** 3353 Sherwood Dr  
Largo, FL 33771



Front

**L3** 3704 141st Ave  
Largo, FL 33771



Front



## Sales Photos

**S1** 3385 Camelot Dr  
Largo, FL 33771



Front

**S2** 3020 Meadow Lake Ave  
Largo, FL 33771



Front

**S3** 3517 Sherwood Dr  
Largo, FL 33771



Front

### ClearMaps Addendum

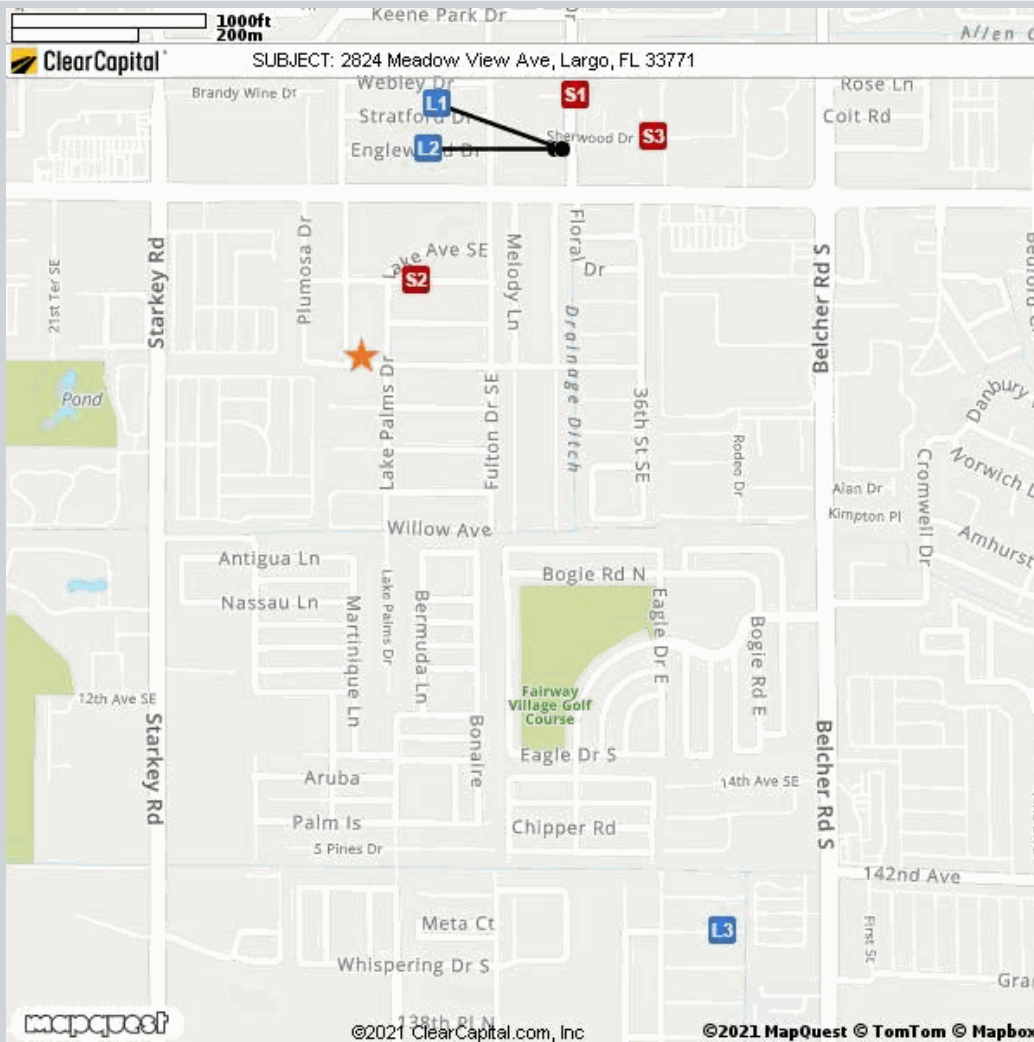
**Address** ★ 2824 Meadow View Avenue, Largo, FL 33771

**Loan Number** 43010

**Suggested List** \$290,000

**Suggested Repaired** \$290,000

**Sale** \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2824 Meadow View Avenue, Largo, FL 33771	--	Parcel Match
L1 Listing 1	3377 Sherwood Dr, Largo, FL 33771	0.48 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3353 Sherwood Dr, Largo, FL 33771	0.48 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3704 141st Ave, Largo, FL 33771	1.02 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3385 Camelot Dr, Largo, FL 33771	0.53 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3020 Meadow Lake Ave, Largo, FL 33771	0.16 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3517 Sherwood Dr, Largo, FL 33771	0.57 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>	Kristin Beck	<b>Company/Brokerage</b>	Concierge Realty Associates
<b>License No</b>	SL3245319	<b>Address</b>	3833 24th Ave N St Petersburg FL 33713
<b>License Expiration</b>	03/31/2021	<b>License State</b>	FL
<b>Phone</b>	7274175090	<b>Email</b>	kristinbeck@gmail.com
<b>Broker Distance to Subject</b>	9.32 miles	<b>Date Signed</b>	01/10/2021

*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:**

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