49811 File # 32677520a

The purpo:	se of this sur	nmary appraisal rep	ort is to pr	rovide the	lender/client	with an	accurate,	and adequa	toly cur	oported, op	inion of t	the mar	ket value	of the	subject proj	norty.
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Property Add		2 Indian Rocks I					City	Largo				State	FL	Zip Code	33774	
Borrower		Properties 2018			Owner of Publ	lic Record	Kim	berly S Ev	/ans			County	Pinell	las		
Legal Descri	. 117.0	RBOR HILLS 19	T ADD BL	K K, LOT	18											
Assessor's I	Parcel # 0:	5-30-15-36000-	011-0180				Tax Y	ear 2021				R.E. Ta	xes\$ 2	2,740		
Neighborhoo	od Name H	arbor Hills					Map F	Reference	S05 T	30 R15		Census	Tract (252.10		
Occupant 0	Owner	Tenant Va	cant		Special Asses	sments \$	0			Pl	JD HOA	\$ 0		per year	per m	nonth
Property Rig	phts Appraised	Fee Simple	Leasehol	ld 🔲	Other (descri	ibe)								_		
Assignment	Type	Purchase Transaction	Refina	nance Transactio	ion	Other (describe)	Servicin	α							
Lender/Clien					Address					Cuita 10	0 Dadas	de De	ash CA	00070		
	vvcage	ewood Inc offered for sale or has it b	oon offered for cal	alo in the twelve				tan Beach	Biva	Suite 10	u, Redor	ido Re			No	
			iceii uiicieu iui sai										X		No	
-		ring price(s), and date(s).						red for sal						tellarML	S	
#U8095		st recent list pri										1/05/2	2022.			
I did	did not anal	yze the contract for sale t	or the subject pure	chase transacti	ion. Explain th	ne results of t	he analysis o	f the contract for	sale or w	vhy the analys	is was not					
performed.																
F																
Contract Pri	ce \$	Date of Cont	ract		Is the proper	rty seller the	owner of put	olic record?		Yes	No	Data Sou	rce(s)			
Is there any	financial assistance	(loan charges, sale conce	ssions, gift or dov	wnpayment ass	sistance, etc.)	to be paid by	any party o	n behalf of the bo	orrower?					Г	Yes	No
0		unt and describe the item			. ,											
			- 10 DO parts													
Note: Race	and the racial comp	position of the neighbor	hood are not app	raisal factors.	•											
	Neighborl	nood Characteristics				One-U	nit Housing	Trends			One	-Unit Hou	ısing	Pres	ent Land Use	%
Location	Urban	Suburban	Rural	Property Valu	lues 🔀	Increasing		Stable	De	clining	PRICE		AGE	One-Unit		90 %
Built-Up	Over 75%	25-75%	Under 25%	Demand/Sup	pply 🗙	Shortage		In Balance	Ov	er Supply	\$ (000)		(yrs)	2-4 Unit		2 %
Growth	Rapid	Stable	Slow	Marketing Tir		Under 3 m	ths	3-6 mths		er 6 mths	215	Low	. ,	Multi-Fami	lv	2 %
<u> </u>						•							6		-	
<u>~</u>	od Boundaries	North - 8th	Ave SW; Ea	ast - India	an Rocks	s Kd; So	utn - W	icox Rd; V	vest -	ıne	3,500	High	71	Commerci	ш	6 %
Intercoa											717	Pred.	63	Other		0 %
Neighborhoo	od Description	See attache	ed addendu	ım												
ž																
Market Cond	ditions (including sup	port for the above conclu	sions)		See atta	ached ac	ldendun	1								
Dimensions	75 v 05 v	75 v 50 v 20 v 5	7v100/Paol	liet	Area o	187 sf		Sha	ne 🔥	nummetr	ical		View R	Wtr;		
	ning Classification	75 x 50 x 20 x 5	/ X IUU/Real	list	Zoning Des		<u> </u>		, ,,	symmetr			ъ. Б,	vvu,		
Zoning Com		RL Local Non	conforming (Grand	dfatharad Llca)	Zoriirig Dos	No Zon		ential Low (attacned	addendu	ım)				
-						NO 2011	iiig	ilicyai (ucscribe)							
is the nighes	st and best use of su					3.00							17.51			
		bjoot proporty as improve	u (vi as proposeu	per plans and	specifications	s) the presen	t use?			Σ	Yes	No	If No, descr	ibe s	See attach	ned
addend		bjoot proporty do improve	u (oi as pioposeu	per plans and	specifications	s) the presen	t use?			Þ	Yes	No	If No, descr	ibe S	See attach	ned
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There are 3 comparable	000,000						to \$	٠,٢	50,000						
There are 8 comparable	sales in		subject	neighbo			the past twelve months	rangir			121,00	0			1,200,000
FEATURE		UBJECT					SLE SALE # 1				E SALE # 2				LE SALE # 3
Address 1772 Indian Rock	s Rd S	;		1			ks Rd S	1			s Rd S		Angle		
Largo, FL 33774					o, FL 3				o, FL 3				o, FL 3		
Proximity to Subject Sale Price	\$			0.10 ו	miles	NE	\$ 445,000		miles I	NE	\$ 535,000	0.15	miles	SW	\$ 720,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 7	341.00	sa.ft.	\$ 445,000		297.72	sa.ft.	\$ 535,000	s	452.83	so.ft.	\$ 720,000
Data Source(s)	Ψ		oq	—)82983;DOM 249				51472-DOM 0				50051;DOM 1
Verification Source(s)							i5/Realist				51472;DOM 0 /Realist				1/Realist
VALUE ADJUSTMENTS	DES	SCRIPTION	N		SCRIPTIO		+(-) \$ Adjustment		ESCRIPTIO		+(-) \$ Adjustment		ESCRIPTION		+(-) \$ Adjustment
Sales or Financing				ArmL	th			ArmL	th			ArmL	th		
Concessions				VA;0				Cash				Cash			
Date of Sale/Time				- / -	0;c06	/20	+51,200		, -	/22		s02/22;c0		/22	+14,400
Location	A;BsyF	Rd;Co	mm	A;Bsy	yRd;C	omm		A;Bs	yRd;C	omm		N;Re			-150,000
Leasehold/Fee Simple	Fee Si			Fee S	Simple	•			Simple	:			Simple	;	
Site	9187 s			11465 sf R:Wtr:			0	1340			0	7501			0
View	B;Wtr;			B;Wtr				B;Wt				B;Wt			
Design (Style)	DT1;R	<u>tanch</u>	-		Ranch	1			Ranch				Ranch	1	
Quality of Construction Actual Age	Q4		-	Q4				Q4			0	Q4			0
Condition	62 C3		-	60 C3			U	60 C4			+53.500	50			0
Above Grade		Bdrms.	Baths	Total	Bdrms.	Baths	1	Total	Bdrms.	Baths	+55,500	Total	Bdrms.	Baths	
Room Count	5	2	2.0	5	2	2.0		7	4	3.0	-12,000	6	3	2.0	0
Gross Living Area		1,481	sq.ft.		1,305		+18,500		1.797		-33,200		1,590		-11,400
Basement & Finished	0sf	1,10.		0sf	1,0	,	,	0sf		,	0sf	1,00	,	,	
Rooms Below Grade								0sf							
Functional Utility	Averag	ge		Avera	age			Aver	age			Avera	age		
Heating/Cooling	Centra	al		Centr	ral			Cent	ral			Cent	ral		
Energy Efficient Items Garage/Carport	Insulat	tion		Insula	ation			Insul	ation			Insul	ation		
	1ga1d			1ga1d				2ga2			-8,000				-8,000
Porch/Patio/Deck	Porch,	, ScrP	atio	Porch		0			h, ScrF	Patio			h, Scrl	Patio	
Pool	Pool			None			+45,000					Pool			
Fireplace	None	:.		Firepl				None			. 20 000	None			F 000
Dock Net Adjustment (Total)	W/ Da	VIT		Dock		٦.	+5,000 \$ 119,700	_		٦.	+30,000 \$ 30,300	VV/ L		X -	-5,000 \$ -160,000
Adjusted Sale Price				Net Adj.		 26.9 [%]	119,700	Net Adj.		5.7 [%]	30,300	Net Adj.		<u>~</u> 22.2 [%]	-160,000
of Comparables				Gross Ad	dj. ·	26.9 %	\$ 564,700		dj. g	25.6 %	\$ 565,300	Gross A	dj.	22.2 [~] 26 2 [%]	\$ 560,000
or comparables	ale or trans	ofer history	y of the		dj.	26.9 %			dj. 2	25.6 %	\$ 565,300	Gross A	dj.	26.2 %	\$ 560,000
or comparable	sale or trans	sfer histor	y of the		dj.	26.9 %	\$ 564,700 arable sales. If not, explain		dj. 2	25.6 [%]	\$ 565,300	Gross A	dj.	26.2 %	\$ 560,000
or comparables	sale or trans	sfer histor	y of the		dj.	26.9 %			dj. 2	25.6 [%]	\$ 565,300	Gross A	dj.	26.2 %	\$ 560,000
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Fannie Mae Form 2055 March 2005

