

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	5631 Venetian Boulevard Ne, Saint Petersburg, FLORIDA 33703	Order ID	7644755	Property ID	31342905
Inspection Date	10/07/2021	Date of Report	10/07/2021	APN	333017812430000050
Loan Number	46476	County	Pinellas		
Borrower Name	Champery Real Estate 2015 LLC				
Tracking IDs					
Order Tracking ID	1006BPO	Tracking ID 1	1006BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATRINA A SVEUM	Condition Comments	
R. E. Taxes	\$4,381	Subject is a block construction 3/2/2 single-family pool home in average condition. Subjects exterior does not show any obvious signs of deferred maintenance or repairs noted. Subject was recently listed and sold at \$370,000. Subjects interior was previously updated and feature granite counters. Subjects updates are older and not to current trend. Subjects updates will have a minimal impact on value. Subject has an inground pool amenity that is desirable for the area. Subject is not located on a main thoroughfare.	
Assessed Value	\$204,859		
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	REO and short sale activity is not prevalent in the area and will not significantly impact values. Values have been rapidly increasing as a result of market uncertainty and COVID19 and the undersupply of recent sales/listings. Subject is located in a flood zone and flood insurance will be a contingency of financing. The subject's area is predominately residential. Subject is located in a desirable school district. Subject is located just a short distance from area parks and the zoned elementary school.	
Sales Prices in this Neighborhood	Low: \$280,000 High: \$500,000		
Market for this type of property	Increased 6 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5631 Venetian Boulevard Ne	5924 16th Ln Ne	1919 Montana Ave Ne	4135 Helena St Ne
City, State	Saint Petersburg, FLORIDA	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
Zip Code	33703	33703	33703	33703
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.36 ¹	0.56 ¹	0.99 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$430,000	\$394,900	\$424,900
List Price \$	--	\$430,000	\$389,900	\$424,900
Original List Date		09/30/2021	09/05/2021	09/30/2021
DOM · Cumulative DOM	-- · --	7 · 7	26 · 32	2 · 7
Age (# of years)	51	46	51	61
Condition	Average	Average	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	1,373	1,576	1,083	1,096
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 2	3 · 2
Total Room #	6	6	5	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	Pool - Yes
Lot Size	0.15 acres	.41 acres	.15 acres	.17 acres
Other	--	--	--	--

* 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** Sought after Shore Acres- 3 bedroom/2bath home with Living room and separate family room. Kitchen has a pass-through breakfast bar to the living room. Dining room has sliders to the pool and a HUGE backyard. Almost a half-acre (.42), with no rear neighbors. Room for expansion, maybe a garage, Motorhome or boat parking and still have room for a vegetable garden, tennis court or basketball court. Bedrooms on a split plan- Master suite on one side with bath and walk in closet. 2nd & 3rd bedroom on the other side with a Hall bath. There is also a large laundry room off the family room with a door to the side yard. Fenced rear yard. Close to Denver Park, Mangrove Golf Course and Northeast Little League Park.
- Listing 2** Charming 2 bed, 2 bath home in Shore Acres Edgewater! In this single story home you have large living room area. The kitchen boasts ample counter and cabinet space overlooking the dining room. Sliding doors from the kitchen and dining room area lead out to the screened patio and pool. The primary bedroom has a closet and en suite bathroom. Outside you will enjoy a screened patio and pool overlooking a yard. Located in St Petersburg, this home is convenient to shopping, dining, and I275 for an easy commute to Tampa and surrounding areas, as well as the beautiful gulf beaches.
- Listing 3** Welcome home to this beautiful 3 bedroom 2 bath POOL home in highly desirable Shore Acres. If you are looking for the perfect starter or family home look no further. This home has been TOTALLY RENOVATED and includes upgrades perfectly fit for a first time home buyer or growing family. The totally remodeled kitchen features solid wood cabinets, granite countertops, stainless steel appliances, custom backsplash, and a designer faucet. The bathrooms feature the same level of upgrades including custom vanities, granite countertops, designer tile, and new hardware. Other upgrades include solar system (transferrable), newer windows, new flooring, new doors and hardware, new paint inside and out, upgraded landscaping, new light fixtures, restored covered porch, new double concrete driveway resurfaced pool and MORE!! There is also an attached 1 car garage and a generously sized back yard for BBQ, entertaining and family fun time. All of these amenities and upgrades are complimented by the unique curb appeal of the home which sits on a quiet street within an excellent family friendly and safe neighborhood. This home has many desirable features and is a must see. Schedule your showing today! This home won't last long!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5631 Venetian Boulevard Ne	5945 Venetian Blvd Ne	1811 Nevada Ave Ne	4327 Huntington St Ne
City, State	Saint Petersburg, FLORIDA	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
Zip Code	33703	33703	33703	33703
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	0.36 ¹	0.86 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$335,000	\$340,000	\$399,000
List Price \$	--	\$335,000	\$340,000	\$399,000
Sale Price \$	--	\$347,000	\$325,000	\$400,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	05/20/2021	05/24/2021	05/21/2021
DOM · Cumulative DOM	-- · --	3 · 42	13 · 75	28 · 77
Age (# of years)	51	41	51	62
Condition	Average	Fair	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	2 Stories contemp	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,373	1,560	1,200	1,649
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 1 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	--	Pool - Yes
Lot Size	0.15 acres	.17 acres	.17 acres	.20 acres
Other	--	--	--	12447 concessions
Net Adjustment	--	+\$37,320	+\$41,860	-\$8,267
Adjusted Price	--	\$384,320	\$366,860	\$391,733

