

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.

<b>Address</b>	11927 Winterset Cove Drive, Riverview, FL 33579	<b>Order ID</b>	7463881	<b>Property ID</b>	30730160
<b>Inspection Date</b>	07/27/2021	<b>Date of Report</b>	07/27/2021		
<b>Loan Number</b>	45571	<b>APN</b>	U-03-31-20-A2T-000009-00001.0		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Hillsborough		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	0727BPO_Citi	<b>Tracking ID 1</b>	0727BPO_Citi		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Amanda Sue Lee	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$7,343	Subject appears to be occupied. Subject is a 2 story contemporary style single family home, built in 2018, with 2,860 sq. ft., has 5 bedrooms, 3-1/2 bathrooms, 2 Car garage, has Pondview and is on a .1263 acre lot. Visual observation shows average functional utility and conforms within the neighborhood. Home appears maintained, secure and in good condition. Subject property is located in a rural area and is also a distance away from the major city and job opportunities, however still close to customer support facilities such as highways, shopping, schools and parks. The subject is situated 2.5 miles East of the main road (US Highway 301) where there are Commercial businesses, schools and shopping going North and South on both sides of the roads. This has an effect on the marketability of the property and most likely is a benefit due to shopping within 2.5 miles from the subject property. Subject is also about 7.0 miles from the main interstate highway (Interstate 75 - North and South). No hazardous or environmental issues observed on or near the subject property.	
<b>Assessed Value</b>	\$252,458		
<b>Zoning Classification</b>	PD-Planned Develop.		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	Ballantrae HOA 000-000-0000		
<b>Association Fees</b>	\$92 / Year (Pool,Other: Playground)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Market trends show existing properties are being rehabbed or upgraded with Granite Countertops, Stainless Steel Appliances, Ceramic Tile, Wood Floors, New Windows, New HVAC and New Rooftops to compete against New Construction which have new home buyers incentives. Market direction shows without these upgrades, existing properties would not be able to compete with what is available right now on the market. The market data provided by the subjects MLS search generated NO Active Listings within the subject neighborhood with subjects criteria, 90, 180, 365 days back in time and 5.0 m...	
<b>Sales Prices in this Neighborhood</b>	Low: \$249,245 High: \$482,071		
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

## Neighborhood Comments

Market trends show existing properties are being rehabbed or upgraded with Granite Countertops, Stainless Steel Appliances, Ceramic Tile, Wood Floors, New Windows, New HVAC and New Rooftops to compete against New Construction which have new home buyers incentives. Market direction shows without these upgrades, existing properties would not be able to compete with what is available right now on the market. The market data provided by the subjects MLS search generated NO Active Listings within the subject neighborhood with subjects criteria, 90, 180, 365 days back in time and 5.0 miles out. I had to exceed guidelines and go out up to 3.0 miles, used homes with +/- beds, baths, garage, NO Pondview and searched out to other neighborhoods to find similar properties. Due to the lacking comparable market data it was necessary to use these comps.

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	11927 Winterset Cove Drive	11889 Downy Birch Drive	11803 Sunburst Marble Road	13327 Orca Sound Drive
<b>City, State</b>	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
<b>Zip Code</b>	33579	33569	33579	33579
<b>Datasource</b>	Tax Records	Tax Records	Tax Records	Tax Records
<b>Miles to Subj.</b>	--	1.10 <sup>2</sup>	2.23 <sup>1</sup>	2.30 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$412,990	\$480,000	\$484,900
<b>List Price \$</b>	--	\$437,990	\$480,000	\$484,900
<b>Original List Date</b>		05/14/2021	07/25/2021	07/23/2021
<b>DOM · Cumulative DOM</b>	-- · --	46 · 74	2 · 2	4 · 4
<b>Age (# of years)</b>	3	0	2	3
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Beneficial ; Water	Neutral ; Water	Neutral ; Water	Adverse ; Residential
<b>Style/Design</b>	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,860	2,605	3,151	3,074
<b>Bdrm · Bths · ½ Bths</b>	5 · 3 · 1	5 · 3	5 · 3 · 1	5 · 3
<b>Total Room #</b>	9	8	9	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.1263 acres	.1263 acres	.1832 acres	.198 acres
<b>Other</b>	Pondview	Pondview	Pondview	None

