

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	2824 Weston Terrace, Palm Harbor, FL 34685	Order ID	7112590	Property ID	29596509
Inspection Date	02/19/2021	Date of Report	02/19/2021		
Loan Number	43389	APN	27-16-34-98250-005-0130		
Borrower Name	Catamount Properties 2018 LLC	County	Pinellas		

Tracking IDs					
Order Tracking ID	0217BPOs	Tracking ID 1	0217BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Motejally Hossein	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.
R. E. Taxes	\$4,128	
Assessed Value	\$207,305	
Zoning Classification	RPD-5	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(All windows and doors appear to be locked and secure.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Windmill Pointe at Lake Tarpon Unknown	
Association Fees	\$225 / Year (Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$290,000 High: \$450,000	
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	2824 Weston Terrace	2617 Woodcote Terrace	1427 Windmill Pointe Rd	2670 Woodhall Terrace
City, State	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL
Zip Code	34685	34685	34685	34685
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.06 ¹	0.22 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$310,000	\$325,000	\$419,000
List Price \$	--	\$310,000	\$325,000	\$425,000
Original List Date		02/06/2021	02/11/2021	01/20/2021
DOM · Cumulative DOM	-- · --	4 · 13	2 · 8	20 · 30
Age (# of years)	47	47	47	42
Condition	Average	Average	Average	Good
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	1,460	1,460	1,460	1,843
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 3
Total Room #	7	7	7	9
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	0.17 acres	0.17 acres	0.40 acres
Other	None	None	None	None

* 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 This spacious home features three bedrooms, two full bathrooms, a two car garage, and over 1,460 heated square feet. Enter through the double front door, into the spacious living and dining rooms. These rooms feature light colors and light wood laminate floors. Pass through into the kitchen, complete with all appliances. Perfect for entertaining family and guests! Glass doors lead to the enclosed patio and private fenced backyard.

Listing 2 3 bedroom 2 bath home. Beautiful tile flooring throughout the home and newer windows and doors, A/C replaced in 2014 and roof in 2016. Enjoy the amazing OVER SIZED 40,000 Gallon and 7' deep pool for your weekend enjoyment. Open concept floor plan makes for a perfect environment for hosting and easy living.

Listing 3 4 bedrooms and 3 bathrooms, as well as a huge in-ground pool and spa with an amazing back yard. Newer roof and newer pool resurface. The home is located in a fantastic location! It has a spectacular high ceiling living room throughout the first floor. The kitchen has granite counter-tops with wooden cabinets and stainless steel appliances. All 4 bedrooms have oak hand crafted wooden floors. Three of the rooms are located on the second floor and one is located on the first floor . The master bathroom has a stand up shower along with a double sink. The entire house is tastefully painted with plenty of closet space.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2824 Weston Terrace	2818 Witley Ave	2829 Witley Ave	2804 Wendover Terrace
City, State	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL
Zip Code	34685	34685	34685	34685
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.04 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$299,900	\$325,000	\$300,000
List Price \$	--	\$299,900	\$309,900	\$300,000
Sale Price \$	--	\$298,000	\$307,000	\$309,000
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	11/18/2020	11/20/2020	12/08/2020
DOM · Cumulative DOM	-- · --	1 · 45	10 · 53	4 · 46
Age (# of years)	47	47	47	48
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	1,460	1,460	1,604	1,599
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	7	7	8	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	0.16 acres	0.16 acres	0.15 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$298,000	\$307,000	\$309,000

* Sold 1 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** 3 bedroom, 2 bath, 2 car garage home located in the "Windmill Pointe" subdivision! Great open floor plan! When you enter this home, you step into the spacious living room that leads to the tropical pool and also the beautiful dining and kitchen. This home offers 3 nice sized bedrooms, 2 full baths, a family room, dining or bonus room, dinette and kitchen. There is a large screened lanai over the pool area and covered patio.
- Sold 2** 4 bedroom, 2 bathroom home is located in the Windmill Pointe Subdivision of East Lake/Palm Harbor. Featuring kitchen complete with granite countertops that overlooks the spacious backyard, a screened in lanai just off the living room and a master bedroom with sliders leading to a fenced in back yard. Roof is 2011, HVAC handler is 2015 complete with programmable thermostat.
- Sold 3** 3 bedrooms, 2 bathrooms, and a 2 car garage. This home is located in the Windmill Pointe of Tarpon Lake subdivision. This home is beautifully landscaped and has great curb appeal. The interior boasts nearly 1,600SF of living space and features large ceramic tile and laminate flooring. The tile work in the kitchen and dining areas has some decorative granite inlays which are quite lovely. The kitchen also include granite tile counters, wood cabinets, a pot rack, and a center kitchen island with a seating area. The appliances are stainless steel and are all fairly new (GE refrigerator, Samsung microwave, Kenmore range).

