

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>	317 Alexandra Woods Drive, Debary, FL 32713	<b>Order ID</b>	7433099	<b>Property ID</b>	30650646
<b>Inspection Date</b>	07/14/2021	<b>Date of Report</b>	07/15/2021		
<b>Loan Number</b>	45598	<b>APN</b>	802608010090		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Volusia		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	0714BPO_Citi	<b>Tracking ID 1</b>	0714BPO_Citi		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	Estate - GORDON BETTY C	Upon exterior inspection subject property's landscaping and trees are overgrown, exterior paint and roof are in average condition. No updates seen and location next to a busy road and exterior condition are adverse factors that will affect marketability.
<b>R. E. Taxes</b>	\$444,927	
<b>Assessed Value</b>	\$248,266	
<b>Zoning Classification</b>	R1 - Single Family	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(Secured by preservation company )		
<b>Ownership Type</b>	Leasehold	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$1,200	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$1,200	
<b>HOA</b>	GLEN ABBEY 407-333-7787	
<b>Association Fees</b>	\$200 / Year (Other: Deed Restrictions, Golf Carts OK, Golf Community, Playground, Sidewalk)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	Subject is in a community of similar and larger homes with no new construction and has average access to schools, shopping and public parks. Membership in an HOA is required in the subject's community.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$229,900 High: \$517,000	
<b>Market for this type of property</b>	Increased 7 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	317 Alexandra Woods Drive	25 Spring Glen Dr	124 Oakley Ct	107 Fox Chase Ct,
<b>City, State</b>	Debary, FL	Debary, FL	Debary, FL	Debary, FL
<b>Zip Code</b>	32713	32713	32713	32713
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.20 <sup>1</sup>	2.58 <sup>1</sup>	2.45 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$329,000	\$360,000	\$339,000
<b>List Price \$</b>	--	\$329,000	\$345,000	\$339,000
<b>Original List Date</b>		07/02/2021	05/24/2021	07/06/2021
<b>DOM · Cumulative DOM</b>	-- · --	5 · 13	51 · 52	8 · 9
<b>Age (# of years)</b>	29	21	37	34
<b>Condition</b>	Average	Average	Average	Average
<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>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,867	1,990	1,989	1,860
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	5	5	5	5
<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>	Pool - Yes	--	--	Pool - Yes
<b>Lot Size</b>	0.63 acres	0.15 acres	0.99 acres	0.83 acres
<b>Other</b>	Screen Porch	Screen Porch	Enclosed Porch	Screen Porch

\* 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.