\* 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** Comp was not personally inspected by agent. MLS #T3306713. Listing is inferior to the subject in gla. Is comparable in beds, has 3 baths, 2 car garage and has pondview.
- Listing 2** Comp was not personally inspected by agent. MLS #T3320218. Listing is superior to the subject in gla. Is comparable in beds, baths, garage and has pondview.
- Listing 3** Comp was not personally inspected by agent. MLS #T3319926. Listing is most comparable to the subject in gla. Is comparable in beds, has 3 baths, 3 car garage and NO Pondview.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	11927 Winterset Cove Drive	11831 Winterset Cove Drive	11886 Thicket Wood Drive	13102 Sessile Shore Loop
<b>City, State</b>	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
<b>Zip Code</b>	33579	33579	33579	33579
<b>Datasource</b>	Tax Records	Tax Records	Tax Records	Tax Records
<b>Miles to Subj.</b>	--	0.13 <sup>1</sup>	0.18 <sup>1</sup>	1.90 <sup>2</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$335,000	\$363,100	\$402,688
<b>List Price \$</b>	--	\$335,000	\$363,100	\$402,688
<b>Sale Price \$</b>	--	\$350,000	\$368,000	\$402,688
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	07/06/2021	07/16/2021	06/06/2021
<b>DOM · Cumulative DOM</b>	-- · --	0 · 60	4 · 35	0 · 0
<b>Age (# of years)</b>	3	3	5	0
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Beneficial ; Water	Adverse ; Residential	Adverse ; Residential	Adverse ; Residential
<b>Style/Design</b>	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,860	2,568	2,659	3,381
<b>Bdrm · Bths · ½ Bths</b>	5 · 3 · 1	5 · 2 · 1	5 · 2 · 1	5 · 3
<b>Total Room #</b>	9	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.1263 acres	.1611 acres	.1263 acres	.2063 acres
<b>Other</b>	Pondview	None	None	None
<b>Net Adjustment</b>	--	+\$14,475	+\$14,600	-\$29,250
<b>Adjusted Price</b>	--	\$364,475	\$382,600	\$373,438

\* 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.

## Recent Sales - Cont.

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

- Sold 1** Comp was not personally inspected by agent. MLS #T3305222. Comp is inferior to the subject in gla. Is comparable in beds, has 2-1/2 baths, 2 car garage and NO Pondview.
- Sold 2** Comp was not personally inspected by agent. MLS #W7834724. Comp is most comparable to the subject in gla. Is comparable in beds, has 2-1/2 baths, 2 car garage and NO Pondview.
- Sold 3** Comp was not personally inspected by agent. MLS #T3310989. Comp is superior to the subject in gla. Is comparable in beds, has 3 baths, 2 car garage and NO Pondview.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Subject is not currently ?Active? on the MLS. Last time sold was 06/20/2018 for \$298,900.00			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$381,900	\$381,900
<b>Sales Price</b>	\$371,900	\$371,900
<b>30 Day Price</b>	\$361,900	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The market data provided by the subjects MLS search generated 0.00% REOs and 0.00% Short Sales for a total of 0.00% of the market. Active Listing marketing time ranged from 2 to 46 days with average of 18 days. Sold Comparable marketing time ranged from 0 to 163 days with average of 19 days. Overall total marketing time averaged 19 days. Smallest comparable was 2,447 sq.ft., Heated sq.ft. average was 2,949 sq.ft. Average value per sq.ft was \$131.28. Average lot value per sq.ft. was \$6.05 Seller concessions averaged 3%. Brokers final value conclusion consisted of utilizing the market data provided by the MLS, Public and County tax records search. Due to the subjects average condition it is not economically feasible or cost effective to spend any money to refurbish the subject/asset as it will not dramatically increase the value of the home, rather list it aggressively in order to move it fast and to compete. The subject must be marketed "AS IS" immediately with daily, weekly, monthly follow-ups until the property is sold.</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



