

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	6016 11th Avenue, Bradenton, FL 34209	Order ID	8153705	Property ID	32607129
Inspection Date	04/26/2022	Date of Report	04/26/2022		
Loan Number	48899	APN	3937803405		
Borrower Name	Catamount Properties 2018 LLC	County	Manatee		

Tracking IDs					
Order Tracking ID	04.26.22 BPO	Tracking ID 1	04.26.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	HETTINGER, FREDERICK V; HETTINGER, LINDA M; HETTIN	Condition Comments The subject appears to be in average condition. There are no visible defects associated with the subject property.
R. E. Taxes	\$1,751	
Assessed Value	\$217,809	
Zoning Classification	SFR	
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 The subject is located within an area with increasing values and a declining rate of distressed properties. There is a declining rate of inventory in this area. The subject and the comparables are all within similar proximity to major roads, commercial properties and amenities and any differences have been accounted for in the pricing conclusion of the subject property. Since the pandemic began inventory has steadily declined and the number of buyers in the market has increased due to historically low interest rates. This is the greatest factor in lack of similar comparables in the subject ar...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$275,000 High: \$675,000	
Market for this type of property	Increased 8 % in the past 6 months.	
Normal Marketing Days	<90	

Neighborhood Comments

The subject is located within an area with increasing values and a declining rate of distressed properties. There is a declining rate of inventory in this area. The subject and the comparables are all within similar proximity to major roads, commercial properties and amenities and any differences have been accounted for in the pricing conclusion of the subject property. Since the pandemic began inventory has steadily declined and the number of buyers in the market has increased due to historically low interest rates. This is the greatest factor in lack of similar comparables in the subject area.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6016 11th Avenue	6505 14th Ave W	5209 19th Ave W	2407 Falcon Ct
City, State	Bradenton, FL	Bradenton, FL	Bradenton, FL	Bradenton, FL
Zip Code	34209	34209	34209	34209
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.35 ¹	0.73 ¹	0.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$379,900	\$500,000	\$495,000
List Price \$	--	\$379,900	\$500,000	\$495,000
Original List Date		03/22/2022	03/18/2022	03/25/2022
DOM · Cumulative DOM	-- · --	2 · 35	39 · 39	4 · 32
Age (# of years)	46	42	33	43
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	1,662	1,681	1,672	1,584
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	--	Pool - Yes	Pool - Yes
Lot Size	.20 acres	.22 acres	.29 acres	.10 acres
Other	NA	NA	NA	NA

* 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.

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

Listing 1 Similar age with similar GLA and similar room count on a similar sized lot with no pool. Similar condition and location to the subject property.

Listing 2 Similar age with similar GLA and similar room count. Located on a larger lot with a private pool in similar condition and location to the subject property.

Listing 3 Similar age with similar GLA and room count on a smaller lot with an attached garage and private pool in superior condition and similar location to the subject property.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6016 11th Avenue	4911 20th Ave W	609 47th St W	910 64th St W
City, State	Bradenton, FL	Bradenton, FL	Bradenton, FL	Bradenton, FL
Zip Code	34209	34209	34209	34209
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.89 ¹	0.94 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$421,000	\$415,000	\$424,900
List Price \$	--	\$421,000	\$415,000	\$424,900
Sale Price \$	--	\$421,000	\$395,000	\$452,000
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	02/01/2022	03/28/2022	03/18/2022
DOM · Cumulative DOM	-- · --	70 · 70	101 · 101	32 · 32
Age (# of years)	46	49	66	46
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	1,662	1,708	1,426	1,529
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
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	.20 acres	.21 acres	.41 acres	.21 acres
Other	NA	NA	NA	NA
Net Adjustment	--	\$0	+\$15,260	-\$30,000
Adjusted Price	--	\$421,000	\$410,260	\$422,000

* 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** Similar age with similar GLA and room count on a similar sized lot with a two car attached garage and private pool in similar condition and location. No adjustment was needed.
- Sold 2** Older home with smaller GLA and similar room count on a larger lot with a one car attached garage in similar condition and location. +\$2,000 for age, +\$15,000 for pool, -\$10,000 for lot size, +\$8,260 for GLA.
- Sold 3** Similar age with similar GLA and room count on a similar sized lot with a two car attached garage and pool in superior condition to the subject. -\$30,000 for condition.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject is not currently listed and has not been listed or sold in the past 12 months.			
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	\$429,900	\$429,900
Sales Price	\$421,000	\$421,000
30 Day Price	\$417,000	--
Comments Regarding Pricing Strategy		
I went back 3 months, out in distance .5 miles, and even with relaxing the search criteria I was unable to find adequate comps which fit the requirements. Within 1 mile and back 6 months I found adequate comps of which I could use. The ones used are the best possible currently available comps within 1 mile 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 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



Front



Address Verification



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 6505 14TH AVE W
Bradenton, FL 34209



