

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>	2805 Baywood Lane, Kissimmee, FL 34746	<b>Order ID</b>	8151027	<b>Property ID</b>	32602013
<b>Inspection Date</b>	04/25/2022	<b>Date of Report</b>	04/26/2022		
<b>Loan Number</b>	49343	<b>APN</b>	322529519100012410		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Osceola		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	04.25.22 BPO	<b>Tracking ID 1</b>	04.25.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	KIRSTEN ADELE WATSON	<b>Condition Comments</b> from the exterior inspection, this property is in average conditions
<b>R. E. Taxes</b>	\$2,631	
<b>Assessed Value</b>	\$170,099	
<b>Zoning Classification</b>	Residential OPUD	
<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>	oaks	
<b>Association Fees</b>	\$400 / Year (Pool,Tennis)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> the subject property is located in a nice golf community, and close to major roads, schools, shopping centers and other services
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$225,000 High: \$455,000	
<b>Market for this type of property</b>	Increased 5 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	2805 Baywood Lane	2279 Meadow Oak Cir	2269 Meadow Oak Cir	2510 Trapside Ct
<b>City, State</b>	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL
<b>Zip Code</b>	34746	34746	34746	34746
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.55 <sup>1</sup>	0.51 <sup>1</sup>	0.80 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$387,000	\$400,000	\$410,000
<b>List Price \$</b>	--	\$387,000	\$400,000	\$410,000
<b>Original List Date</b>		03/25/2022	04/02/2022	04/14/2022
<b>DOM · Cumulative DOM</b>	-- · --	31 · 32	23 · 24	11 · 12
<b>Age (# of years)</b>	23	17	17	21
<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 Contemporary	2 Stories Contemporary	1 Story Contemporary	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,965	2,176	2,191	1,938
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 2	4 · 2	4 · 2
<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
<b>Lot Size</b>	0.17 acres	0.17 acres	0.17 acres	0.18 acres
<b>Other</b>	--	--	--	--

\* 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.

## Current Listings - Cont.

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

- Listing 1** 4 bedroom, 2 bathroom home in Kissimmee! As you enter, you are greeted by a spacious floorplan with plenty of natural light. You will love preparing meals in the kitchen. Unwind in the primary bedroom, where you will find an enter-in closet and bathroom with dual vanity. Of course, do not miss the amazing patio!
- Listing 2** This 4-bedroom, 2 bathroom home has a gorgeous living space! As you approach the home, you will see the beautiful tropical vines facade and lighting, giving this home tons of curb appeal. The kitchen is a dream and the heart of the home with granite countertops, oversized peninsula island, Stainless Steel appliances! The breakfast nook area off the kitchen offers tons of light from the sliding glass door. The home has a fresh paint scheme, new lighting and ceiling fans have been installed throughout.
- Listing 3** CUL-DE-SAC ROAD WITH VERY LOW HOA. THIS WELL CARED HOME ABSOLUTELY SPARKLES AND SHINES TOP TO BOTTOM, PRIDE OF OWNERSHIP BOAST THROUGHOUT THIS IMPECCABLE 4 BED 2 BATH HOME LOCATED IN THE DESIRABLE GATED COMMUNITY OAKS NATIONAL GOLF. THE EXTERIOR OF THIS HOME FEATURES MATURE LANDSCAPING, ELEGANT STONE TRIM, IMPECCABLE DOUBLE CAR GARAGE, SCREENED-IN COVERED LANAI/ PATIO, OVERSIZED POOL, LAKE AND GOLF COURSE VIEW ...NO REAR NEIGHBORS! THE INTERIOR FEATURES OF THIS HOME INCLUDES ELEVATED CEILINGS, AND CERAMIC TILE. WHEN YOU STEP THRU THE ARCHED ENTRY OF THIS HOME, YOU WILL IMMEDIATELY APPRECIATE THE FUNCTIONAL FLOOR PLAN THIS HOME OFFERS. YOU WILL BE GREETED WITH THE SPACIOUS FORMAL DINING AND LIVING ROOMS. THE KITCHEN IS CENTERED IN THE HOME WHICH IS GREAT FOR GATHERING AND ENTERTAINING DURING MEAL PREP. THE OWNER'S SUITE FROM THE FAMILY ROOM. THIS INCREDIBLE SPACE OFFERS ACCESS TO THE LANAI, LARGE WALK-IN CLOSET AND VERY LARGE EN-SUITED BATHROOM WITH DUAL VANITY SINKS, SOAKER TUB AND ENCLOSED SHOWER. ROAM DOWN A HALLWAY OFF THE KITCHEN AND YOU WILL FIND 3 ADDITIONAL BEDROOMS

