

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	13151 87th Place, Seminole, FLORIDA 33776	Order ID	7057803	Property ID	29389170
Inspection Date	01/22/2021	Date of Report	01/23/2021		
Loan Number	43144	APN	20-30-15-40509-000-0030		
Borrower Name	Catamount Properties 2018 LLC	County	Pinellas		

Tracking IDs

Order Tracking ID	0121BPOs	Tracking ID 1	0121BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Vilarie Sanchez	Condition Comments	
R. E. Taxes	\$2,075	Subject property appears to be in average condition for neighborhood. Block construction built in 1971. There are no external influences affecting the marketing of this property. Conforms to neighborhood.	
Assessed Value	\$144,396		
Zoning Classification	Residential		
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

Location Type	Suburban	Neighborhood Comments	
Local Economy	Slow	Neighborhood within 2 miles of local schools, parks, shopping, restaurants, and other amenities. There are no commercial or industrial influences affecting the marketing of this neighborhood. REO and pre foreclosure activity in area, there are no boarded up properties in this immediate area. Limited inventory, demand high, with DOM below normal marketing period. ***Economy currently slow due to COVID 19.	
Sales Prices in this Neighborhood	Low: \$214,000 High: \$635,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	13151 87th Place	12376 Monarch Cir	12966 89th Ave	13223 88th Pl
City, State	Seminole, FLORIDA	Seminole, FL	Seminole, FL	Seminole, FL
Zip Code	33776	33772	33776	33776
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.76 ¹	0.18 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$265,000	\$375,000	\$385,000
List Price \$	--	\$265,000	\$375,000	\$385,000
Original List Date		01/15/2021	01/15/2021	12/12/2020
DOM · Cumulative DOM	-- · --	1 · 8	2 · 8	9 · 42
Age (# of years)	50	48	49	48
Condition	Average	Average	Good	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	2 Stories Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,726	1,678	1,565	1,662
Bdrm · Bths · ½ Bths	3 · 2	3 · 3	3 · 2	4 · 2
Total Room #	7	8	7	8
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	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
Lot Size	0.20 acres	0.21 acres	0.17 acres	0.23 acres
Other	None	None	None	None

* 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.

Current Listings - Cont.

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

- Listing 1** Listing #1 is located close in proximity to subject with similar square footage. One additional bath. Two car garage with an in ground pool. Average condition, no updates. Similar in age. ** This property is priced below market value for immediate area.
- Listing 2** Listing #2 is located close in proximity to subject with same number of beds and baths. Similar square footage. Two car garage with an in ground pool. Updated kitchen with quartz counter tops, new cabinet, fixtures, flooring and S/S appliances. Fair Market Property. Superior due to condition.
- Listing 3** Listing #3 is located close in proximity to subject with one additional bedroom and same number of beds and baths. Similar in square footage. Average condition, no updates. Two car garage with an in ground pool. Fair Market Property. **Based on sales and condition this property is priced above market value. Most comparable to subject in square footage, age and condition.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	13151 87th Place	13859 86th Ave	13218 87th Pl	13333 88th Pl
City, State	Seminole, FLORIDA	Seminole, FL	Seminole, FL	Seminole, FL
Zip Code	33776	33776	33776	33776
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.59 ¹	0.06 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$299,600	\$325,000	\$320,000
List Price \$	--	\$299,600	\$325,000	\$320,000
Sale Price \$	--	\$299,600	\$330,000	\$320,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/21/2020	11/05/2020	10/30/2020
DOM · Cumulative DOM	-- · --	2 · 35	2 · 38	1 · 0
Age (# of years)	50	52	55	48
Condition	Average	Average	Good	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	1,726	1,628	1,532	1,773
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	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	Pool - Yes	--	Pool - Yes	Pool - Yes
Lot Size	0.20 acres	0.19 acres	0.20 acres	0.21 acres
Other	None	None	None	None
Net Adjustment	--	+\$20,770	-\$7,240	\$0
Adjusted Price	--	\$320,370	\$322,760	\$320,000

