

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	7210 S Sparkman Street, Tampa, FLORIDA 33616	Order ID	7684146	Property ID	31457069
Inspection Date	10/23/2021	Date of Report	10/25/2021		
Loan Number	46757	APN	1387540000		
Borrower Name	Champery Real Estate 2015 LLC	County	Hillsborough		

Tracking IDs

Order Tracking ID	1021BPO	Tracking ID 1	CRE
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	RICHARD D GRIZZARD	Condition Comments The subject is a frame construction 3/1/2 single-family pool home in average condition. Subjects exterior does not show any obvious signs of updates/upgrades. No obvious signs of disrepair were noted. Subject is superior for the area in lot size (.33 acres) and gla. Subject has a smaller bed/bath count than is typical for homes of this size. Subjects pool amenity is not typical for the area. Subject is located in an area undergoing redevelopment with new construction homes. Subject has average curb appeal for the area.
R. E. Taxes	\$6,263	
Assessed Value	\$301,086	
Zoning Classification	Residential RS-50	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Subject is secured by lock and key)		
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 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 along the southernmost point of Tampa and is adjacent to Macdill Air Force Base. Subject is located in a small residential pocket. There is a wide range of date of build in the area. Subjects area is undergoing new home development/construction. Subject is in an average school district.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$220,000 High: \$575,000	
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	7210 S Sparkman Street	7301 S Swoope St	4427 Ohio Ave	7104 S Sparkman St
City, State	Tampa, FLORIDA	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33616	33616	33616	33616
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.48 ¹	1.31 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,000	\$294,900	\$345,000
List Price \$	--	\$325,000	\$294,900	\$349,900
Original List Date		09/18/2021	08/17/2021	06/04/2021
DOM · Cumulative DOM	-- · --	20 · 37	45 · 69	15 · 143
Age (# of years)	54	61	66	56
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	1,718	1,728	1,302	1,296
Bdrm · Bths · ½ Bths	3 · 1	4 · 3	3 · 1 · 1	3 · 2
Total Room #	6	8	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	None	None
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	0.33 acres	.24 acres	.19 acres	.14 acres
Other	--	--	--	--

* Listing 1 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** Back on the market with a PRICE IMPROVEMENT, Welcome to Port Tampa! This adorable four bedroom, and three bath home is move in ready and looking for its new owner. Two of the bedrooms have their own ensuites bathrooms. Beautiful tile floors flow through out the house. The kitchen features newer appliances and countertops. The home features tons of curb appeal. The lot size huge. There are no HOA. Located minutes from MacDill Air Force Base, grocery, shopping and the Lee Roy Selmon Expressway making it easy to get where you need to go. Looking for adventure? You don't have to go far, Picnic Island Park is just around the corner! Making it easy to launch your boat or kayak, and enjoy the Tampa Bay waters. Take your furry friends to the dog beach for an afternoon of fun and sun or try your skills and disc golf. Enjoy beautiful sunsets over Tampa Bay while fishing from the pier! All of this just minutes from your new home!!
- Listing 2** South Tampa (Gandy) fixer upper! Check out this 3 bed 1.5 bath block home with screened in-ground swimming pool, covered outdoor lanai, 1-car carport with laundry/utility room, and storage shed in the backyard. Would make a great home for the end-Buyer looking to add their own personal touch, possible flip for the savvy investor, or income producing property. The interior is live-able but will need updating. Roof and pool equipment are new within the last year. Being sold AS-IS for CASH or CONVENTIONAL FINANCING ONLY!
- Listing 3** Beautifully remodeled 3 bed/2 bath home with pool and solar system, located in the desirable Port Tampa area just 5 minutes from MacDill AFB and the new Westshore Marina District! Full solar array covers most, and sometimes all energy usage, affording you incredibly low electric bills! As you walk into the home, you are greeted by a large open floor plan that includes an updated kitchen, living and dining area. The kitchen has plenty of maple cabinets for all your storage needs, and modern stainless steel appliances. The kitchen has granite counters, including a granite breakfast bar that opens to the living/dining area. The home has a split bedroom plan for ultimate privacy! The master bedroom is located to the left of the home, has its own mini-split A/C unit and private bathroom with a large walk-in shower. To the right rear of the home, you will find your hall bath and 2 additional bedrooms. Home has a large laundry room with plenty of storage space. washer and dryer included. Large shaded backyard includes a privacy fence, a new storage shed and a great pool area for all your entertainment needs! Driveway fits 4 cars. All rooms in the home have ceiling fans. Home is located close to I- 275, Westshore Marina district, Downtown Tampa, Channelside district, Tampa General Hospital, Westshore Mall, International Plaza Mall, and many entertainment venues. This beautiful turn-key property won't last long! Call to schedule your private showing.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7210 S Sparkman Street	4411 Gandy Cir	4702 W Bay Ave	6314 S Lois Ave
City, State	Tampa, FLORIDA	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33616	33616	33616	33616
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.87 ¹	1.21 ¹	1.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$255,000	\$275,000	\$330,000
List Price \$	--	\$255,000	\$275,000	\$299,500
Sale Price \$	--	\$255,000	\$270,000	\$275,000
Type of Financing	--	Cash	Cash	Cash
Date of Sale	--	05/28/2021	08/25/2021	09/17/2021
DOM · Cumulative DOM	-- · --	1 · 0	9 · 34	76 · 99
Age (# of years)	54	52	64	58
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	1,718	1,442	1,272	1,376
Bdrm · Bths · ½ Bths	3 · 1	4 · 2	3 · 2	3 · 1
Total Room #	6	8	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	None	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	0.33 acres	.15 acres	.17 acres	.16 acres
Other	--	--	--	--
Net Adjustment	--	+\$41,760	+\$51,760	+\$50,250
Adjusted Price	--	\$296,760	\$321,760	\$325,250