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Listed on 12/14/2020 for \$245,000 and sold on 2/16/2021 for \$222,500.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
12/14/2020	\$245,000	--	--	Sold	02/16/2021	\$222,500	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$305,000	\$305,000
Sales Price	\$300,000	\$300,000
30 Day Price	\$295,000	--
Comments Regarding Pricing Strategy		
<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 6 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 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



Street

Listing Photos

L1 2617 Woodcote Terrace
Palm Harbor, FL 34685



Front

L2 1427 Windmill Pointe Rd
Palm Harbor, FL 34685



Front

L3 2670 Woodhall Terrace
Palm Harbor, FL 34685



Front

Sales Photos

S1 2818 Witley Ave
Palm Harbor, FL 34685



Front

S2 2829 Witley Ave
Palm Harbor, FL 34685



Front

S3 2804 Wendover Terrace
Palm Harbor, FL 34685



Front

ClearMaps Addendum

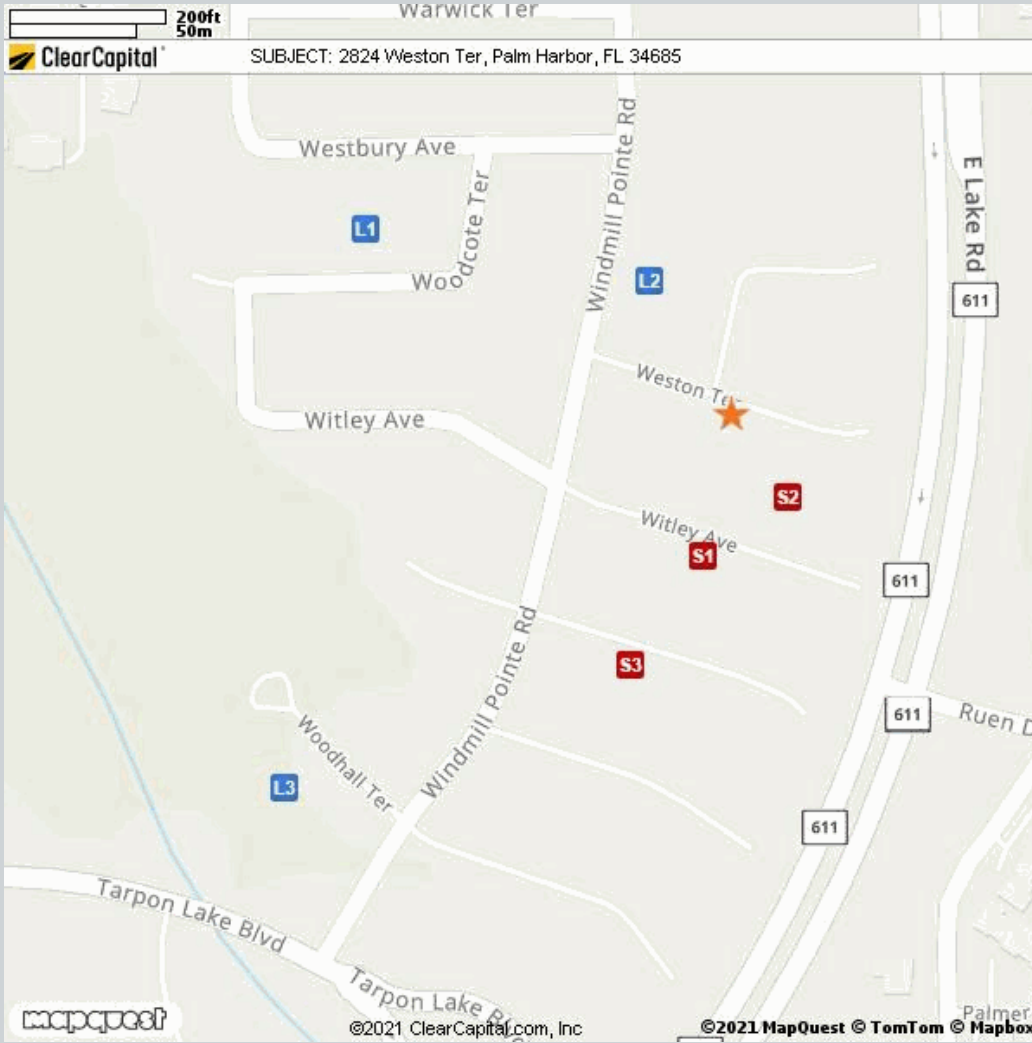
Address ★ 2824 Weston Terrace, Palm Harbor, FL 34685

Loan Number 43389

Suggested List \$305,000

Suggested Repaired \$305,000

Sale \$300,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2824 Weston Terrace, Palm Harbor, FL 34685	--	Parcel Match
L1 Listing 1	2617 Woodcote Terrace, Palm Harbor, FL 34685	0.15 Miles ¹	Parcel Match
L2 Listing 2	1427 Windmill Pointe Rd, Palm Harbor, FL 34685	0.06 Miles ¹	Parcel Match
L3 Listing 3	2670 Woodhall Terrace, Palm Harbor, FL 34685	0.22 Miles ¹	Parcel Match
S1 Sold 1	2818 Witley Ave, Palm Harbor, FL 34685	0.05 Miles ¹	Parcel Match
S2 Sold 2	2829 Witley Ave, Palm Harbor, FL 34685	0.04 Miles ¹	Parcel Match
S3 Sold 3	2804 Wendover Terrace, Palm Harbor, FL 34685	0.10 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	Fred Strickroot	Company/Brokerage	HomeNet
License No	BK3187035	Address	9020 Rancho Del Rio Dr New Port Richey FL 34655
License Expiration	03/31/2022	License State	FL
Phone	7278355567	Email	allprobpos@gmail.com
Broker Distance to Subject	9.65 miles	Date Signed	02/19/2021

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.