* Sold 3 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** Sold #1 is located close in proximity to subject with same number of beds and baths. Similar square footage. Two car garage. No pool. Average condition, maintained, no updates. Fair Market Property. Adjusted for square footage (+\$3920), no pool (+\$20,000) and seller concessions (-\$3150).
- Sold 2** Sold #2 is located close in proximity to subject with same number of beds and baths. Similar, yet less square footage. Two car garage with an in ground pool with screen enclosure. Standard grade updates to kitchen with newer cabinets and counter tops in past. Original baths. Fair Market Property. Adjusted for square footage (+\$7760), updates to kitchen (-\$10,000) and screen enclosure (-\$5000). Superior due to condition differences. More than one offer, this property sold for more than list price.
- Sold 3** Sold #3 is located close in proximity to subject with same number of beds, baths, and square footage. Two car garage with an in ground pool. Average condition, no updates. Fair Market Property. **Entered into MLS for statistical purposes only. Most comparable to subject property.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Per MLS listed on 06/25/2009 for \$198,000 and expired on 06/30/2010. Listed on 07/09/2004 for #229,900 and expired on 01/09/2005. Per tax records sold on 05/03/2002 for \$167,000, on 02/07/2001 for \$155,000, on 11/18/1987 for \$94,000 and on 01/01/1978 for \$58,000.			
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	\$325,000	\$325,000
Sales Price	\$320,000	\$320,000
30 Day Price	\$310,000	--
Comments Regarding Pricing Strategy		
Searched subdivision and zip code for properties similar to subject in age, condition, beds, baths, and square footage. Keeping proximity heavily weighted criteria. Based value on subject in average condition as a fair market property to sell in a normal marketing period. As Is with no seller concessions. Based value on active and solds and adjusted for differences. Took active and solds into consideration for final value conclusion. Majority of properties in this immediate area have been updated and superior in condition. Due to limited inventory, expanded distance to 1 mile for AC1 and SC1. These are currently the best comps available for subject property. The adjustments are sufficient to account for differences between subject and comps.		

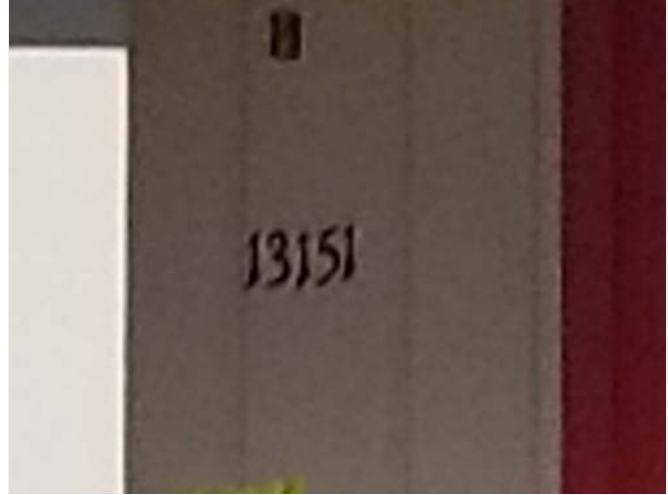
Clear Capital Quality Assurance Comments Addendum

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 12376 Monarch Cir
Seminole, FL 33772



