

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>	3417 Bloomingdale Oaks Drive, Valrico, FL 33596	<b>Order ID</b>	7928952	<b>Property ID</b>	32045271
<b>Inspection Date</b>	01/31/2022	<b>Date of Report</b>	01/31/2022		
<b>Loan Number</b>	47559	<b>APN</b>	074748-0528		
<b>Borrower Name</b>	Champery Real Estate 2015 LLC	<b>County</b>	Hillsborough		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	01.28.22_BPO	<b>Tracking ID 1</b>	01.28.22_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Santoro Jody	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$3,370	Subject is in an average condition conforming to the neighborhood with no adverse easements, economic/functional obsolescence, or repairs visible. Paint, roof, and landscaping also appears average.	
<b>Assessed Value</b>	\$197,819		
<b>Zoning Classification</b>	RSC-6		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Neighborhood conforms to the subject and is located near shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no boarded up homes or major construction noted near the subject.	
<b>Sales Prices in this Neighborhood</b>	Low: \$285,000 High: \$430,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	3417 Bloomingdale Oaks Drive	4018 Quail Briar Dr	3015 Avalon Terrace Dr	2213 Laurel Oak Dr
<b>City, State</b>	Valrico, FL	Valrico, FL	Valrico, FL	Valrico, FL
<b>Zip Code</b>	33596	33596	33596	33596
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.41 <sup>1</sup>	0.50 <sup>1</sup>	1.32 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$339,900	\$399,999	\$400,000
<b>List Price \$</b>	--	\$339,900	\$399,999	\$400,000
<b>Original List Date</b>		01/19/2022	12/16/2021	01/13/2022
<b>DOM · Cumulative DOM</b>	-- · --	5 · 12	14 · 46	4 · 18
<b>Age (# of years)</b>	36	32	34	43
<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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	11
<b>Living Sq. Feet</b>	2,020	2,048	2,152	1,871
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	4 · 3	3 · 3
<b>Total Room #</b>	7	6	8	7
<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>	0.20 acres	0.13 acres	0.33 acres	0.31 acres
<b>Other</b>	None	None	None	None

\* Listing 2 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.

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

**Listing 1** A fair market property, similar in GLA, similar in style and condition, similar in age, it has 3/2-floor plan, similar in view, it has 2 garage spaces. Estimated adjustment(s): Age \$-1200, GLA \$-1400, Bedroom \$6000, Pool \$5000

**Listing 2** It has 4/3-floor plan, it has 2 garage spaces, similar in age, superior in GLA, a fair market property, similar in style and condition, similar in view. Estimated adjustment(s): Age \$-600, GLA \$-6600, Full bath \$-5000, Pool \$5000

**Listing 3** Similar in age, similar in view, similar in style and condition, it has 3/3-floor plan, inferior in GLA, it has 2 garage spaces, a fair market property. Estimated adjustment(s): Age \$2100, GLA \$7450, Bedroom \$6000

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	3417 Bloomingdale Oaks Drive	3918 Briarlake Dr	3811 Scovill Ln	3718 Orangepointe Rd
<b>City, State</b>	Valrico, FL	Valrico, FL	Valrico, FL	Valrico, FL
<b>Zip Code</b>	33596	33596	33596	33596
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.78 <sup>1</sup>	0.55 <sup>1</sup>	0.52 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$374,900	\$350,000	\$310,000
<b>List Price \$</b>	--	\$374,900	\$350,000	\$310,000
<b>Sale Price \$</b>	--	\$375,000	\$370,000	\$315,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	01/23/2022	08/25/2021	08/31/2021
<b>DOM · Cumulative DOM</b>	-- · --	1 · 37	5 · 48	2 · 45
<b>Age (# of years)</b>	36	42	31	43
<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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,020	1,958	2,164	2,018
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 2 · 1	4 · 2	4 · 2 · 1
<b>Total Room #</b>	7	7	7	7
<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	Pool - Yes	--
<b>Lot Size</b>	0.20 acres	0.20 acres	0.24 acres	0.19 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	-\$5,300	-\$8,700	+\$3,200
<b>Adjusted Price</b>	--	\$369,700	\$361,300	\$318,200

