

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	3219 Fireside Drive, Middleburg, FL 32068	Order ID	8418392	Property ID	33273375
Inspection Date	09/09/2022	Date of Report	09/12/2022		
Loan Number	47311	APN	04052500898900722		
Borrower Name	Champery Real Estate 2015 LLC	County	Clay		

Tracking IDs					
Order Tracking ID	09.07.22 CS-Citi Update	Tracking ID 1	09.07.22 CS-Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CHAMPERY REAL ESTATE 2015 LLC	Condition Comments	Subject appears to be in average/well-maintained condition at the time of inspection. Listing comments from 3/22 state the interior needs some updating and minor repairs but does not specify. There is no indication any repairs have been made or have not been made at this time.
R. E. Taxes	\$2,412		
Assessed Value	\$179,492		
Zoning Classification	Residential PUD		
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	Villages of Fireside		
Association Fees	\$655 / Year (Other: Park)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	3219 Fireside Dr is located in Villages of Fireside neighborhood in the city of Middleburg, FL. \$408,000 Median Listing Price \$455,000 Median Sales Price 53 Median Days on Market \$190 Price Per Sq Ft The subject is within 1 mile to highways, shopping, and within 2 miles to the hospital. The subjects market is increasing at 1% per month. The average DOM is 57 days with sellers getting 94% of their asking price. Located within a well conforming complex of similar type units. Predominantly residential location that primarily consists of mostly similar type properties....
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$216000 High: \$395000		
Market for this type of property	Increased 10 % in the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

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Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3219 Fireside Drive	3183 Fieldcrest Dr	3114 Steeple Pine Ct	2101 Fresco Dr
City, State	Middleburg, FL	Middleburg, FL	Middleburg, FL	Middleburg, FL
Zip Code	32068	32068	32068	32068
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.41 ¹	0.93 ¹	0.83 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$470,000	\$405,000	\$405,000
List Price \$	--	\$445,000	\$399,000	\$371,000
Original List Date		07/04/2022	11/12/2021	05/31/2022
DOM · Cumulative DOM	-- · --	68 · 70	302 · 304	102 · 104
Age (# of years)	29	22	8	18
Condition	Average	Good	Good	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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,463	2,246	2,533	2,478
Bdrm · Bths · ½ Bths	4 · 3	4 · 2	5 · 3	4 · 2 · 1
Total Room #	9	8	10	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.35 acres	1 acres	.19 acres	.23 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** This brick home is located in the highly desirable Villages of Fireside gated community. Split floor plan with formal dining room and an office. The large and secluded backyard backs up to the ravine. New sod, new sprinkler pump, newer AC and roof. The community also offers a boardwalk leading out to nature trails and dock. This comp is maintained with fence yard and additional off street parking. It is similar to subject in style, age, GLA, condition, bedroom and bathroom count. It also has similar external influences as the subject property.
- Listing 2** 5 bedroom and 3 bathroom home. This home features an updated kitchen with stainless steel appliances, a 2 car garage, and large yard. Limited listing comp selection. This comp was chosen because it brackets gla and location.
- Listing 3** 4 bedroom and 2.5 bath home with a 2 car garage. The kitchen boasts generous counter space and a center island. Bright interior with neutral floors and plush carpet. Primary suite, complete with a walk-in closet, and an en-suite bathroom with double sinks. Lush green landscape surrounds this house. This is a comparable property that is similar in features and characteristics and is supportive of the subjects pricing estimate.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3219 Fireside Drive	3150 Twilight Ct	3243 Fireside Dr	3396 Chimney Dr
City, State	Middleburg, FL	Middleburg, FL	Middleburg, FL	Middleburg, FL
Zip Code	32068	32068	32068	32068
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.27 ¹	0.10 ¹	0.51 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$400,000	\$510,000	\$444,990
List Price \$	--	\$400,000	\$510,000	\$430,000
Sale Price \$	--	\$395,000	\$455,000	\$404,000
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	08/08/2022	06/17/2022	07/11/2022
DOM · Cumulative DOM	-- · --	39 · 39	53 · 53	51 · 51
Age (# of years)	29	25	30	20
Condition	Average	Good	Good	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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	2,463	2,203	2,112	2,328
Bdrm · Bths · ½ Bths	4 · 3	4 · 2	4 · 2	4 · 2
Total Room #	9	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes Spa - Yes	--
Lot Size	0.35 acres	.42 acres	0.35 acres	.27 acres
Other	--	--	--	--
Net Adjustment	--	-\$14,800	-\$35,000	-\$17,300
Adjusted Price	--	\$380,200	\$420,000	\$386,700

