

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	2167 Barcelona Drive, Clearwater, FL 33764	Order ID	9300491	Property ID	35339761
Inspection Date	04/26/2024	Date of Report	04/27/2024		
Loan Number	49655	APN	242915876960000520		
Borrower Name	Catamount Properties 2018 LLC	County	Pinellas		

Tracking IDs					
Order Tracking ID	4.24_BPO	Tracking ID 1	4.24_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	
R. E. Taxes	\$2,567	<p>The subject is a 3/1 single-family residence in good condition. The subjects exterior shows no obvious deferred maintenance or disrepair. The subject is currently listed and interior photos show recent updates/upgrades. The subject is not on a major thoroughfare and will experience low traffic patterns.</p>	
Assessed Value	\$138,232		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
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	
Local Economy	Stable	<p>REO and short sale activity is not prevalent and will not significantly impact values. Values have been stabilizing after a period of continual increases. The subject is a short distance from major roadways, shopping and entertainment.</p>	
Sales Prices in this Neighborhood	Low: \$280,000 High: \$500,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2167 Barcelona Drive	2247 Curtis Dr S	1244 Oakview Ave	1289 Fruitland Ave
City, State	Clearwater, FL	Clearwater, FL	Clearwater, FL	Clearwater, FL
Zip Code	33764	33764	33756	33764
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.22 ¹	1.84 ¹	0.82 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$338,971	\$369,000	\$375,000
List Price \$	--	\$334,900	\$359,000	\$375,000
Original List Date		02/15/2024	02/01/2024	03/26/2024
DOM · Cumulative DOM	-- · --	37 · 72	60 · 86	2 · 32
Age (# of years)	67	67	62	62
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	888	925	1,072	1,231
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	2 · 1 · 1	3 · 1 · 1
Total Room #	6	5	5	6
Garage (Style/Stalls)	None	Attached 1 Car	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	.18 acres	.15 acres	.18 acres
Other	--	--	--	--

* Listing 1 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.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2167 Barcelona Drive	15 N Comet Ave	2365 Fairlane Dr	1749 Penny Ln
City, State	Clearwater, FL	Clearwater, FL	Largo, FL	Clearwater, FL
Zip Code	33764	33765	33771	33756
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.60 ¹	1.71 ¹	1.02 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$364,900	\$385,000	\$359,900
List Price \$	--	\$364,900	\$369,900	\$359,900
Sale Price \$	--	\$345,000	\$360,000	\$367,000
Type of Financing	--	Conv	Va	Conv
Date of Sale	--	03/04/2024	03/26/2024	12/29/2023
DOM · Cumulative DOM	-- · --	9 · 61	20 · 47	3 · 42
Age (# of years)	67	71	65	67
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	888	1,205	1,140	1,226
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	2 · 2	2 · 2
Total Room #	6	6	5	5
Garage (Style/Stalls)	None	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	.22 acres	.24 acres	.19 acres
Other	--	--	--	--
Net Adjustment	--	-\$32,020	-\$42,120	-\$27,280
Adjusted Price	--	\$312,980	\$317,880	\$339,720

* Sold 3 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 Adjustments: -8000 lot, -5000 garage, -19020 gla

Location! Location! Minutes to downtown Coachman Park and Clearwater Beach! This lovely updated home offers 3 bedrooms, 1 full bathroom and a 1 car garage... over 1,200 sq ft of fabulous Florida living! A charming covered entrance brings you to true open concept living and a desirable great room layout with tile flooring throughout the entire home. The living and dining areas open to the spacious, updated kitchen. Kitchen boasts a breakfast bar, trendy concrete counters, new cabinetry with under cabinet lighting, pantry cabinet with extra storage closet, designer glass tile backsplash, dual stainless-steel sink, stainless appliances including a ceran top range with fashionable hood, side by side refrigerator and dishwasher. Sought-after split bedroom plan offers the ultimate privacy with one bedroom located off the kitchen area and the other 2 occupying the opposite side of the home. Bathroom is convenient to all and has an updated vanity and tub/shower combination with designer listello tile accents. Living and entertaining space is extended outdoors with the covered screen enclosed lanai overlooking a large, private, partially fenced backyard. Laundry and utility sink are located inside the garage. Additional updates include roof (2021), interior paint (2023), newer windows, blinds, ceiling fans, newer water heater. A fabulous find! Schedule your showing today!!