* 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** Adjustments: +10000 garage, -5000 bath, +16560 gla, +1000 lot, +10200 date of sale Great pool home in desirable South Tampa. Located in Robinson high school district.
- Sold 2** Adjustments: +10000 garage, -5000 bath, +10000 lot, +10000 pool, +26760 gla Affordable Opportunity! Perfect for your family or a rental. Solid block home with 3 bedrooms, 2 baths and an open kitchen that features a table height breakfast bar overlooking living/dining room and the family room. This floor plan is great for entertaining! The large corner lot is completely fenced with side load carport. In back is a covered, screened porch. Get in on the ground floor of this high demand, up and coming, neighborhood. Located just minutes from Selmon Expressway, Gandy Bridge & McDill AFB. Enjoy all that South Tampa has to offer. With TLC you will have a terrific home. Call today for a private showing.
- Sold 3** Adjustments: +10000 garage, +10000 lot, +10000 pool, +20520 gla Welcome to Tampa's booming Sun Bay South neighborhood and 6314 S Lois Ave. This 1376 square foot mid-century ranch includes 3 bedrooms, 1 full bath and so much potential! The front door enters into the carpeted living room that's hiding this home's hidden gem - original Terrazzo floors! The Terrazzo continues throughout the footprint of the original home with the exception of the large family room that was thoughtfully added off the kitchen by prior owners. The family room with attached inside utility room opens to a spacious backyard that could easily accommodate a pool or future addition. There is an additional metal storage shed conveniently located next to the carport. Robinson High School with its renowned International Baccalaureate program is right across the street. The new owners will appreciate the proximity to the Bobby Hicks Park and Community Pool right around the corner. Roof was replaced in 2018. HVAC replaced in 2013.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No recent listing history				
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	\$305,000	\$305,000
Sales Price	\$300,000	\$300,000
30 Day Price	\$290,000	--
Comments Regarding Pricing Strategy		
<p>Greatest weight has been placed on sales comp 1 due to proximity and property amenities. Comp search was conducted within a 2-mile radius, 6-month date of sale, 30% gla, and 15-year date of build. It was necessary to exceed distance and gla factors to bracket the subject in condition. Subject has a larger lot size than is typical for the area. The most likely purchaser will be an investor who will build new homes on the lot. New home builds are located across the street from the subject. Comps provided are the most proximate and comparable to the subject available. The comps provided were chosen because they bracket the subject in age. The subject is an older build in an area that is currently undergoing new home development.</p> <p>7505 S Sparkman St - Not utilized due to being superior in condition and age to the subject. Comp was built in 2009. 7316 S Kissimmee St - Not utilized due to being superior in condition and age to the subject. 7325 S Saint Patrick St - Not utilized as it is a townhome superior in condition and age. 6705 S Wall Street, Tampa, FL 33616 - Not utilized due to being superior in condition and age to the subject.</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



Front



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 7301 S Swoope St
Tampa, FL 33616