\* Sold 2 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** A fair market property, it has 4/2.5-floor plan, similar in age, similar in GLA, similar in view, similar in style and condition, it has 2 garage spaces. Estimated adjustment(s): Age \$1800, GLA \$-3100
- Sold 2** It has 4/2-floor plan, a fair market property, similar in style and condition, similar in view, similar in age, it has 2 garage spaces, inferior in GLA. Estimated adjustment(s): Age \$-1500, GLA \$-7200
- Sold 3** Similar in style and condition, similar in view, it has 4/2.5-floor plan, similar in GLA, it has 2 garage spaces, a fair market property, similar in age. Estimated adjustment(s): Age \$2100, GLA \$100, Pool \$5000

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				The subject property has been sold last 01/26/2022 at the value of \$340,000			
<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>	1						
<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>
12/26/2021	\$345,000	--	--	Sold	01/26/2022	\$340,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$350,000	\$350,000
<b>Sales Price</b>	\$340,000	\$340,000
<b>30 Day Price</b>	\$335,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Comparison analysis was done by collecting market data, selecting the most appropriate comparable properties, verifying market data, applying appropriate adjustments, and reconciling the various adjusted indicators of value into a value estimate. Market prices are increasing. Low interest rates, low inventory, and increased demand are driving prices upward. Average marketing time is 60 days. All comps were the closest possible to subject in lot size, sq ft. and age, no better sale and active comps were found; therefore I include comps over 1 mile far from the subject property with inferior and superior features. The subject property is in average condition and conforms to the neighborhood. The subject property is a 1 story ranch with 2,020 sq. ft. with 4 bedroom and 2 bath. The subject area is developed with average to good, detached housing with varying degrees of property maintenance. A search was conducted staying within 2 miles, +/- 30% GLA and staying within 6 months. Within 6 months, there were 10 sales and currently 5 active listings. Market prices are increasing. Low interest rates, low inventory, and increased demand are driving prices upward. Average marketing time is 60 days. Adjusted \$50 per sq ft, \$6,000 per bedroom, \$5,000 per bathroom, \$4,000 per half bathroom, \$5,000 per pool, and \$300 per year built.</p>		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The price is based on the subject being in average condition. Comps are similar in characteristics, located within 1.41 miles and the sold comps closed within the last 5 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