## Current Listings - Cont.

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

- Listing 1** Adjust sale price up for no pool and smaller lot. Up for no needed repairs. Interior in average condition with standard fixtures and finishes in kitchen and one bath. One bath has been renovated with new tile surround and vanities. MLS INFO-"SPRING GLEN GOLF COMMUNITY BEAUTY- (a sub community within Glen Abbey) This 3/2 nestled on a beautiful lot- one of few that offers you DOUBLE GOLF VIEW -FRONT (10th GREEN GOLF VIEW)AND REAR 11th VIEW). LOW MONTHLY HOA FEES in this GATED COMMUNITY and ZONED FOR TOP RATED SCHOOLS. The layout offers you a formal living area perfectly separated from family room but yet still leaves you with a very open feel. The MASTER BEDROOM SUITE will bring lots of " OOH's and AAH's" with a bonus room off the master thats been beautifully turned into a DREAM CUSTOMIZABLE CLOSET from IKEA/2020, MASTER BATH ELEGANTLY UPDATED including custom concrete countertops and RAINSHOWER.! BAMBOO FLOORING, ALLERGEN TRAPPING CARPET (2020), NEWER STAINLESS STEEL APPLIANCES,NEW WATER HEATER 2020, ROOF/2019, NEST (learning) SMART THERMOSTAT. The COMMUNITY POOL offers fun for the summer heat! LOCATION convenient to the I4- the Beach, Orlando and the Sunrail, Blue Springs State Park and more. You'll be thankful you got over to see this one quickly before it goes! All data and measurements must be verified by buyer and buyer/agent"
- Listing 2** Needs exterior paint, photos show interior in average condition and appears to have original fixtures and finishes. Adjust down for no HOA. MLS INFO-"For the first time, this quaint three bedroom, two bath home is on the market. Original owner has kept the house true to its character. Beautiful brick façade with an expansive driveway leading to the one car garage and multiple parking pads. Tons of potential for the workshop/shed in the backyard, complete with its own wood deck and stepping stones leading to the back of the home. The living area has the same beautiful exposed brick walls as the front of the house and multiple windows invite the natural light to shine through. The kitchen offers tons of cabinet space and an eat-in area that allows for gatherings to take place in the heart of the home. Additional dining space is right off the kitchen, as well as in indoor laundry room right inside the garage entry. Master bedroom is large and accommodating with tons of space for a bed and additional seating area with attached bathroom. Two more bedrooms and a guest bath complete the home's layout. This is an opportunity you won't want to miss- a chance to make this house your home"
- Listing 3** Adjust sale price for no needed repairs. Interior photos show average condition with standard fixtures and finishes in kitchen and baths. Interior does not appear to have been updates since it was built. MLS INFO-"This is a great home in a beautiful neighbor hood just a few miles from the Saint Johns River, the Highbanks boat ramp and the Swamp House Restaurant. The house is on a short quiet cul-de-sac. This is one of the largest lots (.83 acres) in a subdivision in Debary. The back yard needs some clearing but when it is done you could play soccer or football at home. Split bedroom plan with full size living room, dining room, family room, and a breakfast nook. The pool is screened with a large covered patio. Most all of the furniture, washer, dryer, and the refrigerator are negotiable. The wood tone baby grand piano is \$6,800. All offers on a as is contract"

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	317 Alexandra Woods Drive	93 Rosehill Crescent Ct	418 N Pine Meadow Dr	512 Tera Plantation Ln,
<b>City, State</b>	Debary, FL	Debary, FL	Debary, FL	Debary, FL
<b>Zip Code</b>	32713	32713	32713	32713
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.22 <sup>1</sup>	1.15 <sup>1</sup>	0.98 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$350,000	\$375,000	\$349,900
<b>List Price \$</b>	--	\$350,000	\$375,000	\$349,900
<b>Sale Price \$</b>	--	\$365,000	\$377,000	\$354,100
<b>Type of Financing</b>	--	Conventional	Cash	Conventional
<b>Date of Sale</b>	--	03/06/2021	01/15/2021	06/28/2021
<b>DOM · Cumulative DOM</b>	-- · --	36 · 38	46 · 46	54 · 53
<b>Age (# of years)</b>	29	24	34	19
<b>Condition</b>	Average	Average	Average	Average
<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>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,867	2,080	1,946	2,099
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 3	3 · 2 · 1	3 · 2
<b>Total Room #</b>	5	6	5	6
<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>	Pool - Yes	Pool - Yes Spa - Yes	Pool - Yes	--
<b>Lot Size</b>	0.63 acres	0.49 acres	0.73 acres	0.38 acres
<b>Other</b>	Screen Porch	Screen Porch	Screen Porch	Screen Porch
<b>Net Adjustment</b>	--	-\$24,000	-\$21,000	+\$2,000
<b>Adjusted Price</b>	--	\$341,000	\$356,000	\$356,100

