

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	1529 Orchardgrove Avenue, New Port Richey, FL 34655	Order ID	8501269	Property ID	33514496
Inspection Date	11/03/2022	Date of Report	11/04/2022		
Loan Number	49379	APN	3426160050000000310		
Borrower Name	Champery Real Estate 2015 LLC	County	Pasco		

Tracking IDs					
Order Tracking ID	11.02.22 CS_Citi Update	Tracking ID 1	11.02.22 CS_Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CHAMPERY REAL ESTATE 2015 LLC	Subject appears to be in good condition with no visible exterior damage or deferred maintenance noted at the time of the inspection. Subject is in an "AE" flood zone and may require flood insurance. Subject community is residential in nature and is close to most amenities.
R. E. Taxes	\$3,655	
Assessed Value	\$217,938	
Zoning Classification	Residential MPUD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(All windows and doors appear to be locked and secure.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Wyndtree HOA 407-788-6700	
Association Fees	\$400 / Quarter (Pool,Greenbelt,Other: Common area maintenance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$376600 High: \$663200	
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	1529 Orchardgrove Avenue	7845 Tenby Ct	1643 Cortleigh Dr	1537 Brittany Ct
City, State	New Port Richey, FL	New Port Richey, FL	New Port Richey, FL	New Port Richey, FL
Zip Code	34655	34655	34655	34655
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.26 ¹	0.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$431,000	\$429,999	\$489,900
List Price \$	--	\$426,000	\$429,999	\$489,900
Original List Date		08/22/2022	10/17/2022	10/27/2022
DOM · Cumulative DOM	-- · --	56 · 74	17 · 18	7 · 8
Age (# of years)	25	29	25	27
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	Beneficial ; Water	Neutral ; Residential	Beneficial ; Woods	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,802	1,807	1,816	1,854
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes Spa - Yes	--	--	Pool - Yes
Lot Size	0.17 acres	0.14 acres	0.14 acres	0.23 acres
Other	None	None	None	None

