# by ClearCapital

# **6523 CANTERLEA DRIVE**

ORLANDO, FL 32818 Loan Number

**\$370,000** • As-Is Value

45074

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 Inspection Date Loan Number Borrower Name	6523 Canterlea Drive, Orlando, FL 32818 11/09/2021 45074 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7729506 11/09/2021 25212881330 Orange	Property ID	31564717
Tracking IDs					
Order Tracking ID	AgedBPOs_110821	Tracking ID 1	AgedBPOs_11	0821	
Tracking ID 2		Tracking ID 3			

### **General Conditions**

Owner	Catamount Properties 2018 LLC	Condition Comments
R. E. Taxes	\$2,118	Property shows well from exterior, there are no visible repairs
Assessed Value	\$144,232	needed.
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	
НОА	Somerset at Lakeville Oaks	
Association Fees	\$130 / Quarter (Other: Unknown)	
Visible From Street	Visible	
Road Type	Public	

### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Improving	Property values are increasing due to the lack of inventory in
Sales Prices in this Neighborhood	Low: \$272,000 High: \$455,000	area.
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<90	

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### **Current Listings**

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	6523 Canterlea Drive	7022 Beggs Rd	6410 Abbeydale Ct	7842 Hawk Crest Ln
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32818	32810	32818	32818
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.35 1	0.14 <sup>1</sup>	1.66 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$425,000	\$465,000	\$385,000
List Price \$		\$425,000	\$465,000	\$385,000
Original List Date		08/25/2021	10/26/2021	09/16/2021
DOM $\cdot$ Cumulative DOM	·	44 · 76	14 · 14	16 · 54
Age (# of years)	26	41	25	18
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	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,900	2,815	2,870	2,867
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	9	9	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	
Lot Size	.25 acres	2.56 acres	.26 acres	.20 acres
Other	N, A	N, A	N, A	N, A

\* Listing 3 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.

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

Listing 1 Property has a fireplace and a covered patio. Adjusted -25000 for lot size, +5000 for view, -1500 for bathroom, +3400 for size. Adusted value = \$406,900

Listing 2 Property has an in ground pool. Adjusted -10000 for pool, -20000 for condition, +5000 for view, -1500 for bathroom, +1200 for size. Adjusted value = \$439,700

Listing 3 Property has an open patio. Currently pending. Adjusted -1500 for bathroom, +5000 for view, +1320 for size. Adjusted value = \$389,820

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### **Recent Sales**

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6523 Canterlea Drive	6529 Canterlea Dr	6338 Abbeydale Ct	6926 Oakmore Ln
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32818	32818	32818	32818
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.02 1	0.16 1	0.16 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$339,900	\$339,000	\$369,900
List Price \$		\$339,900	\$339,000	\$369,900
Sale Price \$		\$310,000	\$315,000	\$425,000
Type of Financing		Fha	Conventional	Conventional
Date of Sale		08/06/2021	05/24/2021	07/19/2021
DOM $\cdot$ Cumulative DOM	·	2 · 52	1 · 53	1 · 25
Age (# of years)	26	28	25	33
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	Beneficial ; Water	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Contemporary	2 Stories Contemporary	1 Story Contemporary	2 Stories Contemporar
# Units	1	1	1	1
Living Sq. Feet	2,900	2,559	2,416	2,629
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	4 · 2	4 · 3 · 1
Total Room #	9	7	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				Pool - Yes
Lot Size	.25 acres	.25 acres	.26 acres	.39 acres
Other	N, A	N, A	N, A	N, A
Net Adjustment		+\$12,140	+\$24,360	-\$6,660
Adjusted Price		\$322,140	\$339,360	\$418,340

\* 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.