\* Sold 1 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** Adjust down for no needed repairs (3K), updates (8K), 3rd bath (6K), location (5K) and seller credit (2K). Kitchen and one bath room have been updated. Fixtures and finishes in other bathrooms appear to be original. In the same gold community. MLS INFO- "Welcome to this one story 4 bedroom 3 bathroom home in the Golf Course community of Glen Abby! Ready for new owners to make it their own! The white cabinetry and granite counter tops give the bright uncrowded kitchen a crisp modern feel. Privacy fencing around the large back yard makes it a useable addition to the already spacious open concept interior. Great for entertaining friends and family! Easy accessibility between rooms and sliding door to the lanai with a lot of natural light overlooking an inviting view of the pool and in-ground spa. Enjoy daily comfort with an oversized closet, walk-in shower, garden tub, and dual vanity sinks; completing the sizable master bedroom suite. Conveniently located in a quiet well established neighborhood in growing Debary, less than a mile from I-4 and close to shopping and entertainment. Home comes already a equipped with a home warranty! Best of all: Only a few mins from Florida's East Coast beaches, and just a quick drive to Sanford & Lake Mary. Downtown Orlando and Disney are under an hour away. Schedule your showing today"
- Sold 2** Adjust down for no needed repairs (3K), updates (6K), half bath (2K), better pool (5K) and location (5K). Kitchen and vanity in one bath updated MLS INFO-"3 bedroom, 2 1/2 bath pool home with no HOA. The cozy front court yard welcomes you to this lovingly maintained home. Open floor plan, but still formal with separate living areas. Triple sliders to Pool from living room bring in the outdoors as soon as you enter. So many nice features and finishings, porcelain tile floors, plantation shutters. The Kitchen boasts quartz counter tops, wrap around wood cabinets with bamboo doors and pull out shelves on the bottom. Garden tub in master bathroom. Indoor laundry room. Sliding glass doors from the living room, family room and master bedroom lead to a trussed porch and paved patio with a screened in pool and outdoor grill with vented exhaust. Fenced back yard has room for your toys and two large gates, 50 and 30 amp hooks ups. Shed in back yard has a garage door for easy access to store your maintenance equipment. Well for irrigation. New roof in 2020. At the end of the day sit by the fire-pit after a full day of fun in the sun, swimming and cooking out all year long"
- Sold 3** Adjust down for no needed repairs (3K) and location (5K). Up for no pool (10K). Interior in average condition, updated counters in kitchen but otherwise in standard fixtures and finishes. MLS INFO-"Debary: 3/2 on over 1/3 of an acre and TOTALLY PRIVACY!!! Open spacious floor plan with REAL WOOD cabinets split plan and BEST part is the southwestern style rear screened patio overlooking over 1/3 of an acre. Home is on a cul-de-sac. Lots of privacy plus formal dining room and living room plus volume ceilings"

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No MLS listing history. last Sold 04/03/2019 via DEATH CERTIFICATE			
<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>	\$349,900	\$352,900
<b>Sales Price</b>	\$346,000	\$348,000
<b>30 Day Price</b>	\$335,000	--
<b>Comments Regarding Pricing Strategy</b>		
Market conditions are strong and most homes that are priced well are selling with the main driver coming from owner occupant buyers but properties need to be in financeable condition or discounted to appeal to investors and cash buyers. Pricing recommendations are based on adjusted value of sold comps with some weight given to competing comps and current market conditions. NOTE ON DISTANCE AND COMPS USED- Due to the lack of similar (SQFT, age) listed comps in the subject area it was necessary to expand the search area and criteria and adjust sold comps for differences.		