* Listing 3 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** One or more photo(s) has been virtually staged. Welcome to this gorgeous neighborhood! You don't want to miss this home. The stylish kitchen features generous sleek counter space, ample cabinetry and a beautiful backsplash. Step inside the beautiful main living area with vaulted ceilings, ceiling fans, and well placed windows which create a bright interior. You won't want to leave the cozy primary suite, the perfect space to relax. Relax with your favorite drink in the fenced-in backyard, complete with lush grass. Don't wait! Make this beautiful home yours today.
- Listing 2** Impeccably maintained 3 bedroom 2 bath home in the beautiful gated community of WYNDGATE. This house is located on a manicured cul-de-sac surrounded by nature. In the home you will find a wide open floor plan with a large eat in kitchen, living room with high ceilings, split floor plan with separate guest area, and bath to the front and primary suite in the back of the home. The home has a new roof and brand new luxury vinyl plank flooring throughout. Better than new this home is equipped with a water softener and a reverse osmosis system for drinking water. There is a screened front lanai and an XL screened rear patio that overlooks a nature preserve including a pond and cypress grove. Watch whitetail bucks graze from your rocking chair! Community is very pet friendly and has a community pool and spa. Conveniently located to shopping, golf courses, Tarpon Springs, and Tampa international Airport, and Gulf of Mexico beaches. No CDD or flood insurance required!
- Listing 3** Spectacular Cul de sac and front conservation views at this beautiful home in Chelsea Place! This one comes with magnificent curb appeal with a sprawling elevation featuring pillared column entry detail and a 3-CAR GARAGE with paved driveway! The floor plan boasts 1850 sq feet of living space and features 3 bedrooms and two baths with the second bath having direct access from the pool, a formal living and dining room, kitchen and family room area and a split bedroom plan with towering ceilings. Lots of COSTLY UPGRADES during ownership to included a gorgeous NEW KITCHEN with shaker white cabinets, gorgeous QUARTZ TOPS, beautiful back splash, SS appliances and new ceramic tile floorings, NEW IMPACT WINDOWS AND DOORS throughout in 2018, WHOLE HOUSE GENERAC generator and NEW GAS TANK in 2019, beautiful new WIDE BASEBOARDS AND CROWN MOLDING detail, updated AC SYSTEM in 2017, recently PAINTED INTERIOR AND EXTERIOR, gorgeous new GLASS LEADED IMPACT FRONT DOOR, updated BATH VANITIES AND FIXTURES, NEW hot water heater in 2021, water softener, impact glass skylights, NEW garage opener in the single garage, reverse osmosis system at the kitchen island, and NEW key pad entry mechanism at 3 doors and much more!! The master bedroom has towering 10 foot ceilings with crown molding, walk-ins and a beautiful master bath with his and hers sinks, a garden tub and a separate shower! Other bedrooms are spacious and with walk-ins. Separate laundry room too. Enjoy the views of the gorgeous yard and pool area from nearly the entire interior. The pool comes with a paver decking and is the perfect way to relax and enjoy the outdoors, the yard is massive and comes fully fenced with lots of room for everyone to enjoy!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1529 Orchardgrove Avenue	7120 Hideaway Trl	7505 Fawn Lake Rd	1308 Middlesex Dr
City, State	New Port Richey, FL	New Port Richey, FL	New Port Richey, FL	New Port Richey, FL
Zip Code	34655	34655	34655	34655
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.02 ¹	0.90 ¹	0.63 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$435,000	\$499,000	\$592,000
List Price \$	--	\$435,000	\$459,999	\$505,000
Sale Price \$	--	\$430,000	\$446,999	\$495,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	10/13/2022	09/26/2022	08/23/2022
DOM · Cumulative DOM	-- · --	12 · 72	26 · 87	101 · 117
Age (# of years)	25	36	32	32
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	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential	Beneficial ; Water
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,802	1,697	1,856	2,062
Bdrm · Bths · ½ Bths	3 · 2	3 · 3	4 · 2 · 1	3 · 2
Total Room #	7	8	9	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes Spa - Yes	Pool - Yes	Pool - Yes	--
Lot Size	0.17 acres	0.16 acres	0.17 acres	0.23 acres
Other	None	None	None	None
Net Adjustment	--	+\$8,575	+\$7,690	+\$6,100
Adjusted Price	--	\$438,575	\$454,689	\$501,100