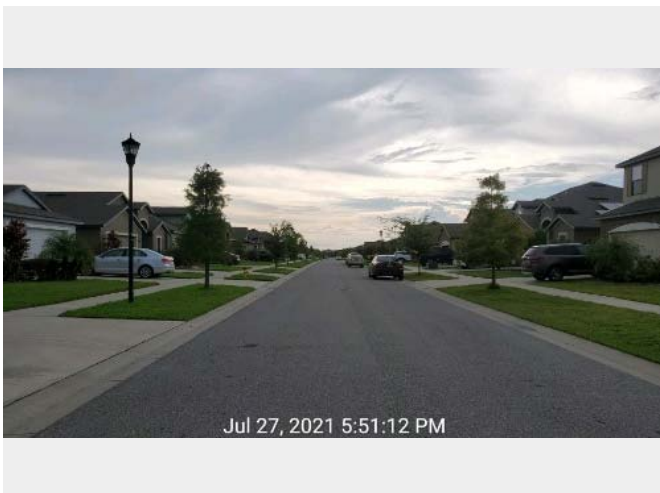
Address Verification



Side



Side



Street



Street



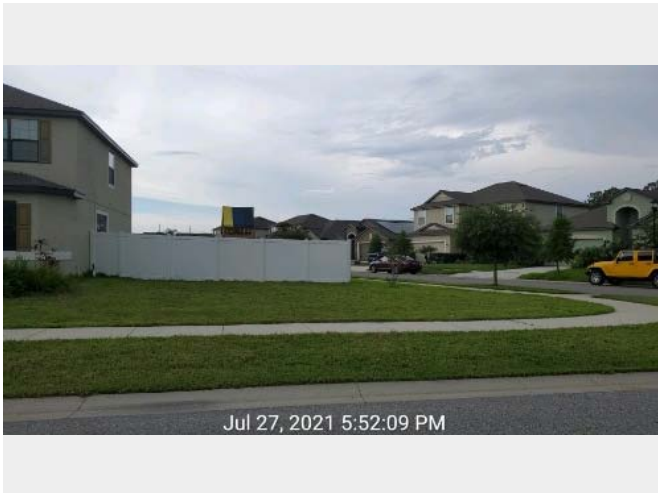
## Subject Photos



Street



Street



Other



Other

## Listing Photos

**L1** 11889 Downy Birch Drive  
Riverview, FL 33569



Front

**L2** 11803 Sunburst Marble Road  
Riverview, FL 33579



Front

**L3** 13327 Orca Sound Drive  
Riverview, FL 33579



Front

## Sales Photos

**S1** 11831 Winterset Cove Drive  
Riverview, FL 33579



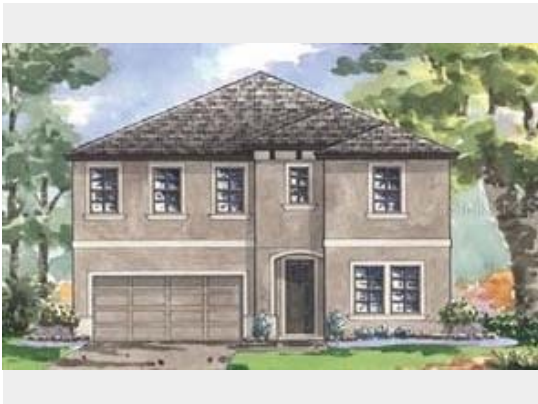
Front

**S2** 11886 Thicket Wood Drive  
Riverview, FL 33579



Front

**S3** 13102 Sessile Shore Loop  
Riverview, FL 33579



Front

## ClearMaps Addendum

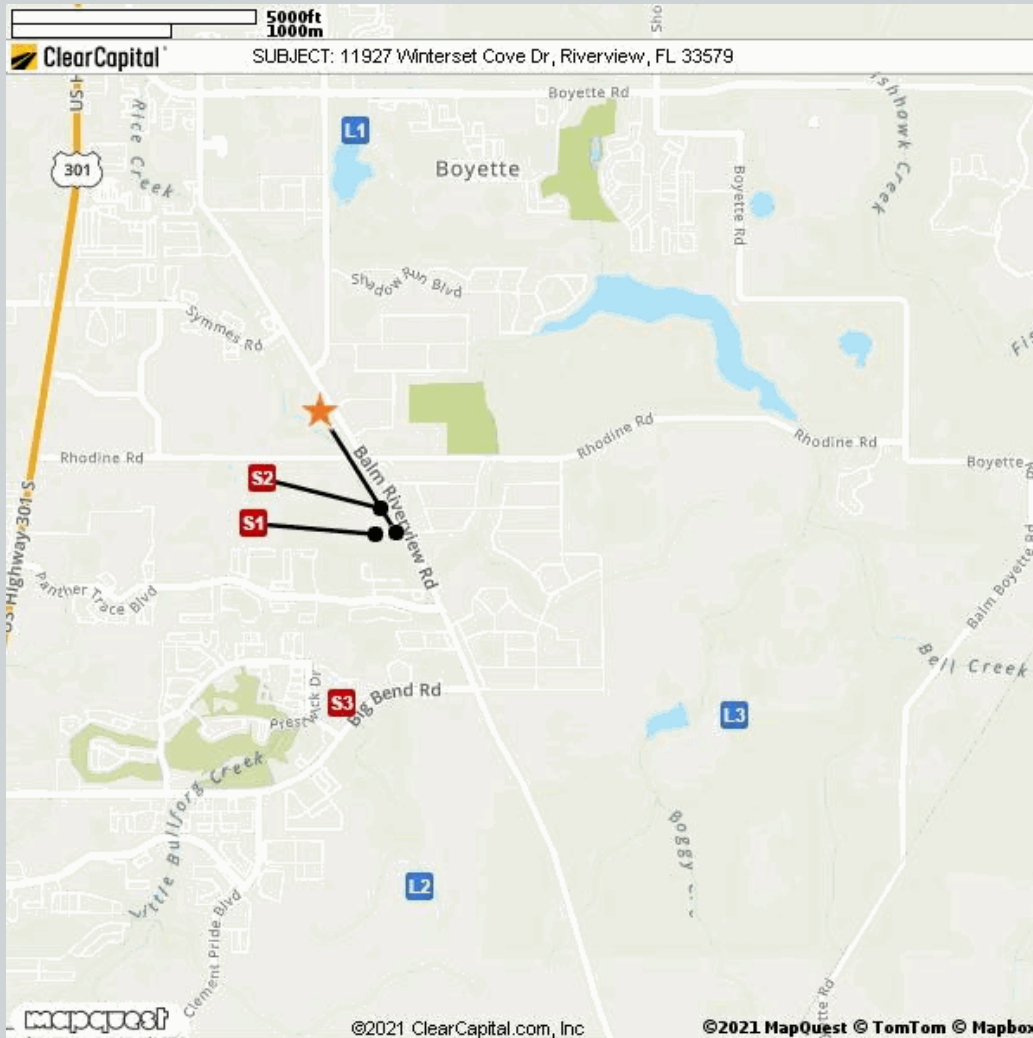
**Address** ★ 11927 Winterset Cove Drive, Riverview, FL 33579

**Loan Number** 45571

**Suggested List** \$381,900

**Suggested Repaired** \$381,900

**Sale** \$371,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	11927 Winterset Cove Drive, Riverview, FL 33579	--	Parcel Match
L1	11889 Downy Birch Drive, Riverview, FL 33579	1.10 Miles <sup>2</sup>	Unknown Street Address
L2	11803 Sunburst Marble Road, Riverview, FL 33579	2.23 Miles <sup>1</sup>	Parcel Match
L3	13327 Orca Sound Drive, Riverview, FL 33579	2.30 Miles <sup>1</sup>	Parcel Match
S1	11831 Winterset Cove Drive, Riverview, FL 33579	0.13 Miles <sup>1</sup>	Parcel Match
S2	11886 Thicket Wood Drive, Riverview, FL 33579	0.18 Miles <sup>1</sup>	Parcel Match
S3	13102 Sessile Shore Loop, Riverview, FL 33579	1.90 Miles <sup>2</sup>	Unknown Street Address

<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.

## 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.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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

## Report Instructions - cont.

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.

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

<b>Broker Name</b>	Robert Ortiz	<b>Company/Brokerage</b>	Keller Williams Tampa Properties
<b>License No</b>	SL3231483	<b>Address</b>	12116 Colonial Estates Lane Riverview FL 33579
<b>License Expiration</b>	09/30/2021	<b>License State</b>	FL
<b>Phone</b>	8135698795	<b>Email</b>	Robert@webuysunshine.com
<b>Broker Distance to Subject</b>	1.88 miles	<b>Date Signed</b>	07/27/2021

*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.**