* 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** 4/2 home located on one of the largest lots in Villages of Fireside. Home features a formal dining and living room upon entry. Great room has a wood burning fireplace and is open to the kitchen. Split bedroom plan is perfect for privacy and secondary bedrooms share a hall bath that provides easy access to the back patio. Primary suite has attached ensuite with dual vanities and two walk in closets. Covered back patio. This comp is maintained with fence yard and additional off street parking. It is similar to subject in style, age, GLA, condition, bedroom and bathroom count. It also has similar external influences as the subject property.
- Sold 2** 4 bedroom / 2 full bathroom home in the highly sought after gated community of Fireside. This home sits on a larger lot. Lots of updates, marble look tile floor, wood floors, granite counter tops. Kitchen has newer appliances, family room features fireplace, large master bedroom with glass sliding doors that opens onto lanai and pool. Master bath has marble look tile floor, large shower with rain showerhead and shower wand, toilet room, soaking tub, separate vanities and his/her closets. This comp compares favorably to the subject features except for the in-ground pool and privacy fence. These 2 subject features makes the comp slightly inferior. Used comp due to most recent sale, similar features as the subject for gla, lot size, and age. It is in a similar neighborhood as the subject.
- Sold 3** Spacious 4 bedroom 2 Bathroom with a Huge Masters Suite and walk in Closet. Front yard with an extended driveway. Newly installed paver extending the back patio. This comp was used as it was the only comp available that will bracket subject bedroom counts, living area, and age.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Last listed 04/29/2021 and sold 3/14/22.				
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
04/28/2021	\$294,900	11/29/2021	\$279,900	Sold	03/14/2022	\$280,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$382,000	\$382,000
Sales Price	\$382,000	\$382,000
30 Day Price	\$368,000	--
Comments Regarding Pricing Strategy		
<p>Based on the comps selected and other comps in the area, this is a fair representation of the subject property in the current market for this area. Other comps of similar GLA and features are listed and selling at around the price I have suggested for the subject. Subject should not take long to sell in the current market with general methods, and is likely to sell at or above listing price as property listing prices are going up in this general area. The subject is likely to sell within 90 days based on comps. Price conclusion is lower than unadjusted sold prices because the only comps available are in superior condition to the subject and required downward adjustments. The subject is marked "average" in condition based on previous listing comments from 3/22 that state TLC and repairs are needed, and there is no evidence any major repairs have been made per tax records and drive by inspection.</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

