

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>	3984 Baja Drive, Saint Cloud, FL 34772	<b>Order ID</b>	8157107	<b>Property ID</b>	32615756
<b>Inspection Date</b>	04/27/2022	<b>Date of Report</b>	04/27/2022		
<b>Loan Number</b>	49608	<b>APN</b>	352630096400014700		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Osceola		

### Tracking IDs

<b>Order Tracking ID</b>	04.27.22 BPO	<b>Tracking ID 1</b>	04.27.22 BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	RODRIGUEZ SANCHEZ LUIS B EST	<b>Condition Comments</b> from the exterior inspection, this property is in good overall conditions
<b>R. E. Taxes</b>	\$4,082	
<b>Assessed Value</b>	\$221,300	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (Lock box )	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	WHALEYS CREEK	
<b>Association Fees</b>	\$70 / Month (Pool)	
<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 neighborhood with homes inn similar style age and conditions
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$210,000 High: \$475,000	
<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 *
Street Address	3984 Baja Drive	3518 Vega Creek Dr	3929 Baja Dr	3375 Edgehill Ct
City, State	Saint Cloud, FL	Saint Cloud, FL	Saint Cloud, FL	Saint Cloud, FL
Zip Code	34772	34772	34772	34772
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 <sup>1</sup>	0.20 <sup>1</sup>	0.77 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$470,000	\$429,000	\$399,900
List Price \$	--	\$460,000	\$429,000	\$399,900
Original List Date		03/16/2022	03/01/2022	02/10/2022
DOM · Cumulative DOM	-- · --	42 · 42	57 · 57	76 · 76
Age (# of years)	6	3	5	2
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,144	2,090	2,162	2,092
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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	0.17 acres	0.15 acres	0.23 acres	0.16 acres
Other	--	--	--	--

\* Listing 3 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** 4BR 2BA home offering 2047SF of living area. The spacious eat in kitchen features new stainless steel appliances, plenty of cabinet space as well as a convenient breakfast bar. Tile flooring throughout common area.
- Listing 2** Step inside this upgraded and well maintained 2017, Oasis model Centex home with 3-car Garage and owned Solar Panels. Through the fully screened front entrance, one is welcomed by a carpeted open flex space on the left, perfect for an office or tv room. The entry hallway leads to a large open concept, beginning with the upgraded kitchen. Recessed panel, 36-inch Maple cabinets are adorned with crown molding, 42-inch staggered height and newly installed cabinet pulls. The 3 cm granite counter tops also include an upgraded 4-inch eased edge and tiled backsplash. Stainless steel appliances include a LG French Door Refrigerator with bottom freeze, Amana Microwave, Freestanding Electric Range and Dishwasher. The center island allows for bar stool seating, great for entertaining. Additional features include recessed lighting and pantry closet. With 18-inch ceramic tile throughout the main living area, it flows from the kitchen to the dining area and family room. Each space includes ceiling fans. Adjacent to the family room is the Owners' suite. The spacious room has a large walk-in closet, ceiling fan and an en-suite bathroom featuring a step-in tiled shower with glass door, comfort height vanity with double sink vanity and 3 cm granite, 18-inch ceramic tile and linen closet. There are 2 additional bedrooms opposite the kitchen toward the front of the house. Each carpeted, with a ceiling fan and standard closet. The guest bath features comfort height vanity with dual sinks and a tub/shower combination with built in corner shelves and recently added tile to the ceiling. Finishing the indoor features, the laundry room equipped with LG washer and dryer, a built-in laundry sink and additional storage cabinets is near the secluded garage entry toward the front of the home. Leading to the outdoor space in the rear of the home, walk through the hurricane sliding door onto a 10x20 ft brick covered patio with an 14x33 ft enclosed screen room. The fully fenced spacious yard has 3 garden boxes perfect for planting and a paver sidewalk that leads from the front fence gate to the rear patio. Many upgrades throughout the home include water filter, generator transfer switch, 2 solar attic fans, storm shutters and roller door to protect the sliding door, garage door insulation and pull-down ladder for attic access, underground downspout extension,
- Listing 3** 3 bedroom 2 full bath, large office space that can be converted to extra bedroom. Open floor plan leading from Kitchen to dining to living room rear. Main bedroom is very spacious and is very well complemented by the french door leading into the walk in closet. 2nd and 3rd bedroom are very spacious as well. This home has a large yard but the lake view from makes this house a must have.