Sold 2 Adjustments: -10000 concessions, -10000 lot, -5000 garage, -2000 bath, -15120 gla

Welcome to your fully renovated two-bedroom, two-bathroom, one car garage home located on an over-sized .24 acre lot. Upon entering the foyer area you'll notice the polished and gleaming terrazzo floors throughout and new luxury vinyl plank flowing through kitchen and dining room. Step into the kitchen adorned with brand new white shaker cabinets complemented by quartz countertops and stunning white hexagon backsplash. New stainless steel appliances elevate the culinary experience, making meal preparation a joy. In the living room you'll notice the beautiful accent wall with modern white shiplap. Both bathrooms have been meticulously updated. The hallway bath boasts beautiful marble look ceramic tiled shower with a new bath tub, vanity, and toilet. The primary bathroom indulges with an exquisite Aloe mint tiled walk in shower, and new vanity adding a touch of sophistication to your daily routine. Situated on almost a quarter-acre corner lot in a NON-FLOOD zone, this property offers both space and security. This charming residence boasts a brand-new roof (2023), water heater (2024), and HVAC (2020) ensuring peace of mind for years to come. Located in close proximity to Largo Central Park and Library, Eagle Lake Park, and Highland Sports Complex. Don't miss the opportunity to make this beautifully renovated home yours. Schedule a viewing today and envision the possibilities of a serene Florida lifestyle.

Sold 3 Adjustments: -2000 bath, -20280 gla, -5000 garage

Meticulously maintained 2 Bedroom, 2 Bath, 1 car garage home in Clearwater! PRIDE of ownership! LOTS of new: New updated Kitchen with Solid Wood Cabinets and soft close drawers and lots of pullouts. Granite Countertops and Stainless Steel appliances. New 2023 Water Heater, AC 2018, Roof 2013, Septic 2013, Updated Electrical Panel 2014. Newer water softener. Gorgeous polished Terrazo Flooring in the bedrooms! Finished 9x13 Bonus room that leads you out to your cozy and peaceful backyard haven. (this room could also be used as your dining space) Don't miss the ADDED and finished Full 2nd Bath and Laundry Room. (watch the slight step-down)- this space has lots of additional storage ! Can't say enough about the outdoor space--- In the backyard, there is plenty of seating area to entertain guests and comes with a firepit for those cooler nights! 2 Sheds - One is a Workshop for all your gardening, tools and "stuff" and the other is an AC'd SHE SHED that needs some finishing. Gorgeous outdoor space with lots of room to store your bikes, kayaks and more! Enjoy the fenced in backyard for your pets! After a long days work, enjoy sitting out on your front porch with a glass of wine~ Nicely manicured corner lot with mature landscaping neatly maintained by the seller. Being sold "as-is" for the sellers convenience. Please enjoy the virtual tour~

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Subject is currently listed			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		0					
# of Sales in Previous 12 Months		0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
04/26/2024	\$349,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$340,000	\$340,000
Sales Price	\$335,000	\$335,000
30 Day Price	\$325,000	--
Comments Regarding Pricing Strategy		
<p>It was necessary to expand distance and gla requirements in order to bracket the subjects condition. The subject's mls listing has a larger square footage than what is in the property appraisers site. The gla in this report was taken from the appraisers site. The subject is a much smaller build than is typical for the area.</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