Listing Photos

L1 3183 Fieldcrest Dr
Middleburg, FL 32068



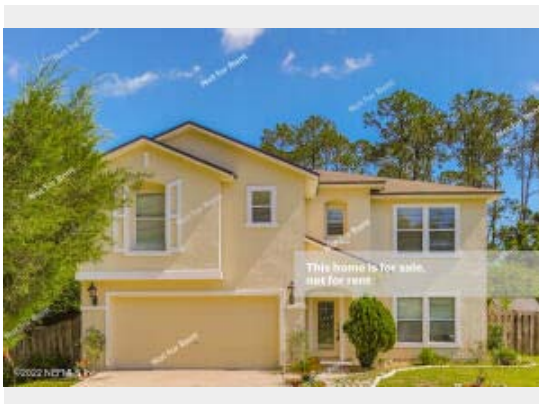
Front

L2 3114 Steeple Pine Ct
Middleburg, FL 32068



Front

L3 2101 Fresco Dr
Middleburg, FL 32068



Front

Sales Photos

S1 3150 Twilight Ct
Middleburg, FL 32068



Front

S2 3243 Fireside Dr
Middleburg, FL 32068



Front

S3 3396 Chimney Dr
Middleburg, FL 32068



Front

ClearMaps Addendum

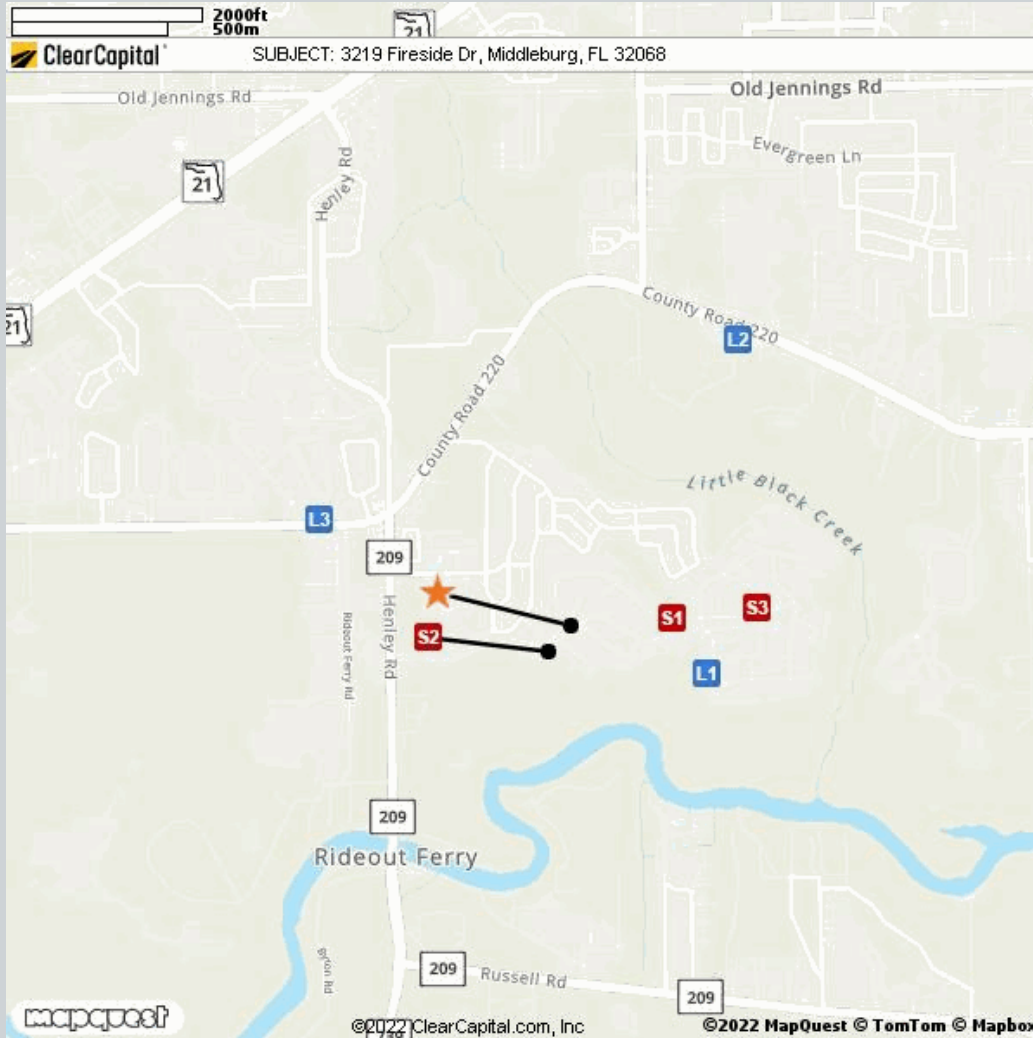
Address ★ 3219 Fireside Drive, Middleburg, FL 32068

Loan Number 47311

Suggested List \$382,000

Suggested Repaired \$382,000

Sale \$382,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3219 Fireside Drive, Middleburg, FL 32068	--	Parcel Match
L1 Listing 1	3183 Fieldcrest Dr, Middleburg, FL 32068	0.41 Miles ¹	Parcel Match
L2 Listing 2	3114 Steeple Pine Ct, Middleburg, FL 32068	0.93 Miles ¹	Parcel Match
L3 Listing 3	2101 Fresco Dr, Middleburg, FL 32068	0.83 Miles ¹	Parcel Match
S1 Sold 1	3150 Twilight Ct, Middleburg, FL 32068	0.27 Miles ¹	Parcel Match
S2 Sold 2	3243 Fireside Dr, Middleburg, FL 32068	0.10 Miles ¹	Parcel Match
S3 Sold 3	3396 Chimney Dr, Middleburg, FL 32068	0.51 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	Amanda R Phillips	Company/Brokerage	Merrett Realty Services
License No	SL3277834	Address	2109 Grotto Court Middleburg FL 32068
License Expiration	03/31/2023	License State	FL
Phone	9042370398	Email	amandarose816@comcast.net
Broker Distance to Subject	1.99 miles	Date Signed	09/12/2022

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.