

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	1887 Oak Forest Drive E, Clearwater, FL 33759	Order ID	8472990	Property ID	33459072
Inspection Date	10/17/2022	Date of Report	10/18/2022		
Loan Number	48918	APN	042916290610000070		
Borrower Name	Champery Real Estate 2015 LLC	County	Pinellas		

Tracking IDs					
Order Tracking ID	10.14.22 CS-Citi Update BPOs	Tracking ID 1	10.14.22 CS-Citi Update BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CHAMPERY REAL ESTATE 2015 LLC	Condition Comments	The subject property looks to be freshly Rehabbed with potential upgrades to the inside and outside of the home, the subject is an improvement and conforms to the area.the subject looks to be in good condition. the subject is a new listing and has been rehabbed.
R. E. Taxes	\$3,689		
Assessed Value	\$223,772		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (lockbox)		
Ownership Type	Fee Simple		
Property Condition	Good		
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 neighborhood is close to shopping and entertainment, and the subject neighborhood is with many amenities. the market trend is looking upward slowly
Local Economy	Improving		
Sales Prices in this Neighborhood	Low: \$242000 High: \$551580		
Market for this type of property	Increased 7 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1887 Oak Forest Drive E	3049 Prestige Dr	657 Cohn Ln	1736 Lucas Dr
City, State	Clearwater, FL	Clearwater, FL	Safety Harbor, FL	Clearwater, FL
Zip Code	33759	33759	34695	33759
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.56 ¹	0.92 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$524,900	\$525,000	\$559,000
List Price \$	--	\$524,900	\$525,000	\$549,000
Original List Date		09/27/2022	10/05/2022	07/08/2022
DOM · Cumulative DOM	-- · --	20 · 21	12 · 13	101 · 102
Age (# of years)	47	47	18	64
Condition	Good	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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,643	2,062	1,712	1,868
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	4 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.21 acres	0.29 acres	0.18 acres	0.19 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** Welcome home to this beautiful 4/2 single-family home located in the highly desirable Forest Woods...just across the road to Main Street, Safety Harbor! Spacious 2,062 SqFt Home on a lovely, fenced corner lot! Upon entering, you will fall in love with the crown molding foyer, opening to The BRIGHT & OPEN FLOOR PLAN which includes a large kitchen, dining & living room combo PERFECT FOR LARGE FAMILY AND ENTERTAINING. This well maintained kitchen has been updated with solid wood cabinets, granite countertops, stainless appliances and plenty of counter space and storage. The bright, open living room has impressive crown molding, with plantation shutters and sliders leading to the pool. Enjoy the FLORIDA LIFE and relax with family and friends in your own PRIVATE SCREENED IN POOL with COVERED LANAI and beautiful fenced-in yard. Large 2 Car Garage affords you Maximum Storage! The spacious master bedroom boasts an ensuite bathroom, a tiled walk-in shower, dual sinks and a large walk-in closet with custom shelving. Enjoy increased energy efficiency with the newly installed, whole house attic fan! New hot water heater(2021) Roof(2008) A/C(2011) New Pool Pump (2022) Exterior Paint(2008). This gem is located just minutes from downtown Safety Harbor, Philippe Park and boat ramp, Safety Harbor Resort and Spa, shopping, and award-winning restaurants. NO FLOOD insurance and NO HOA required. Located in the desirable McMullen Booth Elementary, Safety Harbor Middle and Countryside High school district.