## 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



Other



## Subject Photos



Other

## Listing Photos

**L1** 25 SPRING GLEN DR  
Debary, FL 32713



Front

**L2** 124 OAKLEY CT  
Debary, FL 32713



Front

**L3** 107 FOX CHASE CT,  
Debary, FL 32713



Front

## Sales Photos

**S1** 93 ROSEHILL CRESCENT CT  
Debary, FL 32713



Front

**S2** 418 N PINE MEADOW DR  
Debary, FL 32713



Front

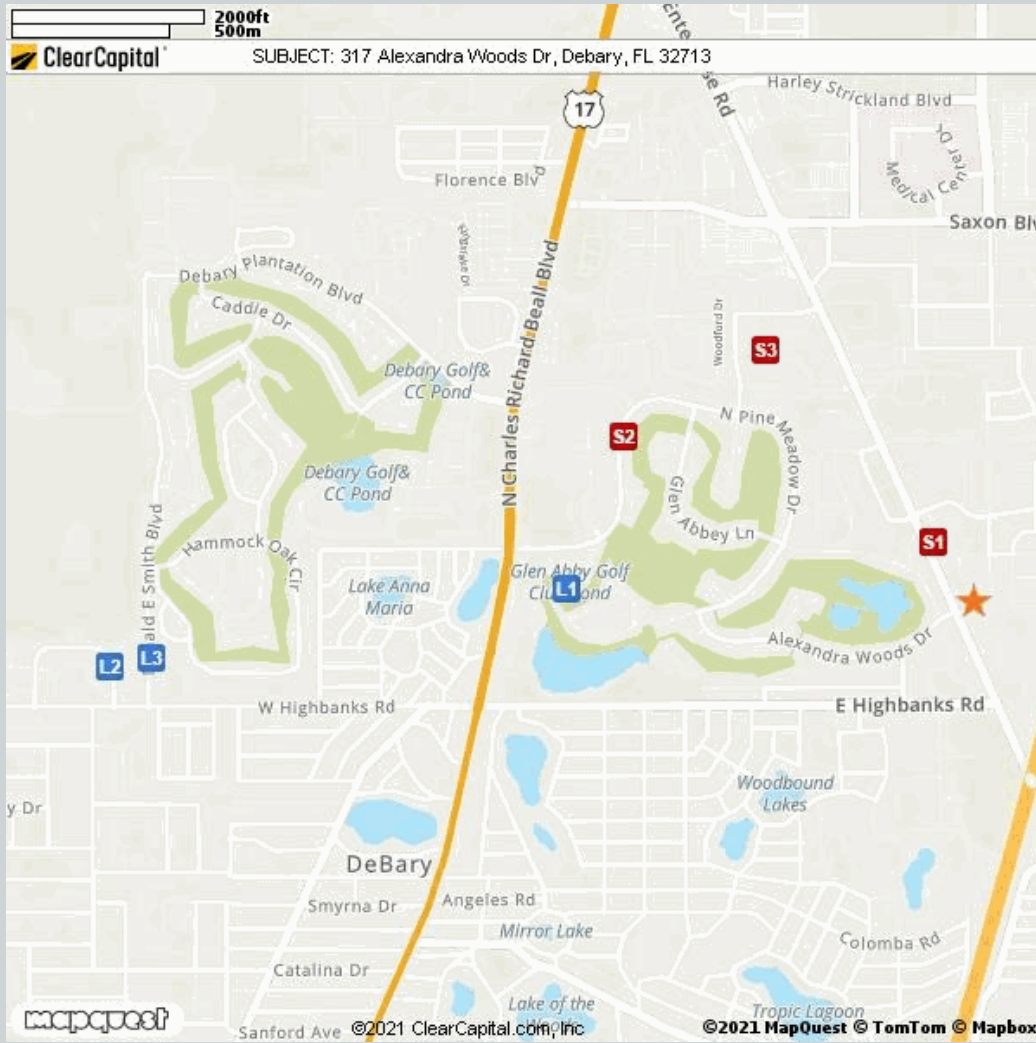
**S3** 512 TERA PLANTATION LN,  
Debary, FL 32713



Front

## ClearMaps Addendum

**Address** ★ 317 Alexandra Woods Drive, DeBary, FL 32713  
**Loan Number** 45598      **Suggested List** \$349,900      **Suggested Repaired** \$352,900      **Sale** \$346,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	317 Alexandra Woods Drive, DeBary, FL 32713	--	Parcel Match
L1 Listing 1	25 Spring Glen Dr, DeBary, FL 32713	1.20 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	124 Oakley Ct, DeBary, FL 32713	2.58 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	107 Fox Chase Ct., DeBary, FL 32713	2.45 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	93 Rosehill Crescent Ct, DeBary, FL 32713	0.22 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	418 N Pine Meadow Dr, DeBary, FL 32713	1.15 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	512 Tera Plantation Ln., DeBary, FL 32713	0.98 Miles <sup>1</sup>	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.

## 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>	David Aponik	<b>Company/Brokerage</b>	Sand Dollar Realty
<b>License No</b>	SL683139	<b>Address</b>	945 N Union Cir Deltona FL 32725
<b>License Expiration</b>	09/30/2021	<b>License State</b>	FL
<b>Phone</b>	3867478518	<b>Email</b>	daponik@cfl.rr.com
<b>Broker Distance to Subject</b>	3.21 miles	<b>Date Signed</b>	07/15/2021

*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.**