

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	158 Sunshine Drive, Palm Harbor, FLORIDA 34684	Order ID	8201545	Property ID	32736211
Inspection Date	05/14/2022	Date of Report	05/15/2022		
Loan Number	48908	APN	312716883350002040		
Borrower Name	Catamount Properties 2018 LLC	County	Pinellas		

Tracking IDs					
Order Tracking ID	05.13.22 BPO	Tracking ID 1	05.13.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	KATHLEEN M MCCRUDDEN	Condition Comments	
R. E. Taxes	\$1,156	Subject appears to be in average condition with no visible exterior damage or deferred maintenance noted at the time of the inspection. Subject is in an "X" flood zone and should not require flood insurance. Subject community is residential in nature and is close to most amenities.	
Assessed Value	\$96,465		
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	Subject neighborhood community is residential in nature and is close to all amenities. There were no adverse neighborhood conditions noted at the time of the inspection. Subject neighborhood has many amenities, parks, and schools, and there are no significant commercial or industrial influences in the area.	
Sales Prices in this Neighborhood	Low: \$255000 High: \$687500		
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	158 Sunshine Drive	21 Lake Shore Dr	3220 Spanish Moss Ln	2857 Cinnamon Bear Trl
City, State	Palm Harbor, FLORIDA	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL
Zip Code	34684	34684	34684	34684
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.34 ¹	0.17 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$350,000	\$350,000
List Price \$	--	\$350,000	\$350,000	\$350,000
Original List Date		05/12/2022	05/05/2022	04/28/2022
DOM · Cumulative DOM	-- · --	3 · 3	4 · 10	4 · 17
Age (# of years)	47	42	44	39
Condition	Average	Good	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	1,274	1,434	1,374	1,120
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	2 · 2	3 · 2
Total Room #	6	7	6	7
Garage (Style/Stalls)	Attached 1 Car	None	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	--	--	--	--
Lot Size	0.16 acres	0.13 acres	0.21 acres	0.17 acres
Other	None	None	None	None

* 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** As you enter you are greeted with plenty of natural light that highlights the many updates of the home including a NEW ROOF, recently installed baseboards and life-proof flooring, fresh paint inside and out, a neutral accent wall sure to fit any style with a cozy multi-colored fire place perfect for movie nights, recessed lighting throughout the entire home set on dimmer light switches, light & bright kitchen with stainless steel appliances, separate laundry room, spacious bedrooms, fully updated bathrooms, and best part of all-a BONUS ROOM perfect for a home office, man cave, home gym - the possibilities are endless! As you make your way to the spacious screened in lanai you are welcomed with a peaceful and fully fenced backyard perfect for any avid gardeners, family pets, or future play area for the kids. EXTRA BONUS - Flood Insurance NOT required but less than a block from Lake Tarpon!
- Listing 2** Located in Palm Harbor Florida this Sunshine Estates Subdivision home has 2 bedrooms, 2 bathrooms and an attached garage. Close to all area amenities. Located on a nice standard size home site for the community.
- Listing 3** Cute 3 bedroom, 2 bathroom, 2 car garage in Cinnamon Hill – Palm Harbor. This home offers an open kitchen, living room and dining room combo and vaulted ceilings in main living area. Laminate flooring throughout with carpet in 2 of the bedrooms, roof (2006), AC (2015), exterior siding replaced and exterior painted, kitchen remodeled in 2008. This is such a great opportunity to bring your paintbrush and move right in. If you desired a pool, this lot is large enough to add one down the road! The backyard and side yards are oversized with a conservation area behind the house. NO HOA, NO Flood Insurance. Home is located on a dead-end street so minimal through traffic.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	158 Sunshine Drive	2844 Thistle Ct N	2080 Malcolm Dr	153 Lagoon Way
City, State	Palm Harbor, FLORIDA	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL
Zip Code	34684	34684	34684	34684
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.46 ¹	0.88 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$329,900	\$329,000	\$330,000
List Price \$	--	\$329,900	\$329,000	\$330,000
Sale Price \$	--	\$309,000	\$330,047	\$342,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/07/2022	04/25/2022	03/22/2022
DOM · Cumulative DOM	-- · --	21 · 60	3 · 45	3 · 39
Age (# of years)	47	43	44	44
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	1,274	1,361	1,288	1,476
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	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	0.16 acres	.21 acres	0.29 acres	0.22 acres
Other	None	None	None	None
Net Adjustment	--	-\$6,305	-\$5,210	-\$8,030
Adjusted Price	--	\$302,695	\$324,837	\$333,970