- Listing 2** Welcome to 657 Cohn Lane located in sought after Safety Harbor. This beautiful home built in 2004 features a brand new roof installed in September 2022 with full warranty to transfer to the new owner. You will feel safe in a storm as this solid built concrete block home is out of the flood zone (with no flood insurance required), all windows have hurricane protection as well as a hurricane rated garage door and home has whole house surge protector upgrade as well as attic radiant heat barrier upgrade. You will fall in love with the enormous ceilings which welcome in an abundance of natural light. As you enter, you can see straight through to the large 45' long back patio which also offers vaulted ceilings with a spacious area for entertaining. Out back you will find a PVC vinyl fenced yard with plenty of room for gardening, plus a rain barrel collection system for irrigation in addition to the sprinkler system. Recent upgrades include the new roof, new stainless steel kitchen sink, new porch lights and ceiling fans. The AC was replaced in 2016 and Water Heater in 2014. This one-story home with 3 bedrooms, 2 baths and a 2-car garage features a split plan with large kitchen that opens to the great room and each bedroom features a walk in closet. The location is just minutes to downtown Safety Harbor with easy access to the restaurants, shops and marina. It is also just minutes from beautiful Philippe Park in Safety Harbor. If living in Safety Harbor is on your bucket list, come check out this wonderful home today.
- Listing 3** Fully updated inside and out! The kitchen has been fully updated from drywall to cabinets and countertops! Consistent flooring throughout the house gives you a sense of continuity and style all at once. Enjoy years of hassle-free home ownership with a roof and AC completed in 2021 and brand new washer, dryer, microwave and dishwasher. Step out of your sliding glass doors into your fully screened in pool area with a brand new pool deck. This house you will turn into your home has enough room for all of your friends and family in the 4 bedrooms - or create a designated office as you work from home. The permit has been pulled - brand new windows and sliding glass doors are on the way! The initial 50% deposit is in, call your agent for more details.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1887 Oak Forest Drive E	1841 Oak Forest Dr W	2925 Catherine Dr	2665 Woodring Dr
City, State	Clearwater, FL	Clearwater, FL	Clearwater, FL	Clearwater, FL
Zip Code	33759	33759	33759	33759
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.48 ¹	0.99 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$559,900	\$579,000	\$595,000
List Price \$	--	\$559,900	\$579,000	\$549,500
Sale Price \$	--	\$559,900	\$580,000	\$549,500
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	07/25/2022	08/15/2022	08/16/2022
DOM · Cumulative DOM	-- · --	32 · 32	46 · 46	24 · 53
Age (# of years)	47	50	49	65
Condition	Good	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 Ranch	1 Story Ranch/Rambler	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,643	1,746	1,929	1,892
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	8	8	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.21 acres	0.22 acres	0.18 acres	.20 acres
Other	--	--	--	--
Net Adjustment	--	-\$10,000	-\$20,000	-\$5,000
Adjusted Price	--	\$549,900	\$560,000	\$544,500