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2805 Baywood Lane	2210 Granger Ave	2607 Teeside Ct	1580 The Oaks Blvd
City, State	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL
Zip Code	34746	34746	34746	34746
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 <sup>1</sup>	0.20 <sup>1</sup>	0.25 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$329,900	\$320,000	\$367,000
List Price \$	--	\$329,900	\$320,000	\$367,000
Sale Price \$	--	\$340,800	\$351,000	\$358,000
Type of Financing	--	Cash	Cash	Cash
Date of Sale	--	02/23/2022	03/14/2022	04/15/2022
DOM · Cumulative DOM	-- · --	32 · 32	24 · 24	27 · 27
Age (# of years)	23	18	25	26
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,965	1,869	1,902	1,902
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	6	7	7
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
Lot Size	0.17 acres	0.20 acres	0.17 acres	0.18 acres
Other	--	--	--	--
Net Adjustment	--	+\$2,000	+\$2,000	-\$15,000
Adjusted Price	--	\$342,800	\$353,000	\$343,000

\* 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** This 3 bed /2 bath home in the sought after Oak Hammock community offers families with community amenities such as pool and playground with LOW HOA and taxes. The floor plan of this home provides plenty of space to spare for a new or growing family. Separate formal living and dining space upon entry leads to a large kitchen and sitting area that opens into a family room. UPGRADED Kitchen with 42 inch cabinets, granite countertops, Granite farmer sink, and lovely farmhouse backsplash. Wood tile in front room and living room with carpet in bedrooms. Have quiet morning coffee in your screened back patio with fenced in yard with shaded trees. Large master with walk in closet, separate tub and shower and dual sinks.
- Sold 2** This three-bedroom, two-bath, split floor-plan home is a fixer-upper located on a cul-de-sac on a fabulous lot with no rear neighbors and a pond view. The open floor plan and huge window in the master bedroom allow you vistas of the beauty and natural surroundings through the doors that open to the back porch as soon as you enter the front door.
- Sold 3** three bedroom two bath home located on the 13th par of a private golf course. Formal living room/dining room combined for formal socializing. Spacious kitchen with adjoining breakfast nook which with open views into the nicely sized family room. All appliances are remaining with the home. French doors open onto the real lanai/patio which features a great in-ground pool which is fully screened with great views of the 13th fairway. Spacious master bedroom with two closets, one is a larger walk in closet. The master bath boasts a garden tub, separate shower, double vanities and a private water closet. Additional bedrooms are separate from the master with an additional second bath. A inside laundry with washer and dryer included. An attached two car garage with door opener.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				per public records, this property was sold on 07/30/2021 for \$322,500			
<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>	0						
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$350,000	\$350,000
<b>Sales Price</b>	\$345,000	\$345,000
<b>30 Day Price</b>	\$335,000	--
<b>Comments Regarding Pricing Strategy</b>		
the subject's final value represents the most similar comps in this report		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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### Subject Photos