49811 File # 32677520a

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	Appraiser Fee: N/A				
L	This order was fulfilled by a full-time Clario Appraisal Network employee when the control of th	no is compensated under a	a different str	ucture. The address for t	the
	appraiser listed on the certification page is the corporate address. Appraise	er resides in Florida and is	s geographica	Illy competent for this	
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	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) past 24-month. These ten sales reflects a price per square foot of vacant lais \$47.96 with the median being \$39.40. For the purpose of this report, the rounded to \$183,700. Supporting data is retained within the workfile. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property Legal Name of Project Total number of phases Total number of units rented Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No Data Source(s)	Or and range from \$6.82 - \$1 opinion of site value was f opinion of site value was f OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached y is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion If No, describe the status of completion.	20.38/sf. The figured at \$20 Sq.Fl. @ \$ Sq.Fl. @ \$ Sq.Fl. @ \$ Functional	e average price per squar .00/sf x 9187sf = \$183,74	re foot 40,

 This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied. reporting this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

 Because the appraiser is not an expert in the field of environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal
 Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	port to: the borrower; another lender at the request of the nortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appra- laws and regulations. Further, I am also subject to the provi- that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or many control of the borrow.	market participants may rely on this appraisal report as part
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this inature, the appraisal report shall be as effective, enforceable and slivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprisor Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignmen analysis, opinions, statements, conclusions, and the appraise	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
	ub-contractor or an employee of the supervisory appraiser (or the ceptable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared. 	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and slivered containing my original hand written signature.
APPRAISER Slice Troberto	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Alicia Ames Roberts, MBA Company Name Clario Appraisal Network	NameCompany Name
Company Name Clario Appraisal Network Company Address 300 E 2nd St Ste 1405	Company Address
Reno, NV 89501	
Telephone Number (530) 550-2565	Telephone Number
Email Address alicia.roberts@clarioappraisal.com	Email Address
Date of Signature and Report 05/13/2022	Date of Signature
Effective Date of Appraisal 05/09/2022 State Certification # Cert Res RD6304	State Certification # or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State FL Expiration Date of Certification or License 11/30/2022	SUBJECT PROPERTY
ADDRESS OF BRODERTY ADDRAISED	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED 1772 Indian Rocks Rd S	Did inspect exterior of subject property from street
Largo, FL 33774	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 563,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc Company Address 2015 Manhattan Beach Blvd Suite 100	Did inspect exterior of comparable sales from street
2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278	Date of Inspection

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 Fannie Mae Form 2055 March 2005

Email Address

49811 File # 32677520a

	FEATURE		SUBJEC	CT		CO	MPARABL	E SALE # 4		COI	MPARABL	E SALE # 5		CC	MPARABL	E SALE # 6	
F	Address 1772 Indian Rock	s Ro	d S		1818	India	n Rocl	ks Rd S	1872	India	n Rock	ks Rd S	1836	3 India	n Roc	ks Rd S	
	Largo, FL 33774				Large	o, FL 3	33774		Large	o, FL 3	33774		Larg	o, FL	33774		
F	Proximity to Subject					miles			_	miles				miles			
5	Sale Price	\$			0.01	1111100		\$ 421,000		1111100	-	\$ 884,00		1111100		\$ 8	99,000
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١	ALUE ADJUSTMENTS		DESCRIPT	TION	D	ESCRIPTI	ON	+ (-) \$ Adjustment	D	ESCRIPTI	ON	+(-) \$ Adjustment	[DESCRIPT	ION	+(-) \$ Adju	stment
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(Concessions				Conv				Conv					J			
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49811 File No. 32677520a

