

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 | 4509 Tidal Pond Road, New Port Richey, FL 34652 | Order ID | 7629684 | Property ID | 31311697 |
| Inspection Date | 10/01/2021 | Date of Report | 10/03/2021 | | |
| Loan Number | 46393 | APN | 1626180560000000380 | | |
| Borrower Name | Champery Real Estate 2015 LLC | County | Pasco | | |

Tracking IDs

| | | | |
|--------------------------|---------|----------------------|---------|
| Order Tracking ID | 0930BPO | Tracking ID 1 | 0930BPO |
| Tracking ID 2 | -- | Tracking ID 3 | -- |

General Conditions

| | | |
|---------------------------------------|---------------|---|
| Owner | Robert Dambra | Condition Comments Subject appears to be in average condition with no visible exterior damage or deferred maintenance noted at the time of the inspection. Subject is in an "AE" flood zone and may require flood insurance. Subject community is residential in nature and is close to most amenities. |
| R. E. Taxes | \$469 | |
| Assessed Value | \$42,370 | |
| Zoning Classification | MF1 | |
| 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 Subject neighborhood community is residential in nature and is close to all amenities. There were no adverse neighborhood conditions noted at the time of the inspection. |
| Local Economy | Stable | |
| Sales Prices in this Neighborhood | Low: \$135,000 High: \$255,000 | |
| Market for this type of property | Remained Stable for the past 6 months. | |
| Normal Marketing Days | <90 | |

Current Listings

| | Subject | Listing 1 | Listing 2 * | Listing 3 |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 4509 Tidal Pond Road | 4026 Woodsville Dr | 4508 Glissade Dr | 3716 Haven Dr |
| City, State | New Port Richey, FL | New Port Richey, FL | New Port Richey, FL | New Port Richey, FL |
| Zip Code | 34652 | 34652 | 34652 | 34652 |
| Datasource | Public Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.47 ¹ | 0.02 ¹ | 0.90 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$174,900 | \$197,000 | \$215,000 |
| List Price \$ | -- | \$174,900 | \$197,000 | \$223,000 |
| Original List Date | | 08/15/2021 | 09/30/2021 | 07/15/2021 |
| DOM · Cumulative DOM | -- · -- | 7 · 49 | 2 · 3 | 21 · 80 |
| Age (# of years) | 46 | 50 | 50 | 50 |
| 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 Ranch | 1 Story Ranch | 1 Story Ranch | 1 Story Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,464 | 1,256 | 1,248 | 1,362 |
| Bdrm · Bths · ½ Bths | 2 · 2 | 3 · 1 | 2 · 2 | 2 · 2 |
| Total Room # | 6 | 6 | 6 | 6 |
| Garage (Style/Stalls) | Attached 2 Car(s) | 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 | -- | -- | -- | -- |
| Lot Size | 0.10 acres | 0.12 acres | 0.12 acres | 0.12 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** TAKE A LOOK AT THE SPARKLING KITCHEN, WITH RECESSED LIGHTING, BEAUTIFUL COUNTER TOPS, NICE CABINETS, IT LOOKS AMAZING. THERE IS A HUGE FAMILY ROOM, WITH BEAUTIFUL LAMINATE FLOORING, MASTER BEDROOM, PLUS 2 OTHER NICE SIZE BEDROOMS, WITH CEDAR LINED CLOSETS. NEW FLOORING THROUGHOUT. SLIDING GLASS DOORS OUT TO THE FENCED BACKYARD, PERFECT FOR ENTERTAINING. THE GARAGE IS CLEAN AS A WHISTLE TOO.
- Listing 2** This nice 2/2 home is in a neighborhood that is close to shopping, restaurants, medical facilities, parks, walking trails, beaches, fishing, boating, kayaking and much, much more. The Beacon Square Civic Center (only 0.3 miles away) offers a beautiful pool and many activities for an annual fee if you to choose to become a member. A beautiful Princess Palm in the back yard compliments the spa and deck that is built around it. Many, many upgrades throughout such as roof, windows and AC (attached). Items conveyed: SimpliSafe alarm system with 2 keypads, 7 entry sensors, 2 smoke detectors, and cameras; tiki bar, bar chairs, bar T.V., lanai T.V., 8- piece patio furniture, 8 potted palms, washer, dryer, 2 refrigerators, front fountain, and shed.
- Listing 3** There is an open living room and dining room. The kitchen then connects to a family room on the other side. Square footage and layout of this home does allow for the potential of a third bedroom if needed. The whole home is tiled (so no carpets for allergy free troubles)! There are two spacious bedrooms and the master has its own suite bath. There is a very large rear screened porch that is under roof and screened, creating more living space where you can enjoy the beautiful weather.