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

## Listing Photos

**L1** 4018 QUAIL BRIAR DR  
Valrico, FL 33596



Front

**L2** 3015 AVALON TERRACE DR  
Valrico, FL 33596



Front

**L3** 2213 LAUREL OAK DR  
Valrico, FL 33596



Front



## Sales Photos

**S1** 3918 BRIARLAKE DR  
Valrico, FL 33596



Front

**S2** 3811 SCOVILL LN  
Valrico, FL 33596



Front

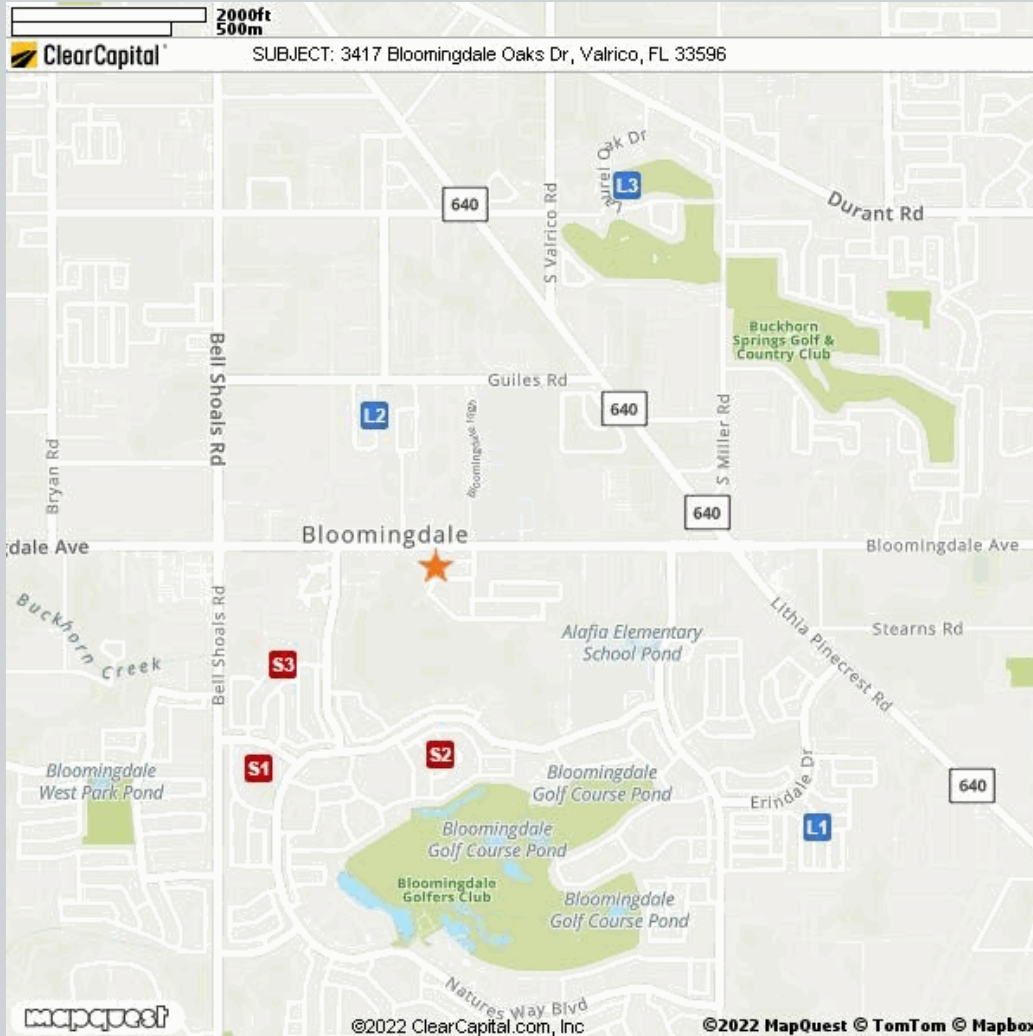
**S3** 3718 ORANGEPOINTE RD  
Valrico, FL 33596



Front

## ClearMaps Addendum

**Address** ★ 3417 Bloomingdale Oaks Drive, Valrico, FL 33596  
**Loan Number** 47559      **Suggested List** \$350,000      **Suggested Repaired** \$350,000      **Sale** \$340,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3417 Bloomingdale Oaks Drive, Valrico, FL 33596	--	Parcel Match
L1 Listing 1	4018 Quail Briar Dr, Valrico, FL 33596	1.41 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3015 Avalon Terrace Dr, Valrico, FL 33596	0.50 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2213 Laurel Oak Dr, Valrico, FL 33596	1.32 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3918 Briarlake Dr, Valrico, FL 33596	0.78 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3811 Scovill Ln, Valrico, FL 33596	0.55 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3718 Orangepointe Rd, Valrico, FL 33596	0.52 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.

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

<b>Broker Name</b>	Matthew Duryea	<b>Company/Brokerage</b>	Yellowfin Realty
<b>License No</b>	SL3245371	<b>Address</b>	11256 Winthrop Main Street Riverview FL 33578
<b>License Expiration</b>	03/31/2023	<b>License State</b>	FL
<b>Phone</b>	9043273239	<b>Email</b>	mduryea@allpending.com
<b>Broker Distance to Subject</b>	3.45 miles	<b>Date Signed</b>	01/31/2022

*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.**