Front



Address Verification



Street

## Listing Photos

**L1** 2279 Meadow Oak Cir  
Kissimmee, FL 34746



Front

**L2** 2269 Meadow Oak Cir  
Kissimmee, FL 34746



Front

**L3** 2510 Trapside Ct  
Kissimmee, FL 34746



Front



## Sales Photos

**S1** 2210 Granger Ave  
Kissimmee, FL 34746



Front

**S2** 2607 Teeside Ct  
Kissimmee, FL 34746



Front

**S3** 1580 The Oaks Blvd  
Kissimmee, FL 34746



Front

### ClearMaps Addendum

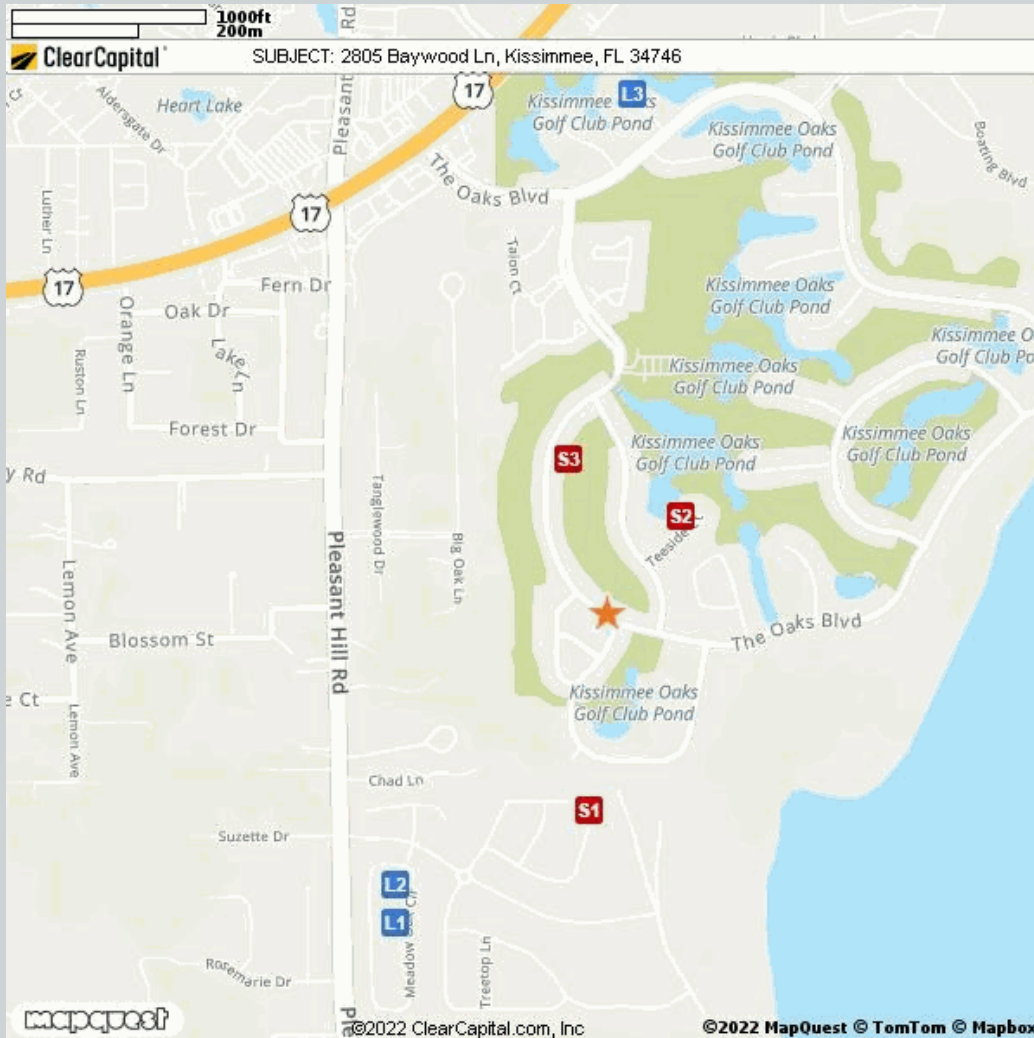
**Address** ★ 2805 Baywood Lane, Kissimmee, FL 34746

**Loan Number** 49343

**Suggested List** \$350,000

**Suggested Repaired** \$350,000

**Sale** \$345,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2805 Baywood Lane, Kissimmee, FL 34746	--	Parcel Match
L1 Listing 1	2279 Meadow Oak Cir, Kissimmee, FL 34746	0.55 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2269 Meadow Oak Cir, Kissimmee, FL 34746	0.51 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2510 Trapside Ct, Kissimmee, FL 34746	0.80 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2210 Granger Ave, Kissimmee, FL 34746	0.29 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2607 Teeside Ct, Kissimmee, FL 34746	0.20 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1580 The Oaks Blvd, Kissimmee, FL 34746	0.25 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.

\*\*\* 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

<b>Broker Name</b>	Sandra Pereira	<b>Company/Brokerage</b>	ipanema realty LLC
<b>License No</b>	BK3082558	<b>Address</b>	340 grand canal dr kissimmee FL 34759
<b>License Expiration</b>	03/31/2024	<b>License State</b>	FL
<b>Phone</b>	3216622348	<b>Email</b>	burbs70@gmail.com
<b>Broker Distance to Subject</b>	8.81 miles	<b>Date Signed</b>	04/25/2022

*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.**