

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	3102 Sean Way, Palm Harbor, FL 34684	Order ID	7342392	Property ID	30431239
Inspection Date	06/06/2021	Date of Report	06/06/2021		
Loan Number	45044	APN	32-27-16-19685-000-1270		
Borrower Name	Catamount Properties 2018 LLC	County	Pinellas		

Tracking IDs

Order Tracking ID	0604BPO_Citi	Tracking ID 1	0604BPO_Citi
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Mark A Taylor	Condition Comments	
R. E. Taxes	\$4,949	Exterior condition of the subject appears Average for the neighborhood. Landscape indicates lack of irrigation maintenance. There are other homes in the neighborhood with similar landscape issues at this time of the year without irrigation. Per MLS comments (no photos), home has double glass sliders from Great room to the screen enclosed pool as does the master bedroom. Large eat-in kitchen and split-bedroom plan are additional features. The pool has been re-tiled and re-surfaced with marcite within the last 12 months. A long patio is adjacent to the screen enclosed pool and the backyard is fenced. Bathrooms are currently being upgraded per MLS. Interior paint is also anticipated. Home sold to current owner on 6/2/2021. Per MLS, subject is located in an area with a voluntary HOA and subject is not currently a member of the HOA.	
Assessed Value	\$0		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Presumed closed doors are locked doors.)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Crossings at Lake Tarpon 727-942-1906		
Association Fees	\$245 / Year (Other: Deed Restrictions)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	Subject neighborhood is located on the East side of U. S. Highway 19 N and Lake Tarpon. The neighborhood has no lake frontage. It is near shopping, restaurants, schools, medical facilities, Innisbrook Golf Course and Lake Tarpon. Sales have declined in the past 12 months as have listings. Housing inventory has shown an increase in the current 3 month period. Both median listing and sale prices have shown increases over the past 12 months with the median DOM decreasing in the current 3 months to 4 days from 59 days in the previous 4-6 months. The median sale Price as % of List Pri...	
Sales Prices in this Neighborhood	Low: \$259992 High: \$847000		
Market for this type of property	Decreased 4 % in the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

Subject neighborhood is located on the East side of U. S. Highway 19 N and Lake Tarpon. The neighborhood has no lake frontage. It is near shopping, restaurants, schools, medical facilities, Innisbrook Golf Course and Lake Tarpon. Sales have declined in the past 12 months as have listings. Housing inventory has shown an increase in the current 3 month period. Both median listing and sale prices have shown increases over the past 12 months with the median DOM decreasing in the current 3 months to 4 days from 59 days in the previous 4-6 months. The median sale Price as % of List Price is 100%.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3102 Sean Way	3010 Cara Ct	2982 Sumner Way	2668 Savoy Ln
City, State	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL
Zip Code	34684	34684	34684	34684
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.13 ¹	0.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$339,000	\$425,000	\$375,000
List Price \$	--	\$339,000	\$425,000	\$375,000
Original List Date		04/28/2021	05/05/2021	05/14/2021
DOM · Cumulative DOM	-- · --	39 · 39	32 · 32	23 · 23
Age (# of years)	28	31	32	36
Condition	Average	Good	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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,687	1,490	1,900	1,586
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	2 · 2
Total Room #	7	6	6	5
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	0.14 acres	0.14 acres	0.14 acres	0.14 acres
Other	Screen Enclosure	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** Comp is inferior to the subject in Living Sq. Feet, Room/Bed count and lack of pool. It is superior to subject in condition as it has completed updates in kitchen with vaulted ceilings, granite countertops, stainless appliances (2017), master bathroom (2017) iwth dual sinks, glass step-in shower, soaking tub and large walk-in closet, updated guest bath with granite countertops and updated fixtures. Comp is located in subject subdivision.
- Listing 2** Comp is superior to subject in Living Sq. Feet and Condition and inferior in Room/Bed count and lack of a pool. Comp has new laminate flooring, updated bathrooms, newly resurfaced pool, new solar water heater. Comp is located in subject subdivision
- Listing 3** Comp is inferior to subject in Living Sq. Feet, Room/Bed Count and lack of a pool. It is superior in condition. Comp has been updated featuring remodeled kitchen, renovated master suite, updated guest bath, refinished ceilings, new wood flooring and custom blinds, paved patio. Roof 2019. A/C 2014. Comp is located in a similar community nearby due to lack of comps in subject subdivision.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3102 Sean Way	3155 Sumner Way	2947 Cara Ct	3075 Sumner Way
City, State	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL
Zip Code	34684	34684	34684	34684
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.14 ¹	0.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$325,000	\$349,916	\$350,000
List Price \$	--	\$325,000	\$349,916	\$350,000
Sale Price \$	--	\$333,500	\$349,916	\$350,000
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	12/14/2020	05/07/2021	05/10/2021
DOM · Cumulative DOM	-- · --	67 · 67	36 · 36	39 · 39
Age (# of years)	28	33	31	34
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 Contemporary	2 Stories Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,687	1,680	1,830	1,460
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	7	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	--	--
Lot Size	0.14 acres	0.17 acres	0.14 acres	0.17 acres
Other	Screen Enclosure	Screen Enclosure	None	None
Net Adjustment	--	+\$1,080	+\$20,780	+\$28,630
Adjusted Price	--	\$334,580	\$370,696	\$378,630