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

03

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
Cook	Contracted Date Cash	Date of Sale/Time
Cash	Commercial Influence	Sale or Financing Concessions Location
Conv	Conventional	Sale or Financing Concessions
СОПУ	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location Sale or Financian Consessions
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions Location & View
Res RH	Residential	Location & View Sale or Financing Concessions
rr	USDA - Rural Housing Recreational (Rec) Room	Sale or Financing Concessions Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
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UAD Version 9/2011 (Updated 1/2014)

Market Conditions Addendum to the Appraisal Report

49811 File No. 32677520a

The purpose of this addendum is to provide the lender/client with a	-		ons prevalent in the subject						
neighborhood. This is a required addendum for all appraisal reports	with an effective date on or after i								
Property Address 1772 Indian Rocks Rd S	_	^{City} Largo		51	ate FL		ZIP Code 337	74	
Borrower Catamount Properties 2018 LLC									
Instructions: The appraiser must use the information required on thi			•	-					
housing trends and overall market conditions as reported in the Neig				tent					
it is available and reliable and must provide analysis as indicated bel									
explanation. It is recognized that not all data sources will be able to			• • • • • • • • • • • • • • • • • • • •	ta					
in the analysis. If data sources provide the required information as a	an average instead of the median, t	the appraiser should report the a	vailable figure and identify it as an						
average. Sales and listings must be properties that compete with the	e subject property, determined by	applying the criteria that would t	oe used by a prospective buyer of t	the .					
subject property. The appraiser must explain any anomalies in the d	ata, such as seasonal markets, ne	ew construction, foreclosures, et	C.						
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			(Overall Trend		
Total # of Comparable Sales (Settled)	3	1	4	\vdash	Increasing	X	Stable		Declining
Absorption Rate (Total Sales/Months)	0.50	0.33	1.33	X	Increasing	Ħ	Stable	Ħ	Declining
Total # of Comparable Active Listings	N/A	N/A	3		Declining	F	Stable	F	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A	2.3	Ħ	Declining	H	Stable	H	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	┰		Щ	overall Trend	_	
Median Comparable Sale Price				X	Increasing	$\overline{}$	Stable		Declining
Median Comparable Sales Days on Market	\$965,000	\$610,000	\$915,000	⊣읃	Declining	⊬	Stable	×	
Median Comparable List Price	25	18	3	-	-	₩	Stable		-
<u> </u>	N/A	N/A	\$899,000	-	Increasing	₽		H	Declining
Median Comparable Listings Days on Market	N/A	N/A	9		Declining	H	Stable	H	Increasing
Median Sale Price as % of List Price	99%	94%	101%	4	Increasing	X		닏	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No No			Declining	<u>IX</u>	Stable	لـــاا	Increasing
Explain in detail the seller concessions trends for the past 12 month	is (e.g., seller contributions increa	sed from 3% to 5%, increasing t	use of buydowns, closing costs, co	ondo					
fees, options, etc.). An analysis was perfo	rmed on 8 competing	g sales over the past	t 12 months. For those	e sale	es, a total	of 2	25.0% wer	е	
reported to have seller concessions. This	analysis shows a cha	ange of +18.3% per	month.					_	
Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	If yes, explain (including	the trends in listings and sales of fo	oreclose	d properties).				
An analysis was performed on 8 competin						ed	to be REC)	
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Cite data sources for above information.									
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Freddie Mac Form 71 March 2009

	Suppl	ementa	ıl Addendum		F	File No. 32677	520a	
Borrower	Catamount Properties 2018 LLC							
Property Address	1772 Indian Rocks Rd S							
City	Largo	County	Pinellas	State	FL	Zip Code	33774	
Lender/Client	Wedgewood Inc							

Neighborhood Description

The subject is located in a well established suburban community situated in Largo, within a market area is comprised of diverse detached and attached single family homes, attached condominium unit and multi-family dwellings in average to good condition. There are commercial businesses along the major corridors. The main attractions to this area are parks, beaches and golf courses. The subject is in close proximity to all necessary support facilities including schools and medical. No adverse factors noted.

Neighborhood - Market Conditions

The market conditions analysis reflects that the subjects market has a shortage of available inventory. The prices continue to reflect fluctuations throughout the year with a continued upward trend in value; however, the fluctuations are less steep with trends towards stabilization over the past two quarter. Both the micro data, that most comparable to the subject, and the macro data, the neighborhood/market as a whole, were reviewed. Currently REO and short sales are minimal in the market.

Numerous data sources were analyzed to determined the actual of rate of increase. Depending on the source the rate of change varies greatly. The data varies significantly when the inputs cannot be selected, such as excluding waterfront properties when examining a non-waterfront home, condominium vs SFR, etc. A 1004MC type report was completed utilizing MLS data utilizing both micro and macro data sets. Report such as IMAPP provides the median sale price for the last 12-months for the specific zip code. This report simply shows raw data for which an market trend would need to be extracted. As the data inputs on this report are unknown, the IMAPP report was considered however not utilized as a single source for determining a rate of adjustment. Zillow Home Value Index and Redfin.com are online sources that were reviewed as additional sources.

According to the Federal Housing Finance Agency's report dated March 29, 2022, U.S. house prices rose 1.6% from the previous month, according to the Federal Housing Finance Agency House Price Index (FHFA HPI®). Nationally house prices were up +18.2% from January 2021 to January 2022. In the 4th quarter, the FHFA report reflects the State of Florida was up +25.65% over the past year and +5.20% over the previous quarter. Specifically, Tampa-St Petersburg-Clearwater were up +25.70% over the past year and +5.46% over the past quarter.

It is important to note that a net increase/decline is merely a snap shot view of the difference between two points (i.e. January 2021 and January 2022), while the period-to-period or month-over-month accounts for the individual percentage differences for each data point (i.e. 09/20 - 10/20 - 11/20 - 01/21...01/22). The net increase and the month-over-month differences for the market were compared as part of the market conditions analysis.

All of these sources were reviewed and analyzed. Given the voluminous amount of data available and the significant differences between the sources, -17.41% to 28.05% change per year, for the purpose of this report, a time adjustment of +1.0%/month is applied from contract date older than three months from the effective date of this report. This is not only supported by the data but supported by sales utilized in the grid. The supporting data is retained within the workfile.