* 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** Pulling up to the home you'll be enchanted by the lush surroundings. The yard is dotted with beautiful fruit trees and mature landscaping. The Statue of Liberty out front is sure to spark a patriotic moment for you too! Stepping inside you are greeted by an amply sized living room and dining room combo. Just beyond you will find the kitchen that opens to the spacious family room. The split floor plan is a plus too, with a bath and bed on either side of the house. The master and the secondary bedroom are a great size with room to spread out. Adjusted -\$1,305 for square foot variance; -\$5,000 for garage count.
- Sold 2** A covered front entry porch greets guests. The carpeted foyer leads to the sunny galley kitchen with a cozy breakfast nook. The kitchen has plenty of cabinets and counterspace. There is a window above the sink to look out while doing dishes. The great room is spacious and airy and is home to both the living and dining room while being open to the Florida room. The light and bright Florida room is off the back of the house and overlooks a peaceful back yard where you can observe the birds and butterflies. The sliding glass doors lead to the rear porch/lanai which is surrounded by windows and offers access to the backyard. This room adds additional space for you to entertain or take in the lovely Florida weather. The two bedrooms are generous in size. The two bedrooms are separated by a hall closet. The well kept garage has the washer and dryer along with a large tub sink. Highland Lakes is Palm Harbor's premier 55+ golf community. Adjusted -\$210 for square foot variance; -\$5,000 for garage count.
- Sold 3** The split floor plan offers Two Bedrooms and Two Bathrooms with lots of living space! The home opens up to a spacious Living Room with plenty of natural light. Through the Dining Room is an additional Florida Room. Both the Living Room and Florida Room are complimented by large windows with remote-operated window shades. Dual sliders bring you out to a screened-in porch perfect for Florida backyard living and get-togethers. The Master bedroom features an en-suite bathroom and walk-in closet with more than enough room for all your furniture. The kitchen has a great pantry and additional storage and cabinetry on the other side of the eat-in area. You can use it as a coffee bar, a wine display or a buffet. The second bedroom offers plenty of privacy if desired and guest bath that can be easily closed off from the rest of the home. This lovely home has newer interior paint making it nice and bright inside. A beautiful paved driveway leads you to the two car garage with laundry. Adjusted - \$3,030 for square foot variance; -\$5,000 for garage count.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No MLS listing data history found.			
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	\$325,000	\$325,000
Sales Price	\$320,000	\$320,000
30 Day Price	\$315,000	--
Comments Regarding Pricing Strategy		
<p>Value determined using the Comparable Market Analysis Method. All comparable properties used are non-distressed properties. All comparable properties used are from subject subdivision or in a similar subdivision and within 1 mile of subject. There is not a significant number of REO and Short Sale properties in the subject area. It is estimated to be approximately 1%. I went back 3 months, out in distance 1 mile, and was able to find comps which fit the subject requirements. The ones used are the best possible currently available comps within 1 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps.</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