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3984 Baja Drive	3754 Arroyo Cir	3921 Baja Dr	3922 Baja Dr
City, State	Saint Cloud, FL	Saint Cloud, FL	Saint Cloud, FL	Saint Cloud, FL
Zip Code	34772	34772	34772	34772
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 <sup>1</sup>	0.17 <sup>1</sup>	0.16 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$384,500	\$375,000	\$395,000
List Price \$	--	\$384,500	\$375,000	\$395,000
Sale Price \$	--	\$384,600	\$365,000	\$395,000
Type of Financing	--	Conventional	Cash	Cash
Date of Sale	--	03/25/2022	01/07/2022	03/28/2022
DOM · Cumulative DOM	-- · --	108 · 108	60 · 60	18 · 18
Age (# of years)	6	6	6	4
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,144	1,972	1,972	1,972
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.19 acres	0.14 acres	0.17 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$384,600	\$365,000	\$395,000

\* Sold 3 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 is a 3 Bedroom, 2 Bathroom with a Bonus Room, 2 Car Garage, Solar Panels, completely fenced in home is at desirable Whaley's Creek desirable Community. No front neighbors! This home has an open concept. The Kitchen comes with all the appliances, wood Cabinets with granite countertops, disposal, exhaust fan, a huge Island with breakfast bar. Ceramic tiles and wood laminate flooring throughout, sliding doors that go out to the open porch. The master suite is off the living room with an ensuite bath with dual sink vanity, a shower and an oversized walk-in closet. The 2 extra Bedrooms and the bonus room which french doors are by the entrance, additional closets for storage. It has an inside laundry room with a washer and dryer, nice back yard, irrigation system. Whaley's Creek offers a Clubhouse with a large community pool, playground, a lovely water pond view and it is pet friendly.
- Sold 2** This spacious single-family home has an open floor plan with 3 bedrooms, 2 baths and a flex room with doors that can be converted into a 4th room, home office or media room. The kitchen has a beautiful island with granite countertops, stainless-steel appliances and great cabinet space. The master bedroom has a bath with dual sink and a walk-in closet. Laundry is inside the house with direct access to the 2-car garage.
- Sold 3** This almost brand new house was built in 2018 and features 3 bedrooms, 2 bathrooms and a flex room with 2 doors that can be used as an extra bedroom, office or game room, also spacious kitchen open to the dining room and a huge family room with granite counter tops, great cabinet space, stainless steel appliances. This house offers a great open floor plan good for entertainment, ceramic tile in all common areas, a custom built wall for the TV with an attached fire place for the new owners to enjoy, and yes the fireplace will stay. and there is more,the master bedroom has a shower with dual sink and a walking closet. Laundry is spacious and inside the house with direct access to the 2- car garage; the house is fenced in and the patio has a pond view.

## 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 11/04/2016 for \$253,000			
<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>	\$390,000	\$390,000
<b>Sales Price</b>	\$380,000	\$380,000
<b>30 Day Price</b>	\$370,000	--
<b>Comments Regarding Pricing Strategy</b>		
the subject's final value reprints the most similar comps in this report		