Zoning Description

Residential Low (RL) - This residential classification is applied to most of the existing single-family subdivisions. Wherever possible, this classification should not be applied to environmentally sensitive areas. It can include typical single-family development and innovative residential housing types, such as cluster homes and low intensity planned unit developments. Additional considerations including, but not limited to, acreage limitations, as follows: ancillary nonresidential and transportation/utility use shall not exceed a maximum area of three (3) acres; institutional use (except for public educational facilities which are not subject to this threshold) shall not exceed a maximum area of five (5) acres. Any such use, alone or when added to existing contiguous like use(s), which exceeds this threshold shall require a plan map amendment which shall include such use and all contiguous like uses.

Highest and Best Use

The subject zoning code is RL, residential low, single family residential as verified by the City of Largo zoning regulations. The legal use of the site allows for single family residences and the subject is a single family residence. There is demand for such residential properties in this market. New homes are being built and older homes are being renovate validating it's financially feasible to do so. There is no other competing use for the site. The HBU as vacant is to build a one-unit residential improvement. While the likely buyer of the subject will probably upgrade the property, the improvements in their "as is" condition contribute value to the site and the property, as improved, is more valuable than if vacant and ready for development. Therefore, the HBU as improved is the property's current use

Highest and Best Use Defined

Highest and best use is defined in the revised edition of Real Estate Appraisal Terminology as "that reasonable and probable use that supports the highest present value, as defined, as of the effective date of the appraisal. Alternatively, that use, from among reasonably probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible and which results in highest land value."

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Borrower	Catamount Properties 2018 LLC							
Property Address	1772 Indian Rocks Rd S							
City	Largo	County	Pinellas	State	FL	Zip Code	33774	
Lender/Client	Wedgewood Inc							

File No. 226775200

Site Comments

The site sizes for the subject and the comps were obtained from Realist. Tax records often on provides only two dimensions which is acceptable when the parcel is perfectly rectangular; however, most properties are not perfectly rectangular. The subject site and the comparable sales sites are all residential lots within a platted residential neighborhood.

Comments on Sales Comparison

Subject: The subject is located in an established neighborhood. Based on the interior inspection, the subject appears to be in overall average condition for its age. The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component has been updated or rehabilitated. No functional obsolescence noted. No external obsolescence noted. Personal property was not considered in this report. In addition to the exterior/interior inspection from the subject, a review of the aerial maps, street maps, Google Earth and public online Internet sources were completed. The analysis includes herein is a culmination of all of these sources.

Quality and condition was determined based the exterior only inspection and the MLS listing of the subject from 03/17/2019 (T3163126); see attached photos. These photos were utilized to determine overall quality, upgrades and renovations and aide in determining overall condition. While dated, the most recent MLS listing does not provide any interior photos.

Given the quality and condition of the property, it is assumed the water and electrical services are in acceptable working order.

The subject is assumed to owner occupied as the current MLS listing reflects the subject is occupied and the Pinellas County Property Appraiser's office reflects owner's address is the subject.

Comparable one: This property is located in the subject's immediate market area. Based on available photos, this property is overall similar to the subject in condition, salient features and offers similar functional utility. Adjustments for the differing features were extracted from market data, current and/or historical, when available. If no adjustments have been applied, the undersigned appraiser was unable to isolate this feature in the market to extract out a single, verifiable adjustment.

* This sale is beyond the preferred 12-month time frame however due to the limited number of comparable sales it was necessary to utilized this sale. A market adjustment for the passage of time has been applied per market data to account for the changing market trend.

Comparable two: This property is located in the subject's immediate market area. Based on available photos and secondary data, this property is overall inferior to the subject in condition; however offers similar functional utility. Adjustments for the differing features were extracted from market data, current and/or historical, when available. If no adjustments have been applied, the undersigned appraiser was unable to isolate this feature in the market to extract out a single, verifiable adjustment.

Comparable three: This property is located in the subject's immediate market area. Based on available photos, this property is overall similar to the subject in condition, salient features and offers similar functional utility. Adjustments for the differing features were extracted from market data, current and/or historical, when available. If no adjustments have been applied, the undersigned appraiser was unable to isolate this feature in the market to extract out a single, verifiable adjustment.

* A market adjustment for the passage of time has been applied per market data to account for the changing market

Comparable four: This property is located in the subject's immediate market area. Based on available photos, this property is overall similar to the subject in condition, salient features and offers similar functional utility. Adjustments for the differing features were extracted from market data, current and/or historical, when available. If no adjustments have been applied, the undersigned appraiser was unable to isolate this feature in the market to extract out a single, verifiable adjustment. No adjustment for GLA differences of less than 100sf.

* This sale is beyond the preferred 6-month time frame however due to the limited number of comparable sales it was necessary to utilized this sale. A market adjustment for the passage of time has been applied per market data to account for the changing market trend.

Comparable five: This property is located in the subject's immediate market area. Based on available photos and secondary data, this property is overall superior to the subject in quality and condition; however offers similar functional utility. Adjustments for the differing features were extracted from market data, current and/or historical, when available. If no adjustments have been applied, the undersigned appraiser was unable to isolate this feature in the market to extract out a single, verifiable adjustment.

* This sale is beyond the preferred 6-month time frame however due to the limited number of comparable sales it was necessary to utilized this sale. A market adjustment for the passage of time has been applied per market data to account for the changing market trend.

Comparable six: This property is an active listing located in the subject's immediate market area. Based on available photos, this property is overall similar to the subject in condition, salient features and offers similar functional utility. Adjustments for the differing features were extracted from market data, current and/or historical, when available. If no adjustments have been applied, the undersigned appraiser was unable to isolate this feature in

	ouppid	JIII O I I LU	Audonaum			32011)20a	
Borrower	Catamount Properties 2018 LLC							
Property Address	1772 Indian Rocks Rd S							
City	Largo	County	Pinellas	State	FL	Zip Code	33774	
Lender/Client	Wedgewood Inc							

File No. 226775200

the market to extract out a single, verifiable adjustment. No adjustment for GLA differences of less than 100sf. No list price adjustment has been made based on current market data.

Adjustments

Adjustments which exceed standard guidelines are not detrimental to this report. The adjustments made in this appraisal are market derived based on paired sales, historical data, Sensitivity Analysis marketability Analysis, realtor interviews, etc. Marketability Analysis is a method utilizing indicators which determines the value or sales price of a property. Sensitivity Analysis is a technique used to determine how different values of an independent variable will impact a particular dependent variable under a given set of assumptions. The quality and condition ratings for the subject and comparable sales are based upon the established UAD condition and quality ratings with their corresponding definitions along with the inspection of the subject (interior and/or exterior depending on the scope of assignment) and the inspection of the comparable properties from the street in conjunction with a review of the photos and comments from MFRMLS. Supportive data is retained in the appraiser's files. All adjustments have been rounded to the nearest \$100, unless otherwise noted.

