

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>	188 Arbor Drive, Palm Harbor, FL 34683	<b>Order ID</b>	7112590	<b>Property ID</b>	29596513
<b>Inspection Date</b>	02/18/2021	<b>Date of Report</b>	02/23/2021		
<b>Loan Number</b>	43354	<b>APN</b>	28-15-12-01326-000-0760		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Pinellas		

**Tracking IDs**

<b>Order Tracking ID</b>	0217BPOs	<b>Tracking ID 1</b>	0217BPOs
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Jerry R & Portia L Miller	<b>Condition Comments</b> Subject appears to be in average condition with no visible exterior damage or deferred maintenance noted at the time of the inspection. Subject is in an "X" flood zone and should not require flood insurance. Subject community is residential in nature and is close to most amenities.
<b>R. E. Taxes</b>	\$2,142	
<b>Assessed Value</b>	\$145,255	
<b>Zoning Classification</b>	R-2	
<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>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<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> Subject neighborhood community is residential in nature and is close to all amenities. There were no adverse neighborhood conditions noted at the time of the inspection.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$250,000 High: \$375,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	188 Arbor Drive	1280 Forest Grove Blvd	320 Osprey Lane	1830 Willow Oak Dr
City, State	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL
Zip Code	34683	34683	34683	34683
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.50 <sup>1</sup>	0.59 <sup>1</sup>	0.26 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,000	\$327,000	\$369,900
List Price \$	--	\$299,000	\$327,000	\$369,900
Original List Date		02/11/2021	01/25/2021	01/08/2021
DOM · Cumulative DOM	-- · --	4 · 12	3 · 29	17 · 46
Age (# of years)	38	40	36	38
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	1,492	1,228	1,725	1,607
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	3 · 2
Total Room #	7	6	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	--	--
Lot Size	0.17 acres	0.22 acres	0.17 acres	0.18 acres
Other	None	None	None	None

\* 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** 2 bedroom, 2 bath pool home on a corner lot in the Forest Grove subdivision. Conveniently located near shopping, dining, schools, beaches and the popular Pinellas Trail, this home features a 25-year roof installed in 2018, 2 car garage, custom fit hurricane shutters, vinyl fenced backyard, and a screen enclosed, in-ground pool and lanai. Inside, the split floor plan home sits on ceramic tile throughout and showcases a living room and dining room combo, a large eat-in kitchen with a built-in bar top breakfast nook, and 2 spacious bedrooms, each with direct access to the pool through sliding glass doors.
- Listing 2** The kitchen overlooks the family room which is adorned with a decorative real wood burning fireplace. Newer stainless appliances are refrigerator with ice maker, electric range, microwave, disposal, dishwasher, and a washer/dryer. The tiled family room connects with the enclosed/screened patio. The patio is equipped with glass windows that can be opened to provide for more airflow and sunlight around the house. You can also close the windows and roll down the blinds for shade and dim lighting. The guests bathroom is conveniently accessible through the enclosed patio, allowing your guest and visitors easy access.
- Listing 3** All newer appliances, cabinets and quartz countertop; master bath and all newer flooring. Open concept, kitchen, dining, living area including a Den/Office area. Large fenced in back yard with a brick patio and plenty of room for a pool.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	188 Arbor Drive	1334 Alaska Ave	647 16th Lane	102 Arbor Dr E
City, State	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL
Zip Code	34683	34683	34683	34683
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.57 <sup>1</sup>	0.51 <sup>1</sup>	0.08 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$300,000	\$290,000	\$307,000
List Price \$	--	\$290,000	\$290,000	\$307,000
Sale Price \$	--	\$280,000	\$290,000	\$299,000
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	12/11/2020	12/08/2020	01/20/2021
DOM · Cumulative DOM	-- · --	42 · 91	1 · 61	3 · 35
Age (# of years)	38	14	40	37
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	1,492	1,525	1,391	1,412
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	--	--	--
Lot Size	0.17 acres	0.14 acres	0.16 acres	0.20 acres
Other	None	None	None	None
Net Adjustment	--	-\$495	+\$1,515	+\$1,200
Adjusted Price	--	\$279,505	\$291,515	\$300,200

