

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	5808 31st Court, Ellenton, FL 34222	Order ID	7147030	Property ID	29720675
Inspection Date	03/06/2021	Date of Report	03/07/2021		
Loan Number	43816	APN	812210458		
Borrower Name	Catamount Properties 2018 LLC	County	Manatee		

Tracking IDs

Order Tracking ID	0304BPO	Tracking ID 1	0304BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	KIMBERLY MCCALLAM SARA BONILLA MCCALLAM	Condition Comments Condition appears average and there were no major repairs which were noted during the time of inspection.
R. E. Taxes	\$3,471	
Assessed Value	\$226,430	
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 There is a shortage of homes on the market. The area has a minimal presence of REO's/shortsales which are currently listed on the market or have sold. Located within an area of maintained homes, subject conforms. Subject appears in maintained condition.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$174,900 High: \$425,000	
Market for this type of property	Increased 9 % in the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5808 31st Court	4170 Day Bridge Pl	6519 Rock Bridge Ln	6032 36th Ct E
City, State	Ellenton, FL	Ellenton, FL	Ellenton, FL	Ellenton, FL
Zip Code	34222	34222	34222	34222
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.82 ¹	0.94 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$289,900	\$305,000	\$349,990
List Price \$	--	\$299,900	\$310,000	\$349,990
Original List Date		01/18/2021	01/02/2021	02/20/2021
DOM · Cumulative DOM	-- · --	38 · 48	3 · 64	15 · 15
Age (# of years)	23	15	16	17
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	2 Stories Colonial	1 Story Ranch	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,854	2,014	1,873	2,080
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	4 · 3	4 · 2 · 1
Total Room #	6	7	8	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
Lot Size	0.22 acres	0.12 acres	0.14 acres	0.14 acres
Other	Porch	Porch	Porch	Porch

* Listing 2 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.

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

Listing 1 Fair Market. Superior in size, with 3/2.5 room plan and 2 attached garage, no pool, similar in age, 2 story home.

Listing 2 Fair Market. Ranch style home with 4/3 room plan and 2 garage, similar in age and in size, no pool.

Listing 3 Fair Market. Superior size 2 story style home with 4/2.5 room plan, 2 garage and a pool, similar in age.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5808 31st Court	3112 56th Ave E	5803 32nd St E	3111 56th Ave E
City, State	Ellenton, FL	Ellenton, FL	Ellenton, FL	Ellenton, FL
Zip Code	34222	34222	34222	34222
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.04 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$289,000	\$336,999	\$349,000
List Price \$	--	\$289,000	\$324,900	\$349,000
Sale Price \$	--	\$285,000	\$300,000	\$342,000
Type of Financing	--	Fha	Cash	Conventional
Date of Sale	--	04/06/2020	01/04/2021	08/27/2020
DOM · Cumulative DOM	-- · --	10 · 52	106 · 148	15 · 62
Age (# of years)	23	19	20	24
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	1,854	1,849	1,829	2,124
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	0.22 acres	0.24 acres	0.22 acres	0.21 acres
Other	Porch	Porch	Porch	Porch
Net Adjustment	--	\$0	+\$10,000	-\$10,800
Adjusted Price	--	\$285,000	\$310,000	\$331,200

* 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.

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

Sold 1 Fair Market. Similar in age and in size, same in style with 3/2 room plan, 2 attached garage and a pool. No adjustment.

Sold 2 Fair Market. Same in style, with 3/2 room plan and 2 attached garage, no pool, similar in age and in size. Pool10000

Sold 3 Fair Market. Superior in size, similar in age, has 3/2 room plan, 2 attached garage and a pool, same in style. GLA-10800

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		none noted					
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	\$310,000	\$310,000
Sales Price	\$300,000	\$300,000
30 Day Price	\$290,000	--
Comments Regarding Pricing Strategy		
<p>Final Value was derived from searching through (1.0 miles) radius from the subject, with +-20% age and GLA. REO and shortsale results: (1REO; 0shortsale) while FMV is (60). Broker price opinion as of this date based on the current market trend considering all factors mentioned and the subject's location is \$300,000. Due to lack of recent sales in the subject's immediate area, needed to extend search beyond 6 months. All closed sales did not exceed 1 year from date of inspection. Standard variance in GLA were expanded to maximum limit to avail comps that would best represent the current market within the immediate neighborhood. There is lack of comps with similar lot size as the subject property. It was necessary to exceed lot size guidelines. Due to limited similar comparables in the area, it was necessary to use comps that vary from the subject's style/design but which are valuable and similar nonetheless in regards to overall size, condition and effective use.</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



Side



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 4170 DAY BRIDGE PL
Ellenton, FL 34222