Lot Size

Lot Size adjustments were not warranted. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from \$0.02 to \$32.83. Median Grouped Data, True Paired Sales (Median and Average), four different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

GLA

The GLA adjustment was developed at \$105 per square foot. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from \$0 to \$497. Depreciated Cost, Median Grouped Data, seven different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Full Bath

The Full Bath adjustment was developed at \$12,000. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from \$16,100 to \$166,000. Depreciated Cost, Grouped Data (Median and Average), and six different types of simple regression were the adjustment methods used to develop this adjustment.

Half Bath

The Half Bath adjustment was developed at \$6,000. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from -\$5,014 to \$899,000. Depreciated Cost, Grouped Data (Median and Average), True Paired Sales (Median and Average), seven different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Garage Spaces

The Garage Space adjustment was developed at \$8,000. To arrive at this adjustment, 13 different adjustment methods were utilized and many of those were calculated on three sets of data. That resulted in a total of 43 different analyses being performed. Of those analyses, a total of 25 were given weight and consideration. The results (based on those 25 methods) provide an adjustment range from -\$243,023 to \$275,000. Depreciated Cost, Grouped Data (Median and Average), seven different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Year Built

Age adjustments were not warranted. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from -\$8,159 to \$8,500. Grouped Data (Median and Average), six different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Pool Exists

The Swimming Pool adjustment was developed at \$45,000. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from \$49,100 to \$471,000. Depreciated Cost, Grouped Data (Median and Average), True Paired Sales (Median and Average), seven different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Views: Water

The Water View adjustment was developed at \$100,000. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from \$100,000 to \$759,000. Grouped Data (Median and Average), six different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Condition/Quality

The conditions adjustment was developed at a percentage based on Paired Sales Analysis combined with Sensitivity Analysis utilizing the sales in MLS - C4 was developed at 10% while C2 and Q3 were both developed at 20%.

Location

A busy roadway adjustment was developed at \$150,000 based on Paired Sales Analysis combined with Sensitivity Analysis utilizing the sales in MLS.

	ouppic	Jiiioiitu	Audonaum			32011)20a	
Borrower	Catamount Properties 2018 LLC							
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Lender/Client	Wedgewood Inc							

File No. 226775200

Docks/Davits/Lifts

The Dock adjustment was developed at \$25,000, while the davit adjustment was developed at \$5000 and the electric lift adjustment was developed at \$10,000. These were based on Paired Sales Analysis combined with Sensitivity Analysis utilizing the sales in MLS.

Pre-1978 Construction

Please note that the subject improvements were constructed prior to 1978 which raises the possibility that there may be asbestos, lead and /or lead based paint present. Exposure to lead through lead based paint may place young children and/or pregnant women at risk of developing lead poisoning which could produce permanent neurological damage. Inhalation of friable asbestos can cause cancer. I have no specific knowledge of the presence of a lead or asbestos hazard on the subject site; however, I do not claim to be an expert in the detection of lead or asbestos contamination. Buyers should retain the services of a licensed, qualified and reliable contractor, engineer or home inspector for further assurances about the condition of the property.

Predominant Value

The final determination of value is above the predominant value for the market area as this market is a very diverse established neighborhood. The typical homes in this neighborhood range from new construction to over 100 years old and quality and condition range from Q2/C1 to Q4/C4. The subject was compared to other properties in similar condition and quality.

Final Reconciliation

The sales comparison approach was utilized in the final valuation. The Appraiser's comparable search parameters began with an MLS search for detached, single family homes sold within the prior 90-days, with a +/- 20% GLA within a +/- 10 years in actual age. Primary search focused on these criteria; however, the criteria expanded given the lack of recent comparable sales and listings. All of the closed sales were considered in the final analysis based on the weighted analysis below.

The Indicated Value by Sales Comparison Approach, \$563,000, is calculated using the following weights:

40.0% - 1670 Indian Rocks Rd S; Sale Price \$445,000; Adjusted Value \$564,700; Gross Adj. 26.9%

25.0% - 1658 Indian Rocks Rd S; Sale Price \$535,000; Adjusted Value \$565,300; Gross Adj: 25.6%

15.0% - 3798 Anglers Ln; Sale Price \$720,000; Adjusted Value \$560,000; Gross Adj. 26.2%

15.0% - 1818 Indian Rocks Rd S; Sale Price \$421,000; Adjusted Value \$555,600; Gross Adj: 35.8%

5.0% - 1872 Indian Rocks Rd S; Sale Price \$884,000; Adjusted Value \$562,000; Gross Adj: 54.1%

0.0% - 1836 Indian Rocks Rd S; Sale Price \$899,000; Adjusted Value \$941,000; Gross Adj: 6.5%

The comps considered in this report are the best available. The sales utilized at the most recent and most comparable sales available. All of the comps are considered adequate substitute housing for the subject. All the comps are located in the subject's market area. Comps one, two, four, five and six are all located on the same heavy traffic roadway with commercial influences as the subject. Comp one while the most dated is most similar to the subject in room count with a smaller GLA and bedroom count. Comp one is given primary consideration. Comps two is a more recent sale however slightly larger and overall inferior in condition. Comp three does not have the direct impact of the busy roadway or the commercial as the subject however is a very recent sale. Comps four has the busy roadway and commercial impact however does not have the water view. Comp five is overall superior however after adjustments supports the adjusted range established by the other comps. Comp six is an active listing very similar to the subject. Comp six was not weighted in the final analysis .

Exterior Only Inspection

The appraisal inspection was limited to the exterior of the subject property only. A full interior inspection could result in a change in noted condition and/or quality and could potentially result in an altered results if the data relied upon herein was found to inaccurate or faulty. The undersigned appraiser reserves the right to amend this report should new or corrected information be discovered

Extra Comments

This is an appraisal report which is intended to comply with the reporting requirements set forth under Standards rule 2-2(b) of the Uniform Standards of Professional Appraisal Practice for an appraisal report. As such, it represents only summary discussions of the data, reasoning, and analyses that were used in the Appraisal process to develop the appraiser's opinion of value. Supporting documentation that is not provided with the report concerning the data, reasoning, and analyses is retained in the Appraiser's workfile. The depth of discussion contained in this report is specific to the needs of the client and for the intended use stated in the Appraisal Report. The appraiser is not responsible for unauthorized use of this report. To develop the opinion of Value, the appraiser performed a complete appraisal process, as defined by the Uniform Standards of Professional Appraisal Practice.