Side



Side



Street



Street

Listing Photos

L1 2247 Curtis Dr S
Clearwater, FL 33764



Front

L2 1244 Oakview Ave
Clearwater, FL 33756



Front

L3 1289 Fruitland Ave
Clearwater, FL 33764



Front

Sales Photos

S1 15 N Comet Ave
Clearwater, FL 33765



Front

S2 2365 Fairlane Dr
Largo, FL 33771



Front

S3 1749 Penny Ln
Clearwater, FL 33756



Front

ClearMaps Addendum

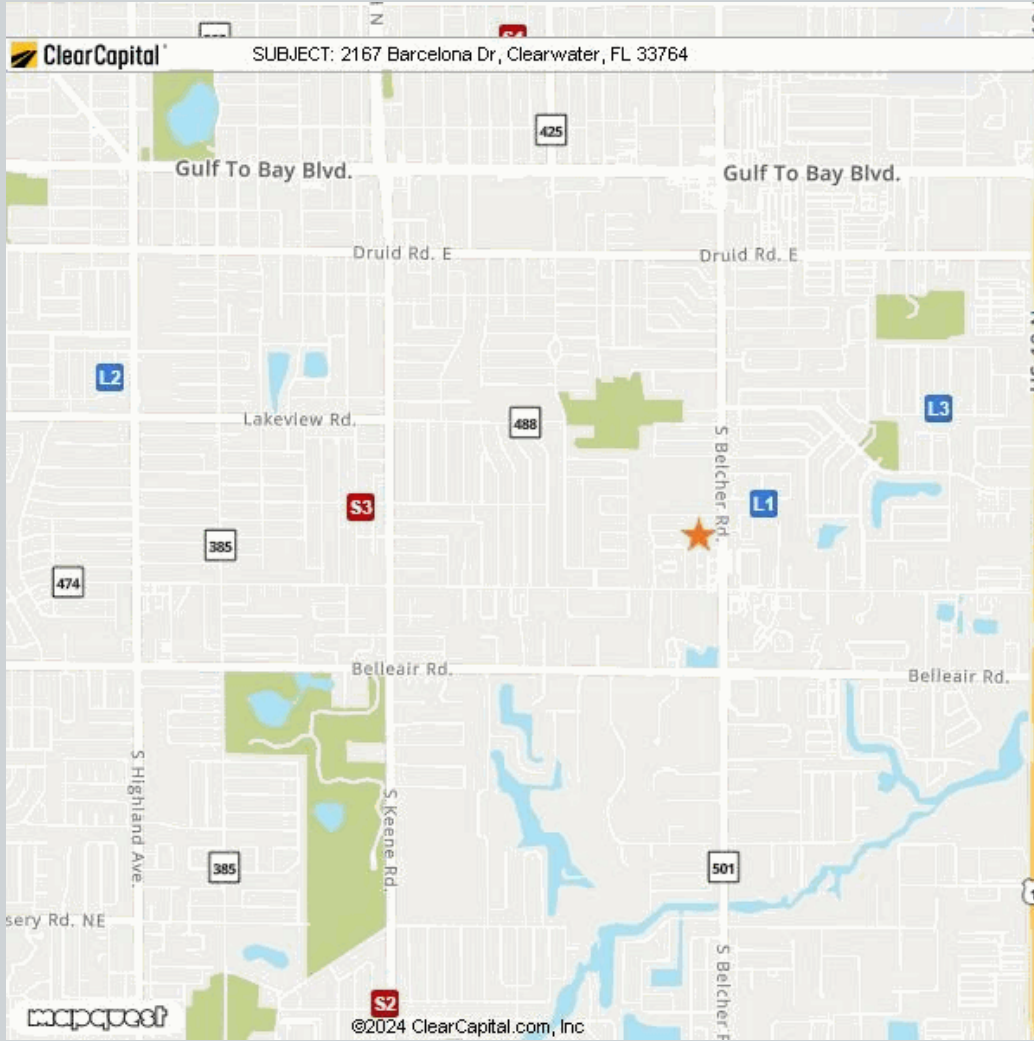
Address ★ 2167 Barcelona Drive, Clearwater, FL 33764

Loan Number 49655

Suggested List \$340,000

Suggested Repaired \$340,000

Sale \$335,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2167 Barcelona Drive, Clearwater, FL 33764	--	Parcel Match
L1 Listing 1	2247 Curtis Dr S, Clearwater, FL 33764	0.22 Miles ¹	Parcel Match
L2 Listing 2	1244 Oakview Ave, Clearwater, FL 33756	1.84 Miles ¹	Parcel Match
L3 Listing 3	1289 Fruitland Ave, Clearwater, FL 33764	0.82 Miles ¹	Parcel Match
S1 Sold 1	15 N Comet Ave, Clearwater, FL 33765	1.60 Miles ¹	Parcel Match
S2 Sold 2	2365 Fairlane Dr, Largo, FL 33771	1.71 Miles ¹	Parcel Match
S3 Sold 3	1749 Penny Ln, Clearwater, FL 33756	1.02 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	Kristin Beck	Company/Brokerage	Concierge Realty Associates
License No	SL3245319	Address	3833 24th Ave N St Petersburg FL 33713
License Expiration	03/31/2025	License State	FL
Phone	7274175090	Email	kristinbeck@gmail.com
Broker Distance to Subject	11.08 miles	Date Signed	04/27/2024

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.