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

Sold 1 Property has a fireplace, an open patio, and has a fenced yard. Adjusted -1500 for bathroom, +13640 for size

Sold 2 Property has a screened patio in the rear and all appliances were in place. Adjusted +5000 for view, +19360 for size

Sold 3 Property has an in ground pool and has a fenced yard. Adjusted -10000 for pool, -4500 for bathroom, -3000 for garage, +10840 for size

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## Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			Subject has	never been listed o	on the MLS		
Listing Agent Name							
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	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	\$375,000	\$375,000		
Sales Price	\$370,000	\$370,000		
30 Day Price	\$350,000			
Comments Regarding Pricing Strategy				
Higher weight was given to sales. Search was expanded to 2 miles due to the lack of listings in area similar in size.				

#### 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.

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# **Subject Photos**



Front



Address Verification





Side



Side

Street



Street

Effective: 11/09/2021

# by ClearCapital

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# **Subject Photos**



Other



Other

by ClearCapital

# **6523 CANTERLEA DRIVE**

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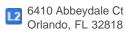


# **Listing Photos**

7022 Beggs Rd Orlando, FL 32810



Front





Front

7842 Hawk Crest Ln Orlando, FL 32818



Front

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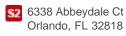
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**Sales Photos** 

6529 Canterlea Dr Orlando, FL 32818



Front





Front

6926 Oakmore Ln Orlando, FL 32818



Front

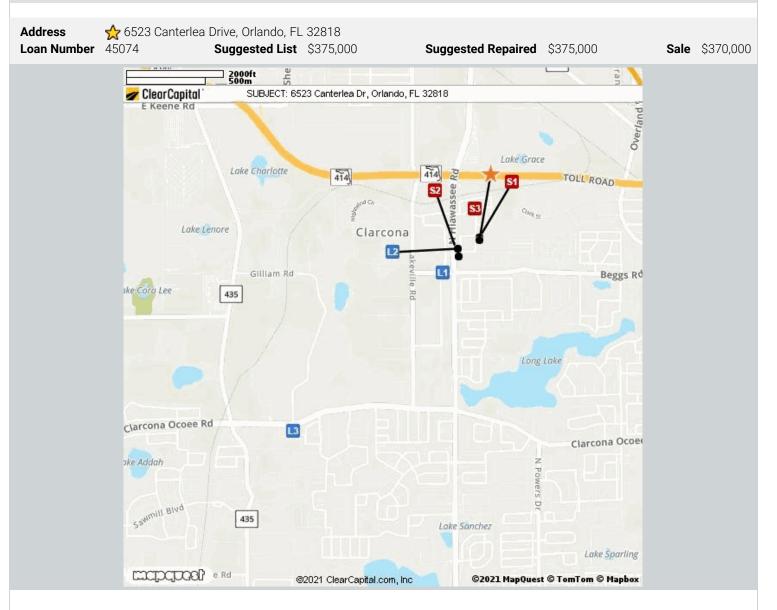
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### ClearMaps Addendum



Co	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	6523 Canterlea Drive, Orlando, FL 32818		Parcel Match
L1	Listing 1	7022 Beggs Rd, Orlando, FL 32810	0.35 Miles 1	Parcel Match
L2	Listing 2	6410 Abbeydale Ct, Orlando, FL 32818	0.14 Miles 1	Parcel Match
L3	Listing 3	7842 Hawk Crest Ln, Orlando, FL 32818	1.66 Miles 1	Parcel Match
<b>S1</b>	Sold 1	6529 Canterlea Dr, Orlando, FL 32818	0.02 Miles 1	Parcel Match
<b>S2</b>	Sold 2	6338 Abbeydale Ct, Orlando, FL 32818	0.16 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	6926 Oakmore Ln, Orlando, FL 32818	0.16 Miles 1	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.

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### 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.)

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.

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### 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.

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### 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.

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#### Broker Information

Broker Name	Daniel Dias	Company/Brokerage	New Times Realty LLC
License No	BK3107049	Address	16540 Magnolia Terrace Montverde FL 34756
License Expiration	03/31/2022	License State	FL
Phone	4074128552	Email	flbpos@gmail.com
Broker Distance to Subject	13.22 miles	Date Signed	11/09/2021

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.