## 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** 3518 Vega Creek Dr  
Saint Cloud, FL 34772



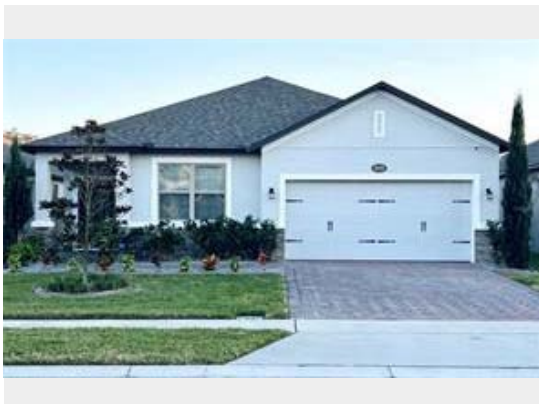
Front

**L2** 3929 Baja Dr  
Saint Cloud, FL 34772



Front

**L3** 3375 Edgehill Ct  
Saint Cloud, FL 34772



Front



## Sales Photos

**S1** 3754 Arroyo Cir  
Saint Cloud, FL 34772



Front

**S2** 3921 Baja Dr  
Saint Cloud, FL 34772



Front

**S3** 3922 Baja Dr  
Saint Cloud, FL 34772



Front

### ClearMaps Addendum

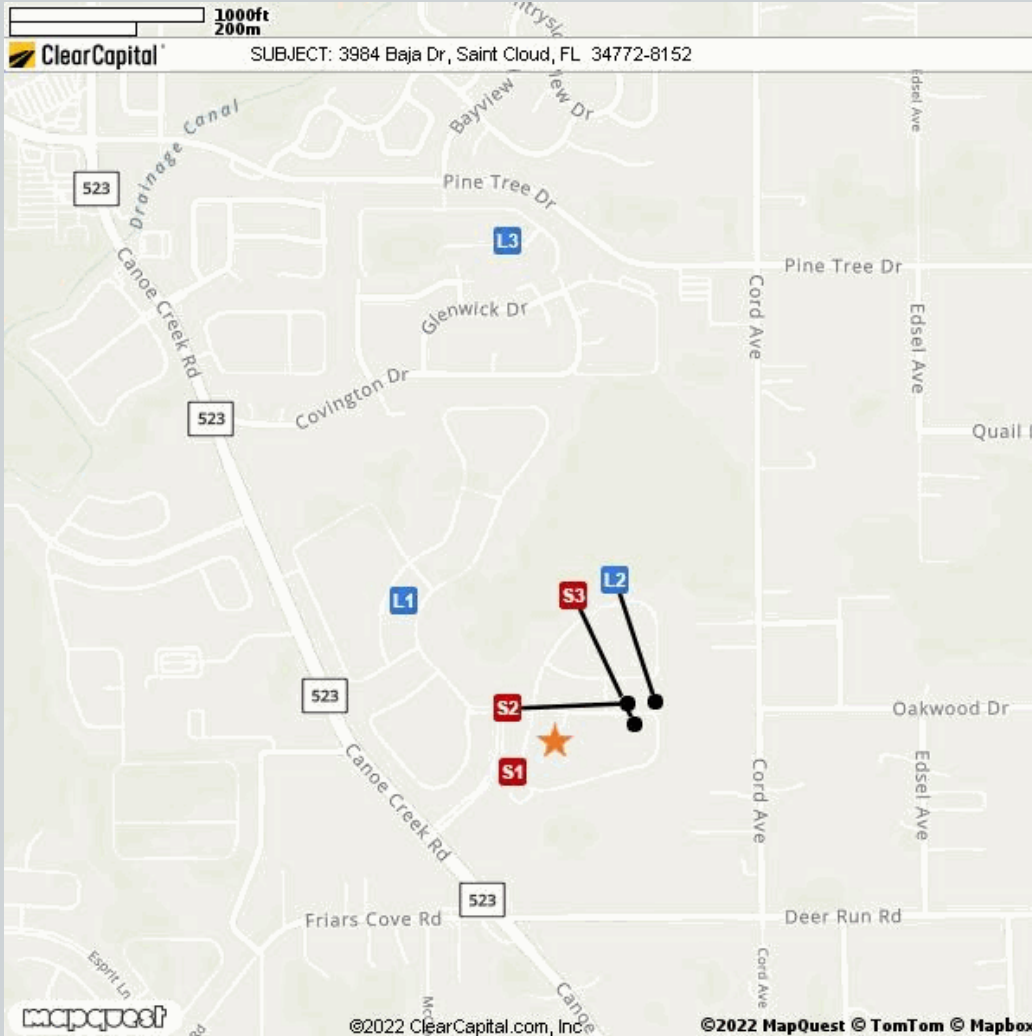
**Address** ★ 3984 Baja Drive, Saint Cloud, FL 34772

**Loan Number** 49608

**Suggested List** \$390,000

**Suggested Repaired** \$390,000

**Sale** \$380,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3984 Baja Drive, Saint Cloud, FL 34772	--	Parcel Match
L1 Listing 1	3518 Vega Creek Dr, Saint Cloud, FL 34772	0.31 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3929 Baja Dr, Saint Cloud, FL 34772	0.20 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3375 Edgehill Ct, Saint Cloud, FL 34772	0.77 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3754 Arroyo Cir, Saint Cloud, FL 34772	0.06 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3921 Baja Dr, Saint Cloud, FL 34772	0.17 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3922 Baja Dr, Saint Cloud, FL 34772	0.16 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>	12.08 miles	<b>Date Signed</b>	04/27/2022

*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.**