* 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** Comp is superior to subject in bath count and inferior in Living Sq. Feet and Room/Bed Count. Comp is located in subject subdivision. Features include wood floors, decorative kitchen, stainless steel appliances. Due to lack of comps in subject neighborhood, search was expanded out 6 months.
- Sold 2** Comp is superior to subject in Living Sq. Feet and inferior in Room/Bed count and lack of pool. It is located in subject subdivision. In addition to the 3 bedrooms, there is a Florida Room that was added in 2011. There is also an office in addition to the 3 bedrooms.
- Sold 3** Comp is inferior to subject in Living sq. Feet, Room/Bed count and lack of a pool. Described in MLS as quaint, comp features wood floors, vaulted ceilings, screen enclosed lanai, paered deck for BBQ grill, storage shed, a/c in garage, a/c 2019, duct work 2013, roof 2008, hurricane windows 2016.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				No listing history was found from 1993 to the current sale described below.			
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
05/17/2021	\$369,900	06/02/2021	\$369,900	Sold	06/02/2021	\$340,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$372,000	\$372,000
Sales Price	\$355,000	\$355,000
30 Day Price	\$347,000	--
Comments Regarding Pricing Strategy		
<p>I went back 3 months and within subject neighborhood and selected 2 sale comps and 2 listing comps. I expanded search back 6 months and out 1 mile and selected 1 sale and 1 listing comp. Due to lack of sufficient comps, all listing comps that came closest to matching subject criteria were updated/renovated and it was not possible to bracket subject room/bed/bath count. All sale comps are within subject neighborhood. A review of comps both within and in nearby neighborhoods, did not provide suitable comps that could bracket subject Room/bed/bath count. The area is predominantly 3 bedrooms, 2 baths. Pools are also not prevalent in the neighborhood. The comps selected are the best possible currently available comps and the adjustments are sufficient for this area to account for the differences in the subject and comparables. Once adjusted, comps were weighted according to their relevance in determining the final Sale Price.</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



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 3010 Cara Ct
Palm Harbor, FL 34684



