

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	9240 91st Street, Seminole, FL 33777	Order ID	7946624	Property ID	32083103
Inspection Date	02/05/2022	Date of Report	02/06/2022		
Loan Number	45203	APN	233015320170000740		
Borrower Name	Catamount Properties 2018 LLC	County	Pinellas		

Tracking IDs					
Order Tracking ID	02.04.22_BPO	Tracking ID 1	02.04.22_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	TERRY COOK	Condition Comments	
R. E. Taxes	\$2,349	Subject property is in overall average condition for neighborhood. Per current MLS this property has had minimal updates to baths with new vanities. Block construction built in 1976. There are no external influences affecting the marketing of this property. Coonforms to neighborhood	
Assessed Value	\$164,691		
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	
Local Economy	Stable	Neighborhood within 2 miles of local schools, parks, shopping, restaurants, and other amenities. There are no commercial or industrial influences negatively impacting the value of this neighborhood. REO and pre foreclosure activity in area, there are no boarded up properties in this immediate area. Limited inventory, demand high with DOM below normal marketing period.	
Sales Prices in this Neighborhood	Low: \$215000 High: \$775500		
Market for this type of property	Increased 22 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	9240 91st Street	8556 91st Ter	8648 79th Pl	9015 108th Ave
City, State	Seminole, FL	Seminole, FL	Seminole, FL	Seminole, FL
Zip Code	33777	33777	33777	33777
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.52 ¹	0.95 ¹	0.97 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$227,200	\$319,900	\$314,900
List Price \$	--	\$227,200	\$319,900	\$314,900
Original List Date		12/06/2021	01/10/2022	01/21/2022
DOM · Cumulative DOM	-- · --	20 · 62	15 · 27	4 · 16
Age (# of years)	46	61	60	43
Condition	Average	Good	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	1,040	1,123	1,211	1,137
Bdrm · Bths · ½ Bths	3 · 2	2 · 1	4 · 2	3 · 2
Total Room #	7	5	8	7
Garage (Style/Stalls)	Attached 1 Car	Carport 1 Car	None	Attached 1 Car
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	0.14 acres	0.14 acres
Other	None	None	None	None

* 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.

Current Listings - Cont.

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

- Listing 1** Listing #1 is located close in proximity to subject with one less bed and baths. Similar square footage. Older in age than subject property. Standard grade updates with newer counter tops, appliances, and flooring. Original cabinets. One car carport. No pool. Inferior due to less beds, baths and no pool.
- Listing 2** Listing #2 is located close in proximity to subject with one additional bed and same number of baths. Similar square footage. No covered parking. Similar, yet older in age. Average condition, no updates. No pool. Fair Market Property. Inferior due to no pool.
- Listing 3** Listing #3 is located close in proximity to subject with same number of beds and baths. Similar square footage. One car garage. Similar in age. Completely updated through out with granite counter tops, new cabinets, flooring, fixtures, hardware and S/S appliances. No pool. Superior due to conditions.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9240 91st Street	8696 91st St	9232 90th Ave	8664 Lantana Dr
City, State	Seminole, FL	Seminole, FL	Seminole, FL	Seminole, FL
Zip Code	33777	33777	33777	33777
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.37 ¹	0.19 ¹	0.58 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$250,000	\$249,900	\$325,900
List Price \$	--	\$250,000	\$249,900	\$325,900
Sale Price \$	--	\$242,000	\$249,900	\$295,000
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	12/16/2021	11/01/2021	09/08/2021
DOM · Cumulative DOM	-- · --	4 · 48	7 · 45	27 · 35
Age (# of years)	46	50	64	51
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Beneficial ; Waterfront
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Beneficial ; Water
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,040	950	1,108	1,188
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 1 · 1	3 · 2
Total Room #	7	6	6	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
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	0.14 acres	0.14 acres	0.41 acres
Other	None	None	None	None
Net Adjustment	--	+\$23,240	+\$22,100	-\$27,400
Adjusted Price	--	\$265,240	\$272,000	\$267,600