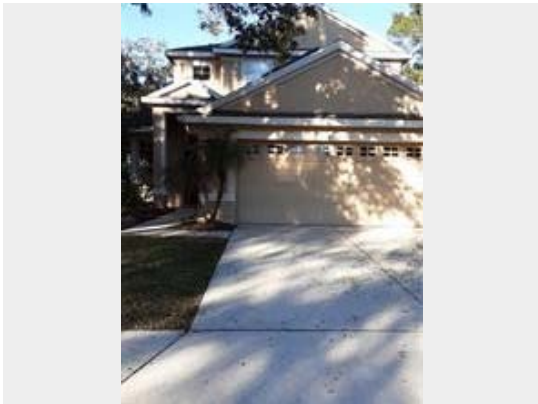
Front

L2 6519 ROCK BRIDGE LN
Ellenton, FL 34222



Front

L3 6032 36TH CT E
Ellenton, FL 34222



Front

Sales Photos

S1 3112 56TH AVE E
Ellenton, FL 34222



Front

S2 5803 32ND ST E
Ellenton, FL 34222



Front

S3 3111 56TH AVE E
Ellenton, FL 34222



Front

ClearMaps Addendum

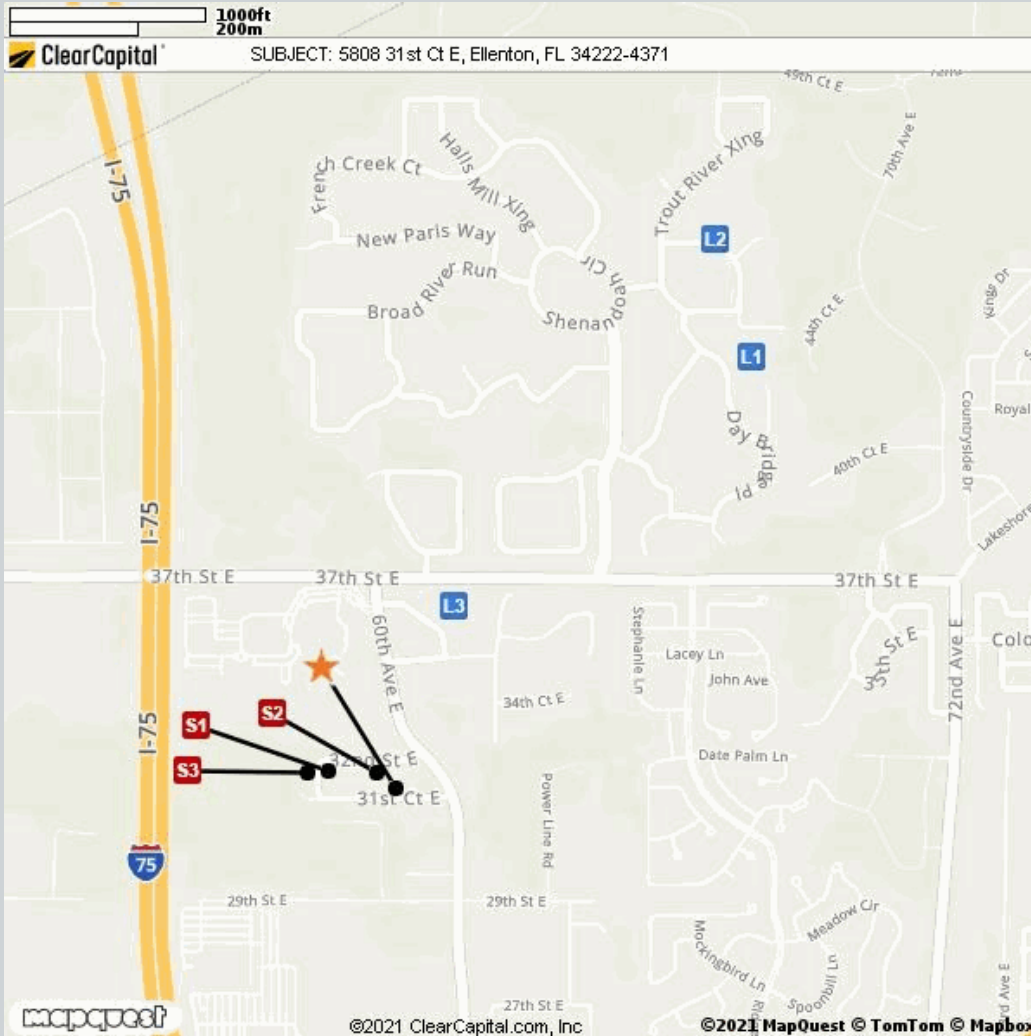
Address ★ 5808 31st Court, Ellenton, FL 34222

Loan Number 43816

Suggested List \$310,000

Suggested Repaired \$310,000

Sale \$300,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5808 31st Court, Ellenton, FL 34222	--	Parcel Match
L1 Listing 1	4170 Day Bridge Pl, Ellenton, FL 34222	0.82 Miles ¹	Parcel Match
L2 Listing 2	6519 Rock Bridge Ln, Ellenton, FL 34222	0.94 Miles ¹	Parcel Match
L3 Listing 3	6032 36th Ct E, Ellenton, FL 34222	0.26 Miles ¹	Parcel Match
S1 Sold 1	3112 56th Ave E, Ellenton, FL 34222	0.11 Miles ¹	Parcel Match
S2 Sold 2	5803 32nd St E, Ellenton, FL 34222	0.04 Miles ¹	Parcel Match
S3 Sold 3	3111 56th Ave E, Ellenton, FL 34222	0.14 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	William Greenfield	Company/Brokerage	Greenfield & Associates
License No	BK479160	Address	10304 Clubhouse Dr. Bradenton FL 34202
License Expiration	09/30/2021	License State	FL
Phone	9419206821	Email	bill@sync31.com
Broker Distance to Subject	9.26 miles	Date Signed	03/07/2021

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.