Front

L2 2982 Sumner Way
Palm Harbor, FL 34684



Front

L3 2668 Savoy Ln
Palm Harbor, FL 34684



Front

Sales Photos

S1 3155 Sumner Way
Palm Harbor, FL 34684



Front

S2 2947 Cara Ct
Palm Harbor, FL 34684



Front

S3 3075 Sumner Way
Palm Harbor, FL 34684



Front

ClearMaps Addendum

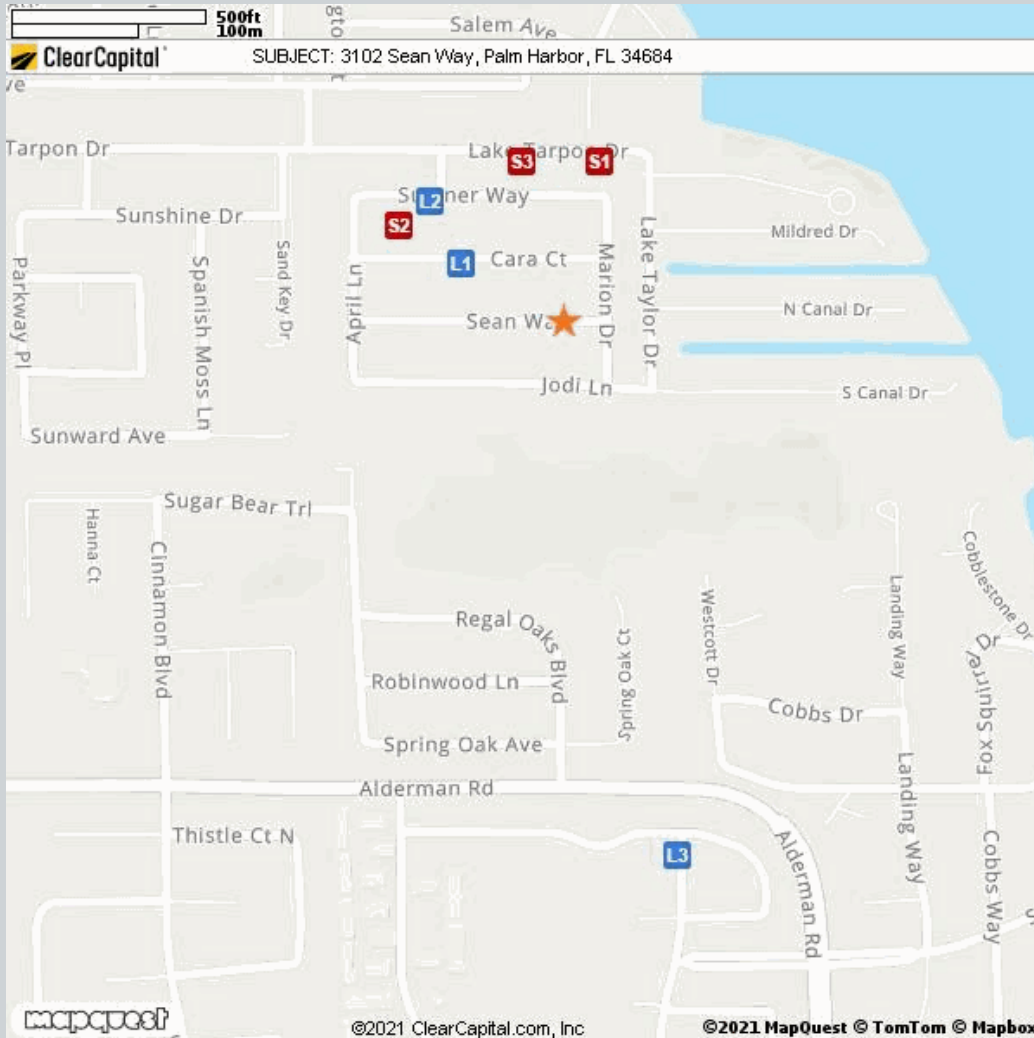
Address ★ 3102 Sean Way, Palm Harbor, FL 34684

Loan Number 45044

Suggested List \$372,000

Suggested Repaired \$372,000

Sale \$355,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3102 Sean Way, Palm Harbor, FL 34684	--	Parcel Match
L1 Listing 1	3010 Cara Ct, Palm Harbor, FL 34684	0.09 Miles ¹	Parcel Match
L2 Listing 2	2982 Sumner Way, Palm Harbor, FL 34684	0.13 Miles ¹	Parcel Match
L3 Listing 3	2668 Savoy Ln, Palm Harbor, FL 34684	0.41 Miles ¹	Parcel Match
S1 Sold 1	3155 Sumner Way, Palm Harbor, FL 34684	0.13 Miles ¹	Parcel Match
S2 Sold 2	2947 Cara Ct, Palm Harbor, FL 34684	0.14 Miles ¹	Parcel Match
S3 Sold 3	3075 Sumner Way, Palm Harbor, FL 34684	0.13 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	Jewel Vincent	Company/Brokerage	CHARLES RUTENBERG REALTY
License No	BK673304	Address	1545 S. BELCHER RD CLEARWATER FL 33764
License Expiration	03/31/2023	License State	FL
Phone	7276924145	Email	jewel.vincent44@gmail.com
Broker Distance to Subject	10.93 miles	Date Signed	06/06/2021

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.