* 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** Welcome to this Gorgeous Natures Hideaway Pool home, located in a highly sought-after area of Trinity. This two story home offers 3 bedrooms, 3 full bathrooms, 2 car garage, inside laundry, ceiling fans in each room, a wood burning fire place, a fully fenced back yard, a beautiful balcony over looking the pool, amazing curb appeal, newer ac (2020), newer roof and solar panels(2018). As you enter through the front door you will be welcomed into the spacious light and bright great room and formal dining room combo. You will notice the vaulted ceilings, the cozy fire place, and the beautiful wood plank porcelain tile throughout. The kitchen offers, stunning cabinetry, elegant subway tile back splash, plenty of counter top space, newer stainless steel appliances, a gas stove, recessed lighting, a sizable closet pantry, a cute breakfast nook with views of the pool, and access to the lanai. The first floor bedroom has an ample amount of space; it features the wood plank tile, a large closet, a ceiling fan, and sliding glass doors that give access to the lanai/pool. Conveniently located outside of the first floor bedroom you will find the inside laundry area and the first floor bathroom with a shower tub combo. Heading up to the second floor you will find the other two bedrooms, each room is equipped with its own en-suite bathroom. The owners suite features a large closet, a ceiling fan, sliding glass doors that provide access to the balcony that over looks the pool, and the generous en-suite bathroom with a double sink vanity, a large tub, and a separate walk in shower. The third bedroom features a good size closet, a ceiling fan and the third full bathroom with a walk in shower. Out in the back yard you can enjoy your own private oasis, take a refreshing swim in the inground pool or relax under the fan in the shaded lanai area. The back yard also comes with a separate shed and plenty of yard space for family, pets, gardening or other activities. Low HOA, No CDD and No flood insurance required! Amazing location and such a great neighborhood to call home. Natures hideaway is conveniently located near great schools, shopping plazas, several restaurants, parks/playgrounds, beaches, the ymca, and not too far from the beautiful cities of Tarpon Springs, Dunedin, Clearwater, or Tampa. Do not miss this opportunity to own your dream home! Adjusted +\$1,575 for SF variance; -\$3,000 for bathroom count; +\$5,000 for view; +\$5,000 for Spa.
- Sold 2** Back on the market. Buyer backed out day before closing. WOW! No Flood zone, pool house, Trinity Oaks Elementary/ Seven Springs/ Mitchell School zone with school bus stop on corner. It gets better with the low monthly HOA (\$35/month) and no CDD. The move in ready split bedroom floor plan has huge ceilings and an abundance of natural light and consists of 4 Beds, 2.5 baths, and a 2 car garage. There is enough space to park 6 vehicles on paver driveway so work vehicles, entrepreneurs, boats or RVs all have a place. The desirable driveway pavers wraps all the way around to the huge covered pool lanai (50'x20'). Inside all flooring has either tile or laminate (bedrooms). Charming safe neighborhood with tons of character that you can enjoy running, biking, walking your pets any time of day, and having the young ones play and ride their bikes. The location is 2nd to none as it's near all the shopping (Sprouts shopping center), beaches, and recreation that the location has to offer. Too much to enter I almost forgot to mention that the new roof was installed in January 2022, come check this out! Buyer and agent to confirm all information. New roof January 2022, Dryer Lint piping recently vacuumed out, all torn lanai screens replaced, 2 new toilets installed, fresh paint throughout most of house, siding and driveway just power washed, multi stage whole house water filtering/softener system, fully functional multi zone well water irrigation system just inspected and repairs done on sprinkler heads. New irrigation well pump installed. New pool pump and filter installed. New garage door code opener just installed. No carpet except on stairs. Adjusted -\$810 for SF variance; -\$1,500 for bathroom count; +\$5,000 for view; +\$5,000 for Spa.
- Sold 3** One or more photo(s) has been virtually staged. Welcome to this gorgeous neighborhood! Terrific 3 bedroom and 2 bath home with a 3 car garage. The impeccable kitchen has beautiful updated counters and stainless steel appliances. Picture evenings by the fireplace and mornings having coffee out on the covered patio in the backyard. Primary bathroom features a separate tub and shower, dual sinks. Relax with your favorite drink in the fenced in backyard with a patio and lush grass. Don't wait! Make this beautiful home yours today. Adjusted -\$3,900 for SF variance; -\$5,000 for garage count; +\$10,000 for pool; +\$5,000 for Spa.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Charles Rutenberg Realty Inc	Listed on 9/10/2022 for \$519,900 and remains an active listing with 54 DOM.					
Listing Agent Name	Andrea Stoll						
Listing Agent Phone	866-580-6402						
# 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
09/10/2022	\$529,900	10/26/2022	\$519,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$460,000	\$460,000
Sales Price	\$455,000	\$455,000
30 Day Price	\$450,000	--
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. Subject appears to be overpriced for the current market. No acceptable comparable listings or sales could be located based on the guidelines stated in the order that would support a selling price of \$519,000.</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 7845 TENBY CT
New Port Richey, FL 34655