Front

L2 12966 89th Ave
Seminole, FL 33776



Front

L3 13223 88th Pl
Seminole, FL 33776



Front

Sales Photos

S1 13859 86th Ave
Seminole, FL 33776



Front

S2 13218 87th Pl
Seminole, FL 33776



Front

S3 13333 88th Pl
Seminole, FL 33776



Front

ClearMaps Addendum

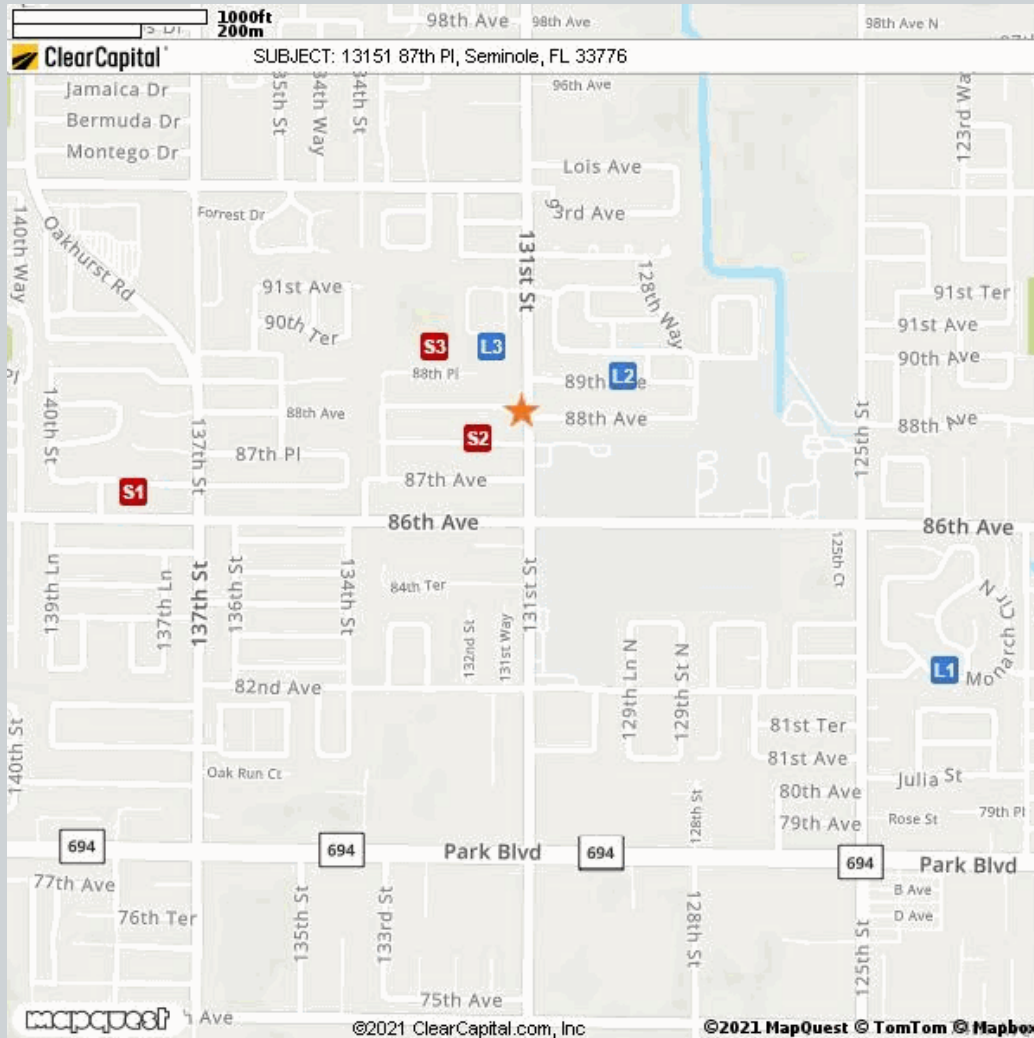
Address ★ 13151 87th Place, Seminole, FLORIDA 33776

Loan Number 43144

Suggested List \$325,000

Suggested Repaired \$325,000

Sale \$320,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	13151 87th Place, Seminole, Florida 33776	--	Parcel Match
L1 Listing 1	12376 Monarch Cir, Seminole, FL 33772	0.76 Miles ¹	Parcel Match
L2 Listing 2	12966 89th Ave, Seminole, FL 33776	0.18 Miles ¹	Parcel Match
L3 Listing 3	13223 88th Pl, Seminole, FL 33776	0.11 Miles ¹	Parcel Match
S1 Sold 1	13859 86th Ave, Seminole, FL 33776	0.59 Miles ¹	Parcel Match
S2 Sold 2	13218 87th Pl, Seminole, FL 33776	0.06 Miles ¹	Parcel Match
S3 Sold 3	13333 88th Pl, Seminole, FL 33776	0.16 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	Carin Bowman	Company/Brokerage	Century 21 Real Estate Champions
License No	SL646550	Address	11140 8th St. E Treasure Island FL 33706
License Expiration	09/30/2022	License State	FL
Phone	8133634642	Email	carinbowman@aol.com
Broker Distance to Subject	6.40 miles	Date Signed	01/22/2021

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.