Recent Sales

| | Subject | Sold 1 | Sold 2 * | Sold 3 |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 4509 Tidal Pond Road | 4027 Litchfield Dr | 4119 Stratfield Dr | 4249 Stratfield Dr |
| City, State | New Port Richey, FL | New Port Richey, FL | New Port Richey, FL | New Port Richey, FL |
| Zip Code | 34652 | 34652 | 34652 | 34652 |
| Datasource | Public Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.53 ¹ | 0.44 ¹ | 0.30 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$184,900 | \$189,000 | \$189,500 |
| List Price \$ | -- | \$184,900 | \$189,000 | \$189,500 |
| Sale Price \$ | -- | \$186,000 | \$186,100 | \$185,000 |
| Type of Financing | -- | Cash | Cash | Conventional |
| Date of Sale | -- | 09/13/2021 | 07/30/2021 | 07/06/2021 |
| DOM · Cumulative DOM | -- · -- | 2 · 21 | 3 · 24 | 6 · 61 |
| Age (# of years) | 46 | 50 | 50 | 46 |
| 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 | Beneficial ; Water | Neutral ; Residential |
| Style/Design | 1 Story Ranch | 1 Story Ranch | 1 Story Ranch | 1 Story Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,464 | 1,519 | 1,268 | 1,334 |
| Bdrm · Bths · ½ Bths | 2 · 2 | 2 · 2 | 2 · 2 | 2 · 2 |
| Total Room # | 6 | 6 | 6 | 6 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 1 Car | Attached 1 Car |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.10 acres | 0.14 acres | 0.12 acres | 0.12 acres |
| Other | None | None | None | None |
| Net Adjustment | -- | -\$5,825 | -\$60 | +\$1,950 |
| Adjusted Price | -- | \$180,175 | \$186,040 | \$186,950 |

* Sold 2 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** 2 bedroom 2 bath 2 car garage. Front porch and rear enclosure. No rear neighbors. No flood insurance required. Reroof 2013 and Ac 2010. Being sold in "as-is" condition. Needs some minor work and updating throughout. Room measurements are approximate and should be verified by the buyer agent and/or buyer. Adjusted -\$825 for square foot variance; -\$5,000 for garage count.
- Sold 2** Calling all Investors !! Great investment property. This Lakefront home needs some TLC . Adjusted +\$2,940 for square foot variance; -\$5,000 for view differential.
- Sold 3** /2/1 with lots of space. Upgraded kitchen and baths. This home has a family room, Florida room and screened in porch. All tile floors. Newer HVAC and electric panel. 2 Sheds. Adjusted +\$1,950 for square foot variance.

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|--|---------------|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | Listing History Comments | | | | |
| Listing Agency/Firm | | | Listed on 7/8/2010 for \$32,900 and sold on 10/14/2010 for \$29,000. | | | | |
| 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 |

Marketing Strategy

| | As Is Price | Repaired Price |
|---|--------------------|-----------------------|
| Suggested List Price | \$190,000 | \$190,000 |
| Sales Price | \$185,000 | \$185,000 |
| 30 Day Price | \$180,000 | -- |
| Comments Regarding Pricing Strategy | | |
| Value determined using the Comparable Market Analysis Method. All comparable properties used are non-distressed properties. All comparable properties used are from subject subdivision or in a similar subdivision and within 1 mile of subject. There is not a significant number of REO and Short Sale properties in subject area. It is estimated to be approximately 5%. I went back 3 months, out in distance 1 mile, and was able to find comps which fit the subject requirements. The ones used are the best possible currently available comps within 1 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps. | | |

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.