Front

L2 5209 19TH AVE W
Bradenton, FL 34209



Front

L3 2407 FALCON CT
Bradenton, FL 34209



Front

Sales Photos

S1 4911 20TH AVE W
Bradenton, FL 34209



Front

S2 609 47TH ST W
Bradenton, FL 34209



Front

S3 910 64TH ST W
Bradenton, FL 34209



Front

ClearMaps Addendum

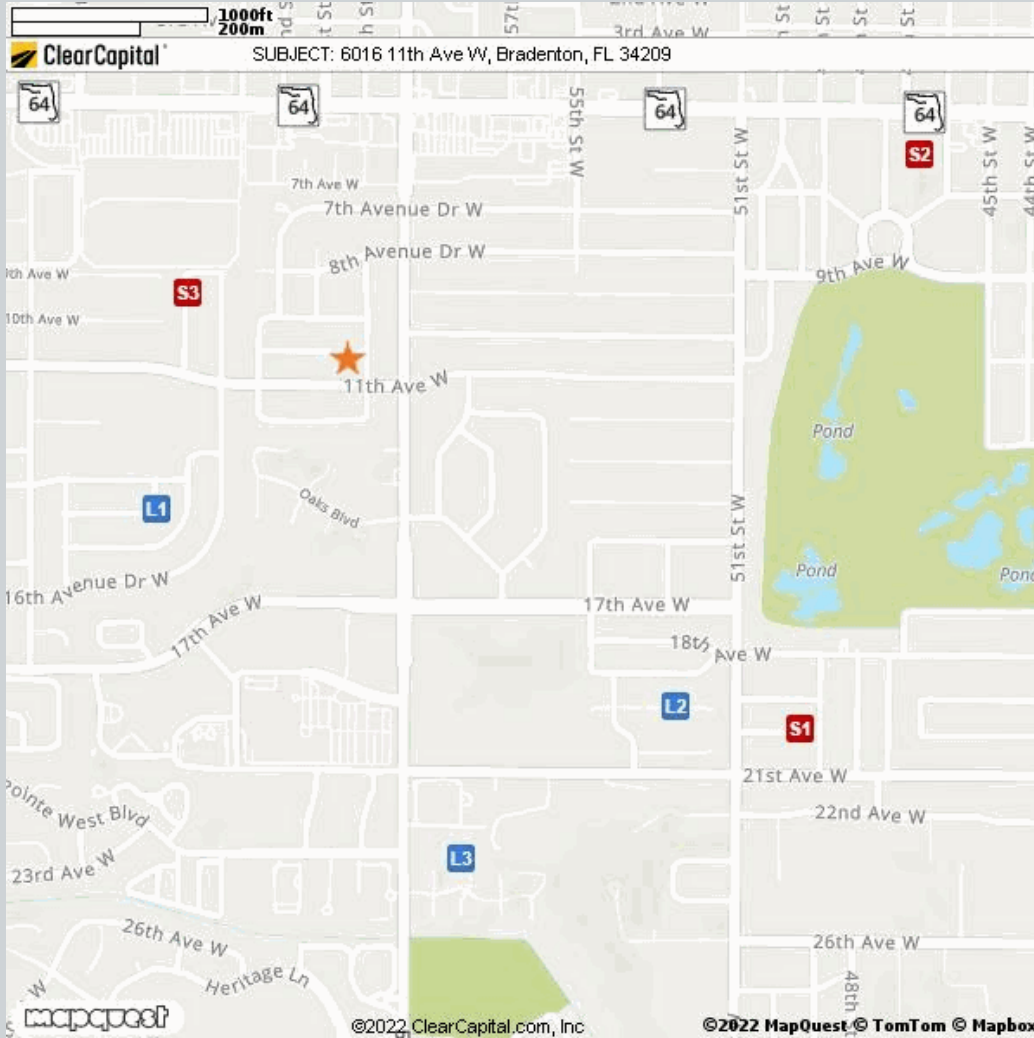
Address ★ 6016 11th Avenue, Bradenton, FL 34209

Loan Number 48899

Suggested List \$429,900

Suggested Repaired \$429,900

Sale \$421,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6016 11th Avenue, Bradenton, FL 34209	--	Parcel Match
L1 Listing 1	6505 14th Ave W, Bradenton, FL 34209	0.35 Miles ¹	Parcel Match
L2 Listing 2	5209 19th Ave W, Bradenton, FL 34209	0.73 Miles ¹	Parcel Match
L3 Listing 3	2407 Falcon Ct, Bradenton, FL 34209	0.77 Miles ¹	Parcel Match
S1 Sold 1	4911 20th Ave W, Bradenton, FL 34209	0.89 Miles ¹	Parcel Match
S2 Sold 2	609 47th St W, Bradenton, FL 34209	0.94 Miles ¹	Parcel Match
S3 Sold 3	910 64th St W, Bradenton, FL 34209	0.26 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	Christine Pearson	Company/Brokerage	Fine Properties
License No	SL671507	Address	2808 60th Ave W Bradenton FL 34207
License Expiration	09/30/2022	License State	FL
Phone	9414655609	Email	suncoastrealtor@gmail.com
Broker Distance to Subject	4.27 miles	Date Signed	04/26/2022

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.