Purpose of the Appraisal

The function of this appraisal is to form an opinion of market value for the subject property as it existed as of 05/09/2022, the effective date of the appraisal. This appraisal report is for mortgage lending purposes. This appraisal Assignment includes the property under fee simple ownership conditions and under current market conditions existing as of the effective date of appraisal.

	Suppl	ementa	ıl Addendum		F	File No. 32677	520a	
Borrower	Catamount Properties 2018 LLC							
Property Address	1772 Indian Rocks Rd S							
City	Largo	County	Pinellas	State	FL	Zip Code	33774	
Lender/Client	Wedgewood Inc							

Electronic Signatures

This report contains an electronic signatures affixed by the appraiser. This advanced technology has been authorized by the Appraisal Standards Board of the Appraisal Foundation as compliant under specific reporting Guidelines of the Uniform Standards of Professional Appraisal Practice (USPAP). The process not only acknowledges the authenticity of a printed paper copy of the report but also the file in its state of electronic storage. The technology encompasses transmission integrity, signature security, and record keeping for each individual appraiser that affixes a signature. The appraiser has sole personalized control of affixing a signature certifying its authenticity and accepting responsibility for content, analysis, and conclusions in the report. Any attempts to modify the report in any manner will automatically and permanently remove all signatures.

Clarification of Intended Use and Intended User

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, home equity line of credit, internal asset evaluation and/or loan servicing (including default) by the lender/client subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

COVID-19

On March 13, 2020, the United States Government declared a National Emergency Concerning the Novel Cornoavirus Disease (COVID-19) Outbreak. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and considering active listing and pending sales in developing this appraiser's opinion of value. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraiser has documented any specific market conditions within the appraisal, if known, to better inform the client and intended users of the conditions seen at the time of the preparation of the appraisal.

Significant Assistance Disclosure

Elijah Zuspan, Trainee RI25027, performed significant real property appraisal assistance in the preparation of this appraisal. This assistance included initial file preparation, researching information regarding the subject property's relevant characteristics and researching comparable sale and listing data, initial highest and best use analysis, initial zoning analysis, meaningful sales comparison approach analysis, reconciliation and report writing. I, the supervisory appraiser of a registered trainee appraiser who contributed to the development or communication of this appraisal, hereby accept full and complete responsibility for any work performed by the registered trainee appraiser named in this report as if it were my own work.

REVISED APPRAISAL REPORT 05/13/2022

This is a revised appraisal report. The original report was completed under order number 32677520 signed on 05/11/2022. The effective data remains the same, 05/09/2022. The reviewer requested the following:

Neighborhood - The market is noted as 'Increasing' in the Neighborhood section of the report, however, no date of sale adjustments have been applied to comp #2.

Please provide adjustments (from the contract date) to account for increasing market conditions, or provide a detailed explanation as to why no market conditions adjustments were necessary.

RESPONSE - As reflected in the Market Conditions section above, market conditions adjustments are required only for those comps with contract date older than three months from the effective date of this report. As such, no time adjustment is warranted for comp two. This is clearly supported by the adjusted sale price range of the closed sales utilized in this report - \$555,600 - \$565,300.

No changes have been made to this report, except the date of signature has been updated.

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	1772 Indian Rocks Rd S							
City	Largo	County	Pinellas	State	FL	Zip Code	33774	
Lender/Client	Wedgewood Inc							



Subject Front 1772 Indian Rocks Rd S

No Rear Photo

Subject Rear



Subject Street

Photograph Addendum

Borrower	Catamount Properties 2018 LLC							
Property Address	1772 Indian Rocks Rd S							
City	Largo	County	Pinellas	State	FL	Zip Code	33774	
Lender/Client	Wedgewood Inc							



Street



Front



Front Side

5/10/22, 2:29 PM

Cross Property 360 Property View

Matrix

1772 INDIAN ROCKS ROAD, LARGO, Florida 33774

Photos





















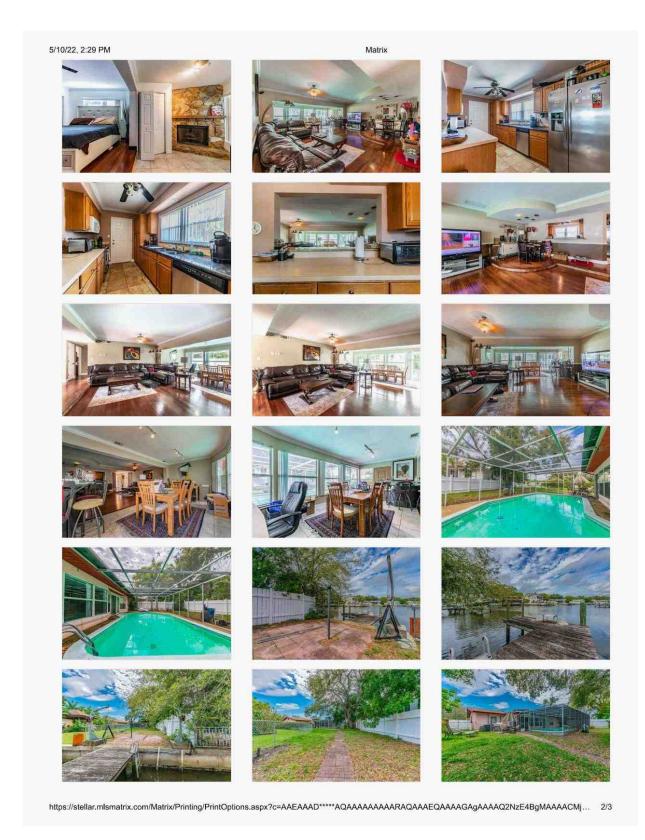












5/10/22, 2:29 PM









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https://stellar.mlsmatrix.com/Matrix/Printing/PrintOptions.aspx?c=AAEAAAD*****AQAAAAAAAAAAAQAAAEQAAAAQAAAQA2NzE4BgMAAAACMj...~~3/3

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	1772 Indian Rocks Rd S							
City	Largo	County	Pinellas	State	FL	Zip Code	33774	
Lender/Client	Wedgewood Inc							