* 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** Sold #1 is located close in proximity to subject with same number of beds and one less bath. Similar square footage. Average condition, no updates. Similar in age and style. No pool. Fair Market Property. Adjusted for square footage (+\$4500), one less bath (+\$6000) no pool (+\$20,000) and seller concessions (-\$7260). Inferior due to one less bath and no pool. Most comparable to subject in age, condition and proximity.
- Sold 2** Listing #2 is located close in proximity to subject with same number of beds and similar baths. One car garage. No pool. Older in age than subject property. Average condition, no updates. Fair Market Property. Adjusted for square footage (-\$3400), bath difference (+\$3000), age (+\$2500) and no pool (+\$20,000). Inferior due to no pool and age.
- Sold 3** Sold #3 is located close in proximity to subject with same number of beds and baths with similar square footage. Average condition and maintained. In ground pool . Located on a larger lot than subject with lake frontage. Fair Market Property. Adjusted for square footage (-\$7400) and lake frontage/land value (-\$20,000).

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Per MLS listed on 05/30/2021 for \$278,500 (Pending Contract). Listed on 11/20/2014 for \$152,000 and sold on 01/08/2015 for \$152,000. Listed on 02/24/2011 for \$118,000 and sold on 04/08/2011 for \$100,000. Per tax records sold on 08/15/2003 for \$132,000, on 09/26/2001 for \$108,800, on 12/01/1986 for \$60,500 and on 01/01/1976 for \$30,000			
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
05/30/2021	\$278,500	--	--	Pending/Contract	06/03/2021	\$278,500	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$272,000	\$272,000
Sales Price	\$267,000	\$267,000
30 Day Price	\$257,000	--
Comments Regarding Pricing Strategy		
Searched subdivision and zip code for properties similar to subject in age, condition, beds, baths, and square footage. Keeping proximity heavily weighted criteria. Based value on subject in average condition as a fair market property to sell in a normal marketing period. As Is with no seller concessions. Based value on active and solds and adjusted for differences. Due to the limited inventory in this immediate area, expanded distance 1 mile for AC2 and AC3. Expanded age for AC1, AC2, and SC2. These are currently the best comps available for subject property and the adjustments are sufficient to account for differences between subject and comps		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The price is based on the subject being in average condition. Comps are similar in characteristics, located within 0.97 miles and the sold comps closed within the last 5 months. The market is reported as having increased 22% in the last 6 months. The price conclusion is deemed supported. 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