* 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** Adjustments: +20000 pool, -13090 gla, +20000 condition, +10410 date of sale , Well loved 3 bedroom 2 bath home in Shore Acres. Built in 1980, This home is elevated with the living area on the 2nd floor to minimize flood insurance requirements. The 3rd bedroom is a great "FLEX" space or office for working at home. Pocket doors add privacy or easy access to the living room. The home has vaulted wood ceilings with accent beams. The transom windows make this a bright room. Master bedroom also has a walk in closet. Kitchen is an efficient size and has a closet pantry. There is an expansive deck , a great place to enjoy your morning coffee or relax after work. The master bedroom has a private bath and walk in closet. Under the deck is a huge porch area. The yard is totally fenced and has a sprinkler system. 1st level has the entry foyer with spiral stairs leading to the main living area, a spacious laundry room and 2 car garage with door opener. Close to schools, shopping, recreation and Tampa Bay. Don't miss this one. Elevated homes like this don't come on the market very often.
- Sold 2** Adjustments: +9750 date of sale, +20000 pool, +12110 gla Situated in one of St.Petersburg's finest neighborhoods this 3 bedroom, 2 bathroom home is perfect for a first time home buyer or anyone looking to be close to downtown, yet still have the comfort of a family friendly neighborhood! This 1960's block home is renovated and features an open floorpan, stainless steel appliances, granite countertops, new windows, modern porcelain tile laid throughout the main living area, and huge backyard to enjoy with the loved ones. More pictures to come in the following days.
- Sold 3** Adjustments: -12447 concessions, +10000 garage, +1500 bath, -19320 gla, +12000 date of sale

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject sold on 10/05/2021 for \$370,000			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
09/10/2021	\$380,000	--	--	Sold	10/05/2021	\$370,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$375,000	\$375,000
Sales Price	\$370,000	\$370,000
30 Day Price	\$360,000	--
Comments Regarding Pricing Strategy		
<p>Greatest weight has been placed on sales comp 2 due to property amenities. Sales comp 3 is the only comp that brackets the subject in condition and pool amenity. Comp search was conducted within a 1-mile radius, 6-month date of sale, 30% gla, and 20-year date of build. It was necessary to expand gla requirements in order to find comps to bracket the subject in condition. Pools are desirable in the area, however there is an undersupply of recent pool sales comps in average condition. Comps provided are the most proximate and comparable to the subject available.</p>		