Subject Photos



Front



Address Verification



Street

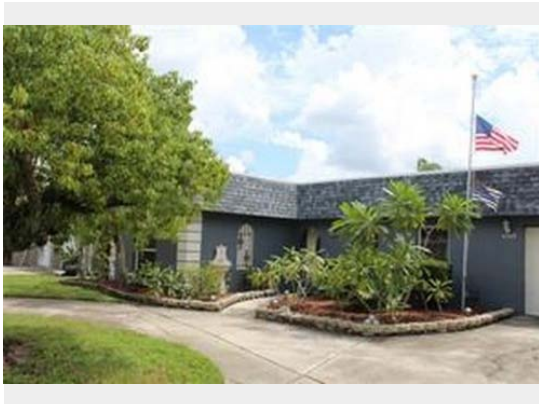
Listing Photos

L1 4026 Woodsville Dr
New Port Richey, FL 34652



Front

L2 4508 Glissade Dr
New Port Richey, FL 34652



Front

L3 3716 Haven Dr
New Port Richey, FL 34652



Front

Sales Photos

S1 4027 Litchfield Dr
New Port Richey, FL 34652



Front

S2 4119 Stratfield Dr
New Port Richey, FL 34652



Front

S3 4249 Stratfield Dr
New Port Richey, FL 34652



Front

ClearMaps Addendum

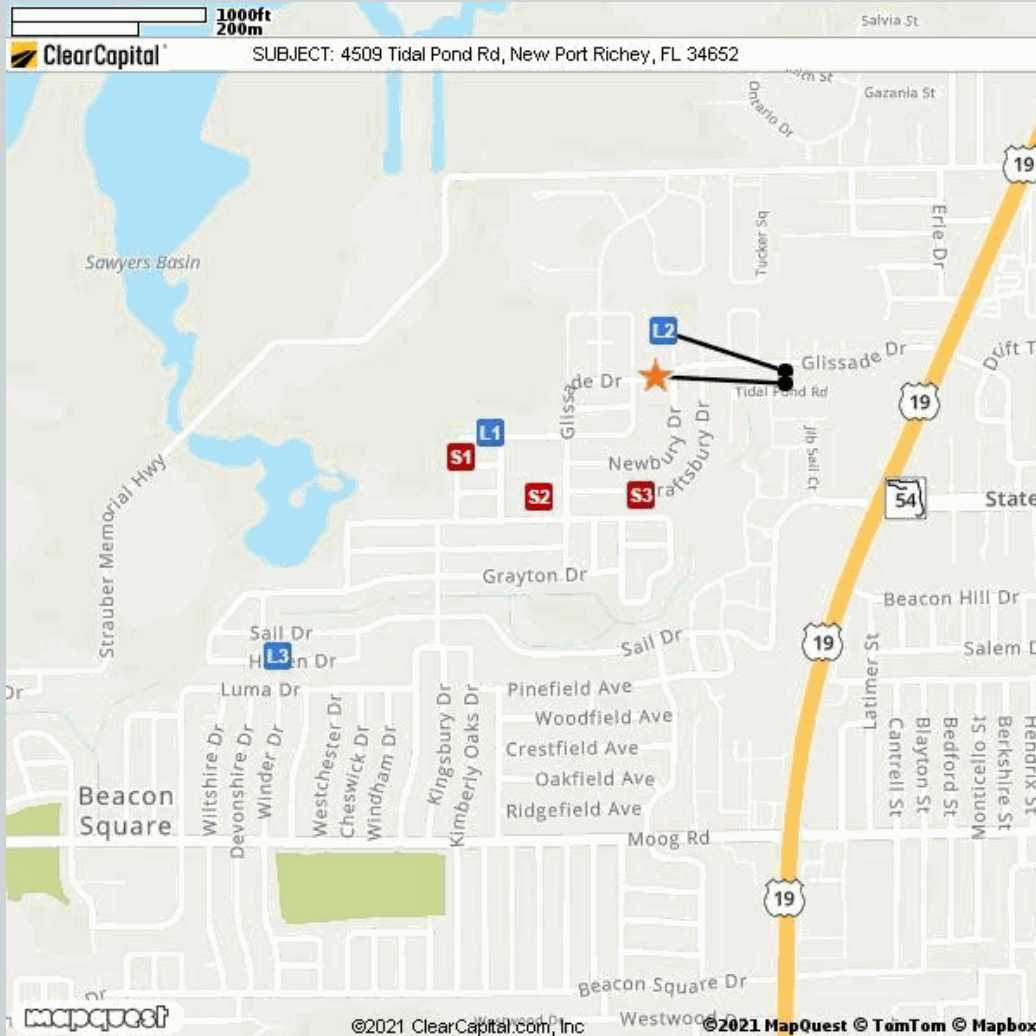
Address ★ 4509 Tidal Pond Road, New Port Richey, FL 34652

Loan Number 46393

Suggested List \$190,000

Suggested Repaired \$190,000

Sale \$185,000



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|------------|---|-------------------------|------------------|
| ★ Subject | 4509 Tidal Pond Road, New Port Richey, FL 34652 | -- | Parcel Match |
| L1 | 4026 Woodsville Dr, New Port Richey, FL 34652 | 0.47 Miles ¹ | Parcel Match |
| L2 | 4508 Glissade Dr, New Port Richey, FL 34652 | 0.02 Miles ¹ | Parcel Match |
| L3 | 3716 Haven Dr, New Port Richey, FL 34652 | 0.90 Miles ¹ | Parcel Match |
| S1 | 4027 Litchfield Dr, New Port Richey, FL 34652 | 0.53 Miles ¹ | Parcel Match |
| S2 | 4119 Stratfield Dr, New Port Richey, FL 34652 | 0.44 Miles ¹ | Parcel Match |
| S3 | 4249 Stratfield Dr, New Port Richey, FL 34652 | 0.30 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 | Fred Strickroot | Company/Brokerage | HomeNet |
| License No | BK3187035 | Address | 9020 Rancho Del Rio Dr New Port Richey FL 34655 |
| License Expiration | 03/31/2022 | License State | FL |
| Phone | 7278355567 | Email | allprobpos@gmail.com |
| Broker Distance to Subject | 4.63 miles | Date Signed | 10/02/2021 |

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.