Front



Address Verification



Side



Street



Street

Listing Photos

L1 8556 91st Ter
Seminole, FL 33777



Front

L2 8648 79th Pl
Seminole, FL 33777



Front

L3 9015 108th Ave
Seminole, FL 33777



Front

Sales Photos

S1 8696 91st St
Seminole, FL 33777



Front

S2 9232 90th Ave
Seminole, FL 33777



Front

S3 8664 Lantana Dr
Seminole, FL 33777



Front

ClearMaps Addendum

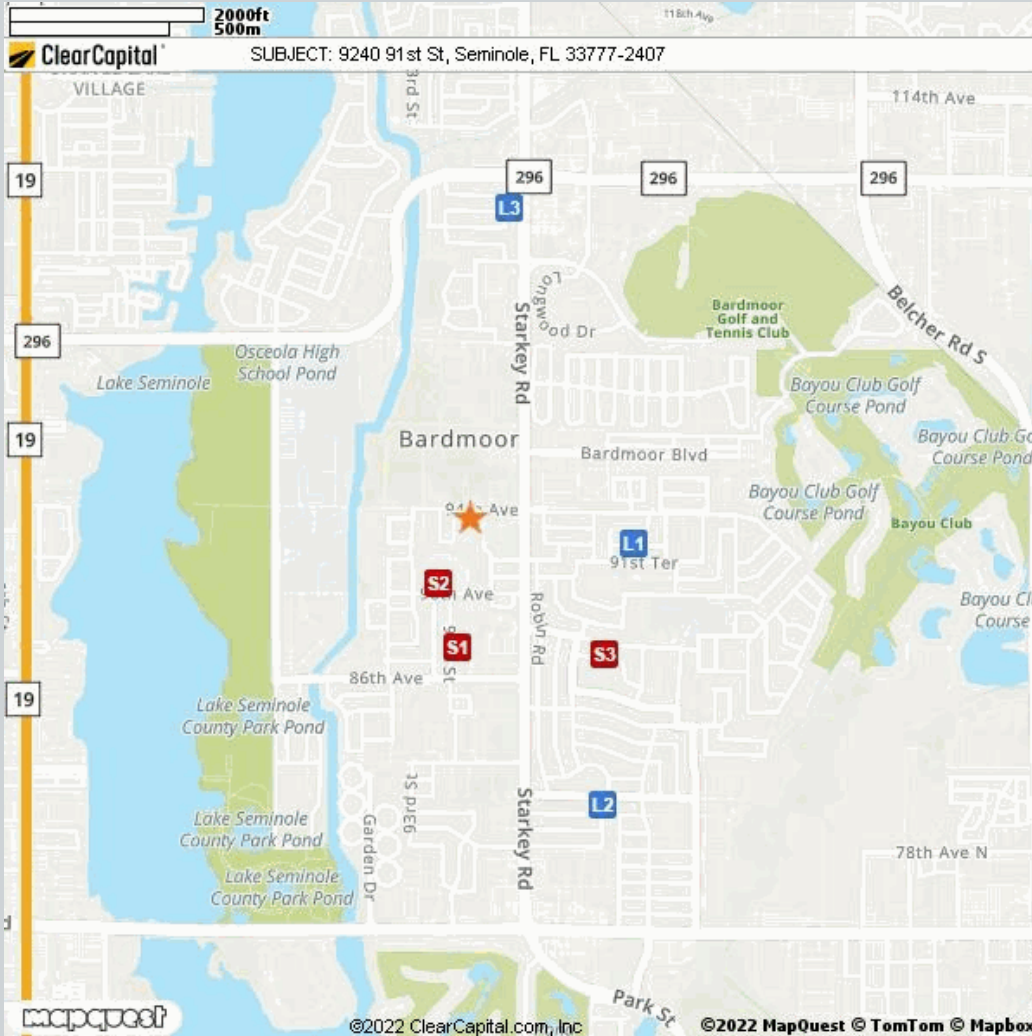
Address ★ 9240 91st Street, Seminole, FL 33777

Loan Number 45203

Suggested List \$272,000

Suggested Repaired \$272,000

Sale \$267,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9240 91st Street, Seminole, FL 33777	--	Parcel Match
L1 Listing 1	8556 91st Ter, Seminole, FL 33777	0.52 Miles ¹	Street Centerline Match
L2 Listing 2	8648 79th Pl, Seminole, FL 33777	0.95 Miles ¹	Parcel Match
L3 Listing 3	9015 108th Ave, Seminole, FL 33777	0.97 Miles ¹	Parcel Match
S1 Sold 1	8696 91st St, Seminole, FL 33777	0.37 Miles ¹	Parcel Match
S2 Sold 2	9232 90th Ave, Seminole, FL 33777	0.19 Miles ¹	Parcel Match
S3 Sold 3	8664 Lantana Dr, Seminole, FL 33777	0.58 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	Carin Bowman	Company/Brokerage	Century 21 Real Estate Champions
License No	SL646550	Address	11140 8th St. E Treasure Island FL 33706
License Expiration	09/30/2022	License State	FL
Phone	8133634642	Email	carinbowman@aol.com
Broker Distance to Subject	5.51 miles	Date Signed	02/05/2022

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.