\* 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** This 2007 home has an open floor plan with vaulted ceilings. Split bedroom plan, 2 living areas. 2 car garage. Family room has a fireplace. Master bedroom has a walk-in closet and garden tub (shower separate). Inside utility closet. Hurricane shutters. Covered front porch and paved patio in back. No flood insurance required. NO HOA. Adjusted -\$495 for square foot variance.
- Sold 2** This home is a 3 bedroom 2 bathroom home located in Spring Run Subdivision Palm Harbor Florida on an average size home site for the community. Adjusted +\$1,515 for square foot variance.
- Sold 3** Spacious Arbor Glen Home features 3 Bedrooms, 2 Full Baths, both a Formal Living Room and a Huge Family Room plus a 2 Car Garage! With over 1,400SF of Amazing Living Space, a Flexible, Open Layout and a Split Bedroom Floor Plan, you will find Plenty of Privacy & ROOM TO ROAM! The Kitchen is the Center of this Home with Solid Wood Cabinets and Stainless Appliances. The Flexible Floor Plan features a Spacious Living Room and Dining Space plus a 300SF Family Room that EXPANDS your Living Space! The Family Room is FILLED with Natural Light and views of your own Private Tropical Oasis where the Easy to Maintain Landscape will Welcome You! Adjusted +\$1,200 for square foot variance.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Listed 1/30/2021 for \$314,900 and sold on 2/16/2021 for \$285,000.			
<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>
01/30/2021	\$314,900	--	--	Sold	02/16/2021	\$285,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$290,000	\$290,000
<b>Sales Price</b>	\$285,000	\$285,000
<b>30 Day Price</b>	\$280,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Value determined using the Comparable Market Analysis Method. All comparable properties used are non-distressed properties. All comparable properties used are from subject subdivision or in a similar subdivision and within 1 mile of subject. There is not a significant number of REO and Short Sale properties in subject area. It is estimated to be approximately 5%. I went back 3 months, out in distance 1 mile, and was able to find comps which fit the subject requirements. The ones used are the best possible currently available comps within 1 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps.</p>		