Front

L2 1643 CORTLEIGH DR
New Port Richey, FL 34655



Front

L3 1537 BRITTANY CT
New Port Richey, FL 34655



Front

Sales Photos

S1 7120 HIDEAWAY TRL
New Port Richey, FL 34655



Front

S2 7505 FAWN LAKE RD
New Port Richey, FL 34655



Front

S3 1308 MIDDLESEX DR
New Port Richey, FL 34655



Front

ClearMaps Addendum

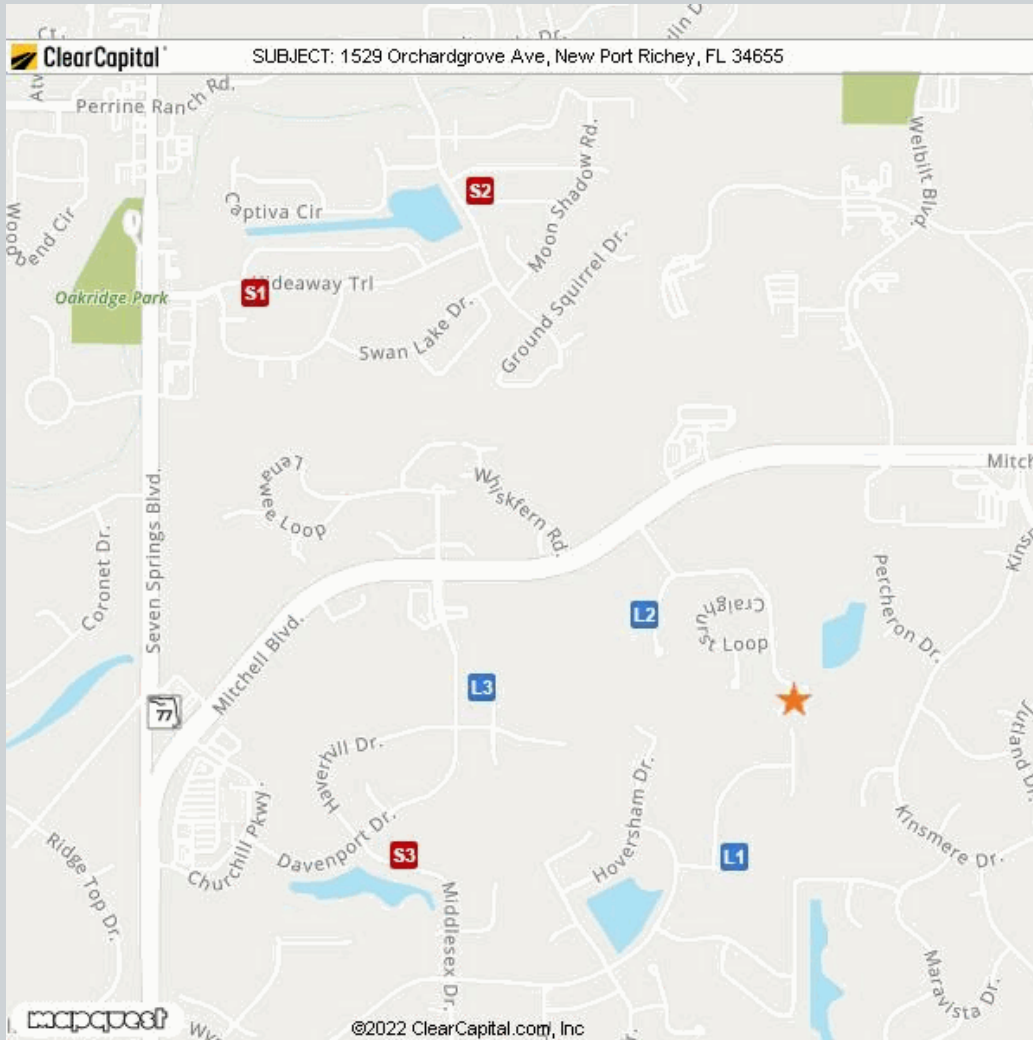
Address ★ 1529 Orchardgrove Avenue, New Port Richey, FL 34655

Loan Number 49379

Suggested List \$460,000

Suggested Repaired \$460,000

Sale \$455,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1529 Orchardgrove Avenue, New Port Richey, FL 34655	--	Parcel Match
L1	7845 Tenby Ct, New Port Richey, FL 34655	0.25 Miles ¹	Parcel Match
L2	1643 Cortleigh Dr, New Port Richey, FL 34655	0.26 Miles ¹	Parcel Match
L3	1537 Brittany Ct, New Port Richey, FL 34655	0.47 Miles ¹	Parcel Match
S1	7120 Hideaway Trl, New Port Richey, FL 34655	1.02 Miles ¹	Parcel Match
S2	7505 Fawn Lake Rd, New Port Richey, FL 34655	0.90 Miles ¹	Parcel Match
S3	1308 Middlesex Dr, New Port Richey, FL 34655	0.63 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	3.83 miles	Date Signed	11/04/2022

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.