Comparable 1 1670 Indian Rocks Rd S



Comparable 2 1658 Indian Rocks Rd S



Comparable 3

3798 Anglers Ln

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	1772 Indian Rocks Rd S							
City	Largo	County	Pinellas	State	FL	Zip Code	33774	
Lender/Client	Wedgewood Inc							



Comparable 4 1818 Indian Rocks Rd S



Comparable 5

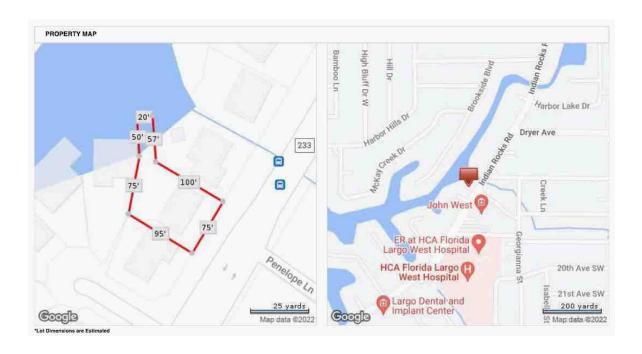
1872 Indian Rocks Rd S



Comparable 6 1836 Indian Rocks Rd S

Plat Map

Borrower	Catamount Properties 2018 LLC								
Property Address	1772 Indian Rocks Rd S								
City	Largo	County	Pinellas	S	itate	FL	Zip Code	33774	
Lender/Client	Wedgewood Inc								



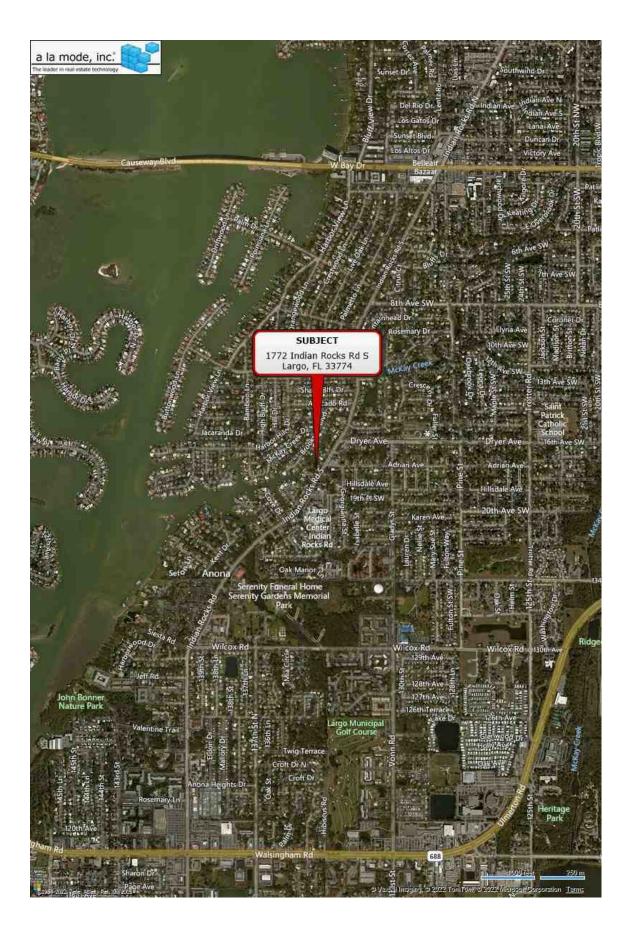
Location Map

Borrower	Catamount Properties 2018 LLC							
Property Address	1772 Indian Rocks Rd S							
City	Largo	County	Pinellas	State	FL	Zip Code	33774	
Landar/Cliant	Wodgowood Inc							



Aerial Map

Borrower	Catamount Properties 2018 LLC							
Property Address	1772 Indian Rocks Rd S							
City	Largo	County	Pinellas	State	FL	Zip Code	33774	
Lender/Client	Wedgewood Inc							