Street

Listing Photos

L1 21 LAKE SHORE DR
Palm Harbor, FL 34684



Front

L2 3220 SPANISH MOSS LN
Palm Harbor, FL 34684



Front

L3 2857 CINNAMON BEAR TRL
Palm Harbor, FL 34684



Front

Sales Photos

S1 2844 THISTLE CT N
Palm Harbor, FL 34684



Front

S2 2080 MALCOLM DR
Palm Harbor, FL 34684



Front

S3 153 LAGOON WAY
Palm Harbor, FL 34684



Front

ClearMaps Addendum

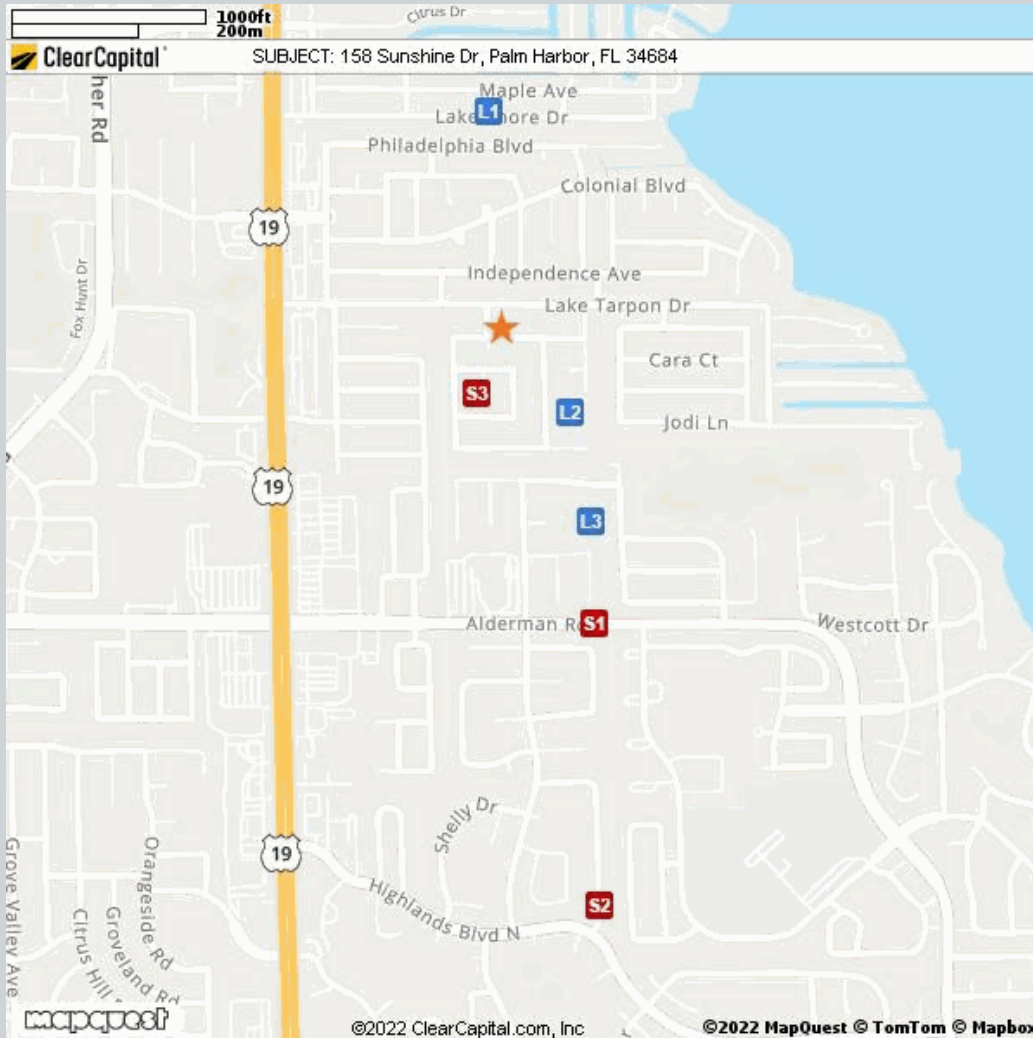
Address ★ 158 Sunshine Drive, Palm Harbor, FLORIDA 34684

Loan Number 48908

Suggested List \$325,000

Suggested Repaired \$325,000

Sale \$320,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	158 Sunshine Drive, Palm Harbor, Florida 34684	--	Parcel Match
L1 Listing 1	21 Lake Shore Dr, Palm Harbor, FL 34684	0.34 Miles ¹	Parcel Match
L2 Listing 2	3220 Spanish Moss Ln, Palm Harbor, FL 34684	0.17 Miles ¹	Parcel Match
L3 Listing 3	2857 Cinnamon Bear Trl, Palm Harbor, FL 34684	0.32 Miles ¹	Parcel Match
S1 Sold 1	2844 Thistle Ct N, Palm Harbor, FL 34684	0.46 Miles ¹	Parcel Match
S2 Sold 2	2080 Malcolm Dr, Palm Harbor, FL 34684	0.88 Miles ¹	Parcel Match
S3 Sold 3	153 Lagoon Way, Palm Harbor, FL 34684	0.09 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	Fred Strickroot	Company/Brokerage	HomeNet
License No	BK3187035	Address	9020 Rancho Del Rio Dr New Port Richey FL 34655
License Expiration	03/31/2024	License State	FL
Phone	7278355567	Email	allprobpos@gmail.com
Broker Distance to Subject	10.24 miles	Date Signed	05/15/2022

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.