## Clear Capital Quality Assurance Comments Addendum

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

## Subject Photos



Front



Address Verification



Street



## Listing Photos

**L1** 1280 Forest Grove Blvd  
Palm Harbor, FL 34683



Front

**L2** 320 Osprey Lane  
Palm Harbor, FL 34683



Front

**L3** 1830 Willow Oak Dr  
Palm Harbor, FL 34683



Front

## Sales Photos

**S1** 1334 Alaska Ave  
Palm Harbor, FL 34683



Front

**S2** 647 16th Lane  
Palm Harbor, FL 34683



Front

**S3** 102 Arbor Dr E  
Palm Harbor, FL 34683



Front

## ClearMaps Addendum

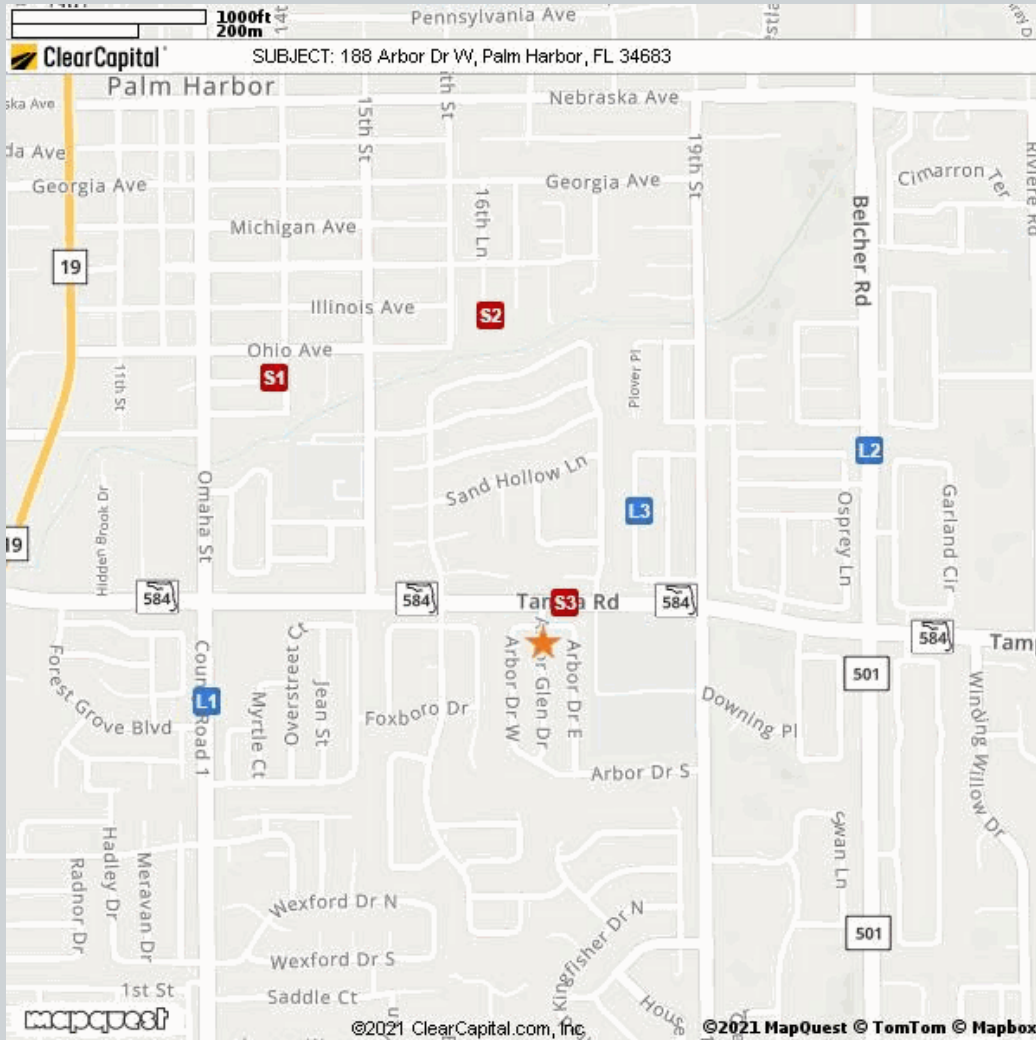
**Address** ★ 188 Arbor Drive, Palm Harbor, FL 34683

**Loan Number** 43354

**Suggested List** \$290,000

**Suggested Repaired** \$290,000

**Sale** \$285,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	188 Arbor Drive, Palm Harbor, FL 34683	--	Parcel Match
L1 Listing 1	1280 Forest Grove Blvd, Palm Harbor, FL 34683	0.50 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	320 Osprey Lane, Palm Harbor, FL 34683	0.59 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1830 Willow Oak Dr, Palm Harbor, FL 34683	0.26 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1334 Alaska Ave, Palm Harbor, FL 34683	0.57 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	647 16th Lane, Palm Harbor, FL 34683	0.51 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	102 Arbor Dr E, Palm Harbor, FL 34683	0.08 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>	Fred Strickroot	<b>Company/Brokerage</b>	HomeNet
<b>License No</b>	BK3187035	<b>Address</b>	9020 Rancho Del Rio Dr New Port Richey FL 34655
<b>License Expiration</b>	03/31/2022	<b>License State</b>	FL
<b>Phone</b>	7278355567	<b>Email</b>	allprobpos@gmail.com
<b>Broker Distance to Subject</b>	12.85 miles	<b>Date Signed</b>	02/20/2021

*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.