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



Side



Side



Street



Street

Listing Photos

L1 5924 16th Ln NE
Saint Petersburg, FL 33703



Front

L2 1919 Montana Ave NE
Saint Petersburg, FL 33703



Front

L3 4135 Helena St NE
Saint Petersburg, FL 33703



Front

Sales Photos

S1 5945 Venetian Blvd NE
Saint Petersburg, FL 33703



Front

S2 1811 Nevada Ave NE
Saint Petersburg, FL 33703



Front

S3 4327 Huntington St NE
Saint Petersburg, FL 33703



Front

ClearMaps Addendum

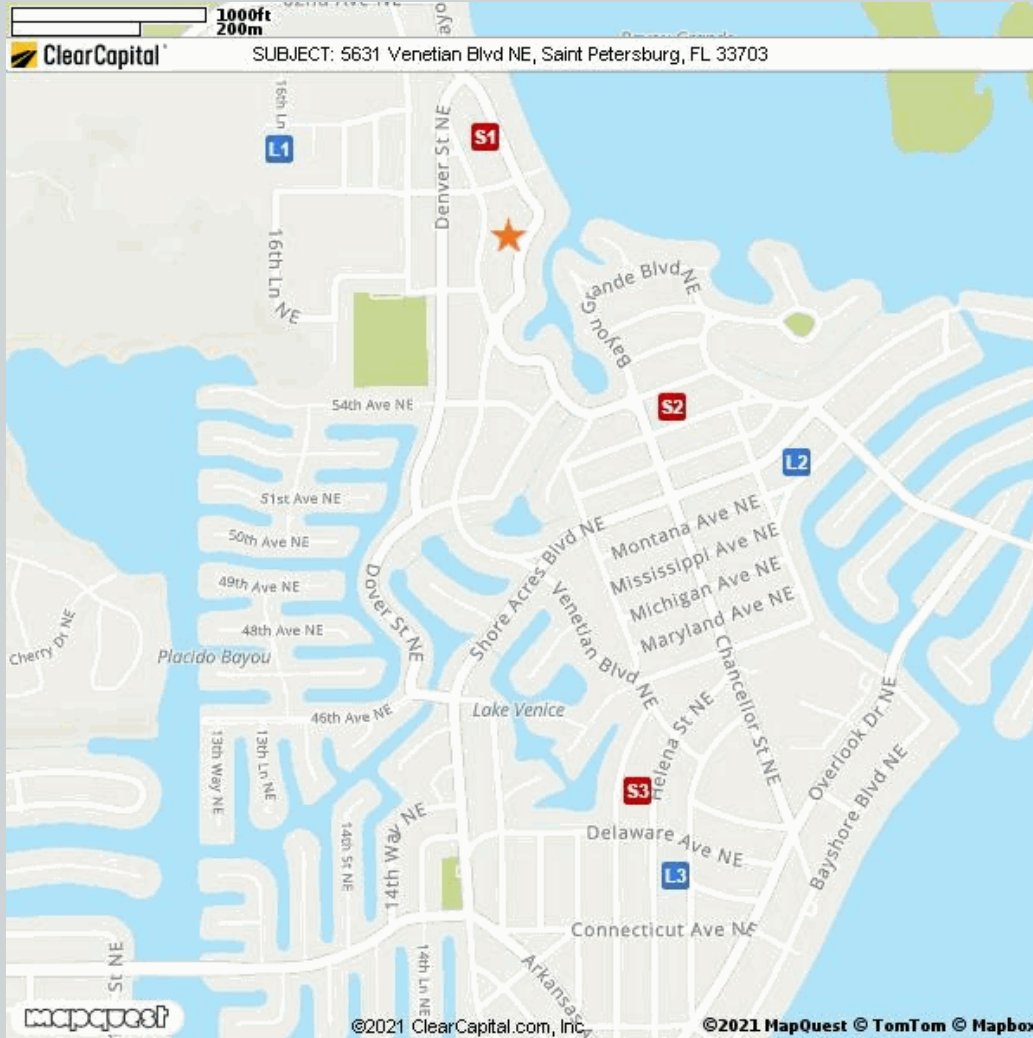
Address ★ 5631 Venetian Boulevard Ne, Saint Petersburg, FLORIDA 33703

Loan Number 46476

Suggested List \$375,000

Suggested Repaired \$375,000

Sale \$370,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5631 Venetian Boulevard Ne, Saint Petersburg, Florida 33703	--	Parcel Match
L1	5924 16th Ln Ne, Saint Petersburg, FL 33703	0.36 Miles ¹	Parcel Match
L2	1919 Montana Ave Ne, Saint Petersburg, FL 33703	0.56 Miles ¹	Parcel Match
L3	4135 Helena St Ne, Saint Petersburg, FL 33703	0.99 Miles ¹	Parcel Match
S1	5945 Venetian Blvd Ne, Saint Petersburg, FL 33703	0.16 Miles ¹	Parcel Match
S2	1811 Nevada Ave Ne, Saint Petersburg, FL 33703	0.36 Miles ¹	Parcel Match
S3	4327 Huntington St Ne, Saint Petersburg, FL 33703	0.86 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.

*** 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

Broker Name	Kristin Beck	Company/Brokerage	Concierge Realty Associates
License No	SL3245319	Address	3833 24th Ave N St Petersburg FL 33713
License Expiration	03/31/2023	License State	FL
Phone	7274175090	Email	kristinbeck@gmail.com
Broker Distance to Subject	5.20 miles	Date Signed	10/07/2021

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.