* 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** COMPLETELY REMODELED and tastefully appointed Forest Wood Estate home, located between Safety Harbor & Clearwater! NO FLOOD ZONE AND NO HOA! This is a split bedroom, open floorplan home, spacious enough for large family gatherings. The screen enclosed POOL area is also large enough for your neighborhood BBQ pool parties! It also has a paved extended patio and spacious side yard. Enter into a wide open dining-living room space, freshly painted, no popcorn ceilings, & beautiful large gray porcelain tile throughout. The beautifully updated kitchen has recessed lighting, new white-painted soft close cabinets, new granite, faucet, stainless steel sink and appliances. There is also new doors, hardware, lighting and ceiling fans throughout. Both bathrooms have been completely remodeled with new cabinets, mirrors, sinks and faucets. The second and third bedrooms are freshly painted with new gray carpeting, and new closet organizers. The large master bedroom has new luxury vinyl flooring, en suite with double sinks, and walk-in closet. AC was replaced in 2021, Roof 2010. Only 1 mile to quaint downtown Safety Harbor, featuring monthly family friendly events, restaurants, pubs, and world famous Safety Harbor Spa. Just 10 miles to Clearwater Beach, and easy drive into Tampa or St Pete. This home is truly in a perfectly central location to everything! adjust -\$5000 for interior sq/ft, -\$5000 for pool.
- Sold 2** If you are looking for a TRULY turnkey pool home minutes from downtown Safety Harbor, look no further! This completely renovated four-bedroom home is a showstopper & meticulously maintained. As soon as you open the front door you will be blown away by the open floor plan and the view of the stunning kitchen. No expense was spared on this kitchen remodel, stone counter tops, high end stainless appliances, additional storage added with a wine fridge AND a pot filler! This home is a true split plan, so the master and the beautifully updated master bath are on the east side of the home, while the other 3 bedrooms (one of which is the same size as the master!) and bathroom are on the opposite side of the home. The back of the home has a dining area and an additional living space that leads out the backyard. You will step outside to a true Florida paradise, a resort style pool area with beautiful pavers and plenty of room to entertain guests, PLUS additional green space for games and/or our four-legged family members. And no need to worry about the Florida weather, the HVAC AND the ductwork was all replaced in 2021 AND the home comes with hurricane shutters. This home does not disappoint and will not last long! adjust -\$5000 for interior sq/ft, -\$5000 for bedroom, -\$5000 for total rooms, -\$5000 for pool.
- Sold 3** This fabulous house located in Clearwater has been completely renovated and is just minutes from Clearwater beach or downtown Tampa. Upon entering the house you step into a wide open floor plan. You can't help but notice the fireplace outlined in polished gray ceramic tile across the family room. As you glance to the right your eyes are drawn to the completely updated kitchen with brand new cabinets, new stainless steel appliances and hood, quartz countertop lined with barstools and tiled backsplash. The kitchen is open to and adjoining the family room which makes a perfect layout for entertaining friends or family get togethers. On the opposite side of the house is the bedrooms and bathrooms. The master bedroom is a perfect owner's retreat. You'll notice immediately upon walking into the master, just how large and spacious is the bedroom. Including a large walkin closet with built ins, a separate closet for him and a completely remodeled master bath with a spacious shower stall, double sinks, and modern plumbing and lighting fixtures. Just down the hallway from the master are two additional guest bedrooms and an updated second bathroom. The carpet in the master bedroom and guest bedroom is new as well. The den/study/office is entered off this hallway and has a sliding glass door that goes out to the porch and poor area. You can check all the boxes on this house. Book your showing quickly this house won't last long. adjust \$10000 for garage stalls, adjust -\$5000 for interior sq/ft, -\$5000 for total rooms, -\$5000 for pool.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	EXP REALTY LLC	the subject is a new listing and has been listed for a week.					
Listing Agent Name	Nicole Quinones						
Listing Agent Phone	727-871-1945						
# 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
10/06/2022	\$549,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$549,000	\$549,000
Sales Price	\$549,000	\$549,000
30 Day Price	\$549,000	--
Comments Regarding Pricing Strategy		
the subject property looks to be in good condition, and the price valuation falls inside the sold comps after the adjustments have been made to them. any comps that sold above asking price is the result of multiple offers and selling at highest and best.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	There is a 37.3% increase since the prior completed 4/2022. The subject has since been renovated and listed, and went from Average condition to Good/renovated condition. Current comps are reflective of the renovated value and in line with the current listing price.
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Subject Photos