Front

L2 4427 Ohio Ave
Tampa, FL 33616



Front

L3 7104 S Sparkman St
Tampa, FL 33616



Front

Sales Photos

S1 4411 Gandy Cir
Tampa, FL 33616



Front

S2 4702 W Bay Ave
Tampa, FL 33616



Front

S3 6314 S Lois Ave
Tampa, FL 33616



Front

ClearMaps Addendum

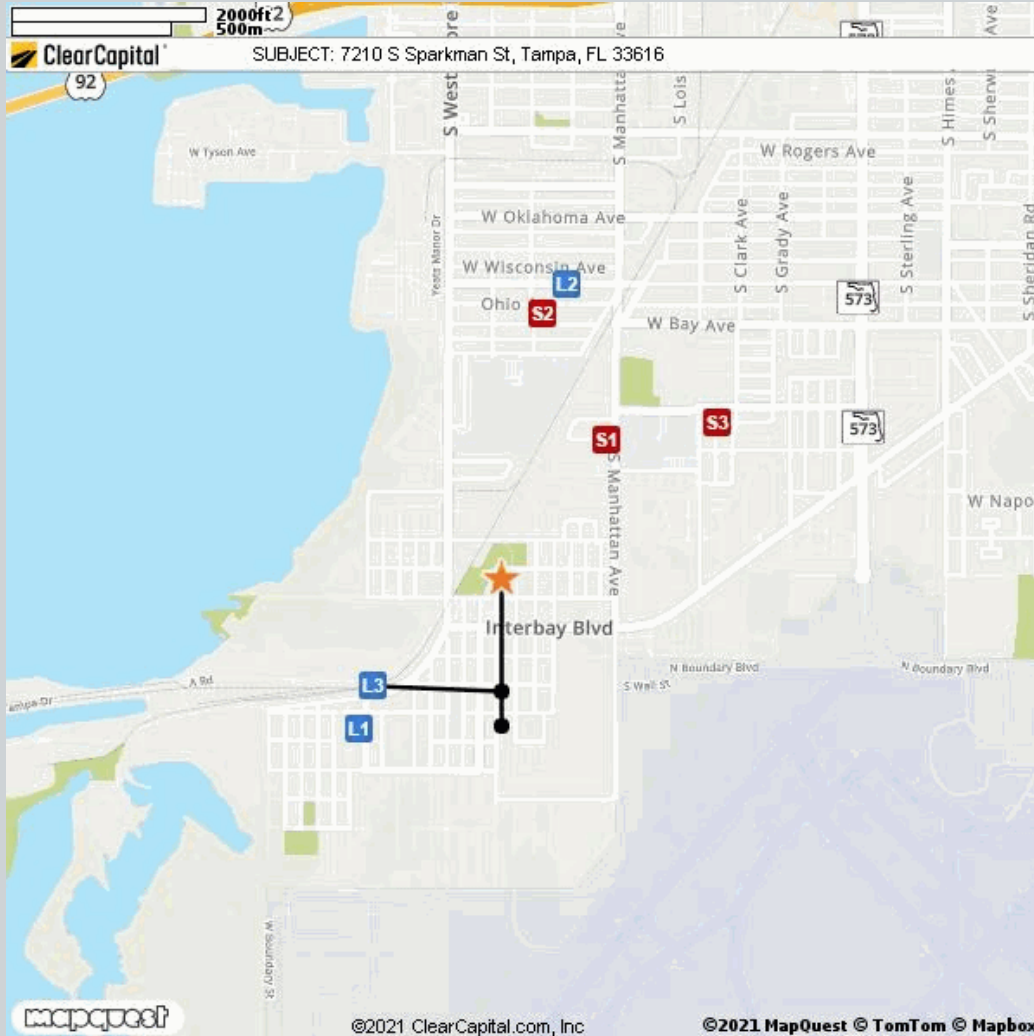
Address ★ 7210 S Sparkman Street, Tampa, FLORIDA 33616

Loan Number 46757

Suggested List \$305,000

Suggested Repaired \$305,000

Sale \$300,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7210 S Sparkman Street, Tampa, Florida 33616	--	Parcel Match
L1 Listing 1	7301 S Swoope St, Tampa, FL 33616	0.48 Miles ¹	Parcel Match
L2 Listing 2	4427 Ohio Ave, Tampa, FL 33616	1.31 Miles ¹	Parcel Match
L3 Listing 3	7104 S Sparkman St, Tampa, FL 33616	0.11 Miles ¹	Parcel Match
S1 Sold 1	4411 Gandy Cir, Tampa, FL 33616	0.87 Miles ¹	Parcel Match
S2 Sold 2	4702 W Bay Ave, Tampa, FL 33616	1.21 Miles ¹	Parcel Match
S3 Sold 3	6314 S Lois Ave, Tampa, FL 33616	1.07 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	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	10.95 miles	Date Signed	10/25/2021

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.