Front



Address Verification



Street



Street



Other

Listing Photos

L1 3049 Prestige Dr
Clearwater, FL 33759



Front

L2 657 Cohn Ln
Safety Harbor, FL 34695



Front

L3 1736 Lucas Dr
Clearwater, FL 33759



Front

Sales Photos

S1 1841 Oak Forest Dr W
Clearwater, FL 33759



Front

S2 2925 Catherine Dr
Clearwater, FL 33759



Front

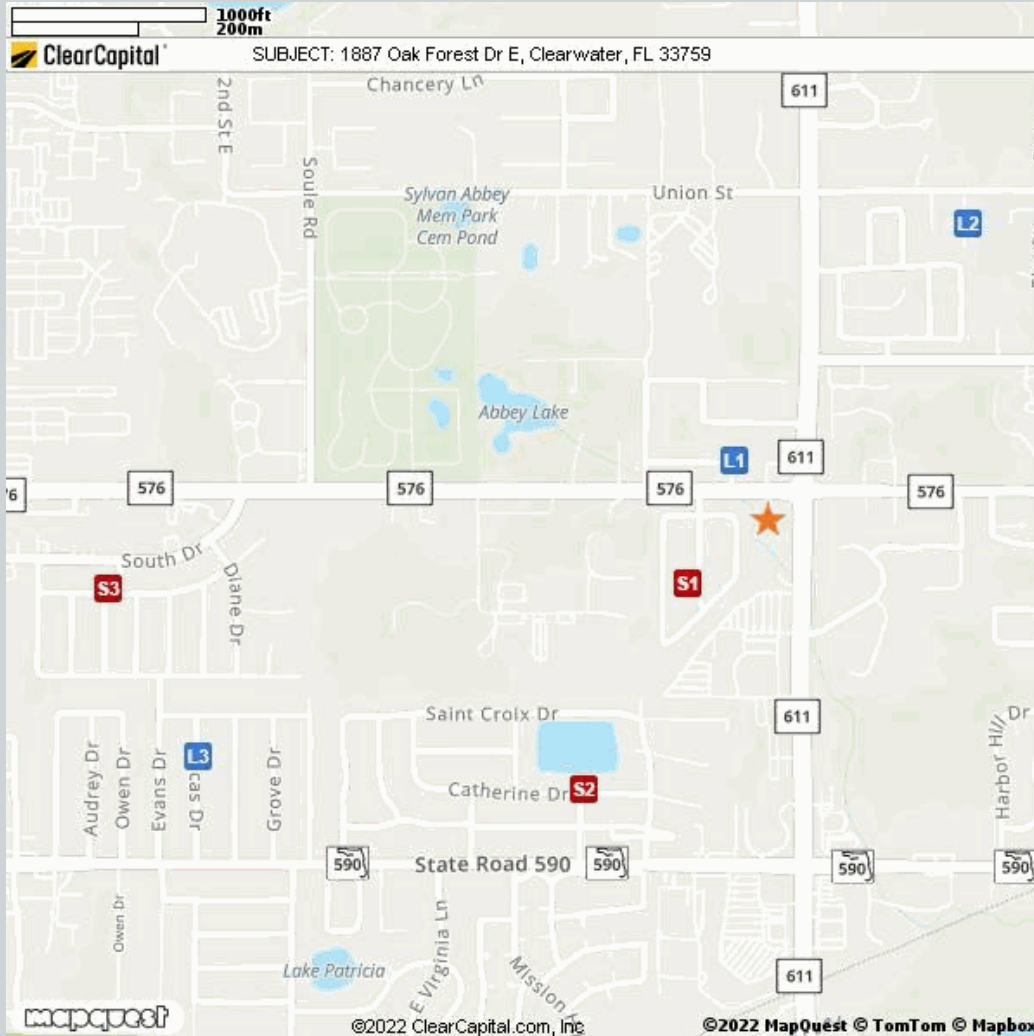
S3 2665 Woodring Dr
Clearwater, FL 33759



Front

ClearMaps Addendum

Address ★ 1887 Oak Forest Drive E, Clearwater, FL 33759
Loan Number 48918 **Suggested List** \$549,000 **Suggested Repaired** \$549,000 **Sale** \$549,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1887 Oak Forest Drive E, Clearwater, FL 33759	--	Parcel Match
L1 Listing 1	3049 Prestige Dr, Clearwater, FL 33759	0.11 Miles ¹	Parcel Match
L2 Listing 2	657 Cohn Ln, Safety Harbor, FL 34695	0.56 Miles ¹	Parcel Match
L3 Listing 3	1736 Lucas Dr, Clearwater, FL 33759	0.92 Miles ¹	Parcel Match
S1 Sold 1	1841 Oak Forest Dr W, Clearwater, FL 33759	0.14 Miles ¹	Parcel Match
S2 Sold 2	2925 Catherine Dr, Clearwater, FL 33759	0.48 Miles ¹	Parcel Match
S3 Sold 3	2665 Woodring Dr, Clearwater, FL 33759	0.99 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	Wayne Markley	Company/Brokerage	Suncoast Group Realtors
License No	BK3420349	Address	1918 Mary Ln Holiday FL 34690
License Expiration	03/31/2024	License State	FL
Phone	2157183422	Email	wmarkley63@gmail.com
Broker Distance to Subject	13.69 miles	Date Signed	10/17/2022

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.