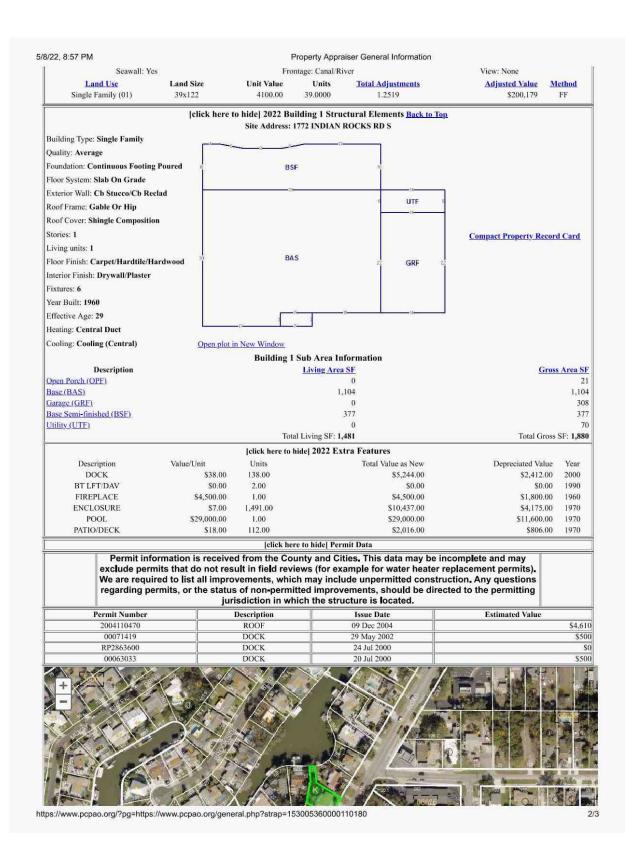


5/8/22, 8:57 PM Property Appraiser General Information Interactive Map of this parcel Sales Query Back to Query Results Tax Collector Home Page Contact Us 05-30-15-36000-011-0180 Compact Property Record Card Tax Estimator Updated May 7, 2022 Email Print Radius Search FEMA/WLM Ownership/Mailing Address Change Mailing Address Site Address EVANS, KIMBERLY S 1772 INDIAN ROCKS RD S 1772 INDIAN ROCKS RD S LARGO FL 33774-1027 Property Use: 0110 (Single Family Home) Current Tax District: LARGO (LA) Total Living: SF: 1,481 Total Gross SF: 1,880 Total Living Units:1 [click here to hide] Legal Description HARBOR HILLS 1ST ADD BLK K, LOT 18 2022 Parcel Use File for Homestead Exemption 2022 2023 Exemption Homestead: Yes *Assuming no ownership changes before Jan. 1 Yes Homestead Use Percentage: 100.00% No No Government: Non-Homestead Use Percentage: 0.00% No No Institutional Classified Agricultural: No Historic: No No Parcel Information Latest Notice of Proposed Property Taxes (TRIM Notice) **Evacuation Zone** Flood Zone Most Recent Recording Sales Comparison Plat Book/Page Census Tract (NOT the same as a FEMA Flood Zone) (NOT the same as your evacuation zone) 14160/2162 \$323,800 Sales Query 121030252102 В Current FEMA Maps 2021 Final Value Information Municipal Taxable Value Just/Market Value County Taxable Value Year Assessed Value / SOH Cap School Taxable Value 2021 \$276.698 \$179,430 \$129,430 \$154,430 \$129,430 [click here to hide] Value History as Certified (yellow indicates correction on file) Year Homestead Exemption Just/Market Value Assessed Value County Taxable Value School Taxable Value Municipal Taxable Valu 2020 Yes \$288,415 \$176,953 \$126,953 \$151,953 \$126,953 \$262,663 \$172,975 \$122,975 \$147,975 \$122,975 2019 Yes \$193,221 \$169,750 \$119,750 \$144,750 \$119,750 2018 Yes \$166,259 \$116.259 \$141.259 \$116,259 2017 Yes \$186 276 2016 Yes \$181,660 \$162,839 \$112,839 \$137,839 \$112,839 2015 \$186,229 \$161,707 \$111,707 \$136,707 \$111,707 Yes 2014 \$190,149 \$160,424 \$110,424 \$135,424 \$110,424 Yes 2013 Yes \$172,762 \$158,053 \$108,053 \$133,053 \$108,053 2012 \$155,411 \$155,411 \$105,411 \$130,411 \$105,411 Yes \$134,367 2011 \$159,367 \$159,367 \$109,367 \$109,367 Yes 2010 Yes \$168,473 \$168,473 \$118,473 \$143,473 \$118,473 2009 Yes \$185,827 \$185,827 \$135,827 \$160.827 \$135,827 2008 Yes \$229,400 \$229,400 \$179,400 \$204,400 \$179,400 2007 \$265,500 \$265,500 \$240,500 \$240,500 Yes N/A 2006 Yes \$297,200 \$297,200 \$272,200 N/A \$272,200 2005 \$228,500 \$140,400 \$115,400 N/A \$115,400 Yes 2004 \$172,900 \$136,300 \$111,300 \$111,300 Yes N/A \$167,000 \$133,800 2003 Yes \$108.800 N/A \$108,800 2002 Yes \$145,000 \$130,700 \$105,700 N/A \$105,700 2001 \$128,700 \$128,700 \$103,700 N/A \$103,700 Yes 2000 No \$119,000 \$83,500 \$58,500 N/A \$58,500 1999 Yes \$109,200 \$81,300 \$56,300 N/A \$56,300 1998 Yes \$103,500 \$80,100 \$55,100 N/A \$55,100 1997 \$95,500 \$78,800 \$53,800 \$53,800 Yes N/A \$91.100 \$76.500 \$51,500 1996 Yes \$51,500 N/A 2021 Tax Information Ranked Sales (What are Ranked Sales?) See all transactions 2021 Tax Bill Tax District: LA Sale Date Book/Page Price O/U V/I2021 Final Millage Rate 19.9466 08 Mar 2005 14160 / 2162 \$350,000 0 1 28 Apr 2000 10893 / 2007 🍱 \$145,000 Do not rely on current taxes as an estimate following a change in ownership. A Q significant change in taxable value may occur after a transfer due to a loss of 10 Nov 1992 08086 / 1367 \$96,000 Q 1 exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions 12 Jul 1991 07621 / 1317 \$88,000 Q 1 Please use our new Tax Estimator to estimate taxes under new ownership. 07495 / 1501 18 Feb 1991 \$80,000 U Ī

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1/3

2021 Land Information



Tax Card - Page 3



https://www.pcpao.org/?pg=https://www.pcpao.org/general.php?strap=153005360000110180

USPAP ADDENDUM

49811 File No. 32677520a

·	JOPAP ADDENDUM	File No. 32677520a
orrower Catamount Properties 2018 LLC		
operty Address 1772 Indian Rocks Rd S		
^{ty} Largo	^{County} Pinellas	State FL Zip Code 33774
nder Wedgewood Inc		
This report was prepared under the following USPAP reporting option:		
Appraisal Report This report was prepared in	accordance with USPAP Standards Rule 2-2(a).	
Restricted Appraisal Report This report was prepared in	accordance with USPAP Standards Rule 2-2(b).	
Reasonable Exposure Time		
My opinion of a reasonable exposure time for the subject property at the market va	lue stated in this report is:	0 - 30 days
Based on historical market conditions, a reasonable expos		
this appraisal report is approximately 0 - 30 days provided		-
based on an analysis of past events assuming a competitive		-
marketing time, but also the same attributes in effort. It is in		
terms.	illuences by buyers, sellers, property	type, equity requirements and imanoring
terms.		
Additional Certifications		
I certify that, to the best of my knowledge and belief:		
I have NOT performed services, as an appraiser or in any other capacity, rega	arding the property that is the subject of this report v	within the
three-year period immediately preceding acceptance of this assignment.	S and property and the designor of the report v	- · · · ·
222 your period miniodiatory producting accorptance of this accignment.		
I HAVE performed services, as an appraiser or in another capacity, regarding	the property that is the subject of this report within	the three-year
period immediately preceding acceptance of this assignment. Those services	are described in the comments below.	
- The statements of fact contained in this report are true and correct.		
- The reported analyses, opinions, and conclusions are limited only by the	reported assumptions and limiting conditions	and are my personal, impartial, and unbiased
professional analyses, opinions, and conclusions.	repetition account priorite and miniming contained to	and anothing personal, impartial, and another
- Unless otherwise indicated, I have no present or prospective interest in t	he property that is the subject of this report an	nd no personal interest with respect to the parties
involved.	to property that to the outspect of the report an	a no possonal missor man respect to the parties
- I have no bias with respect to the property that is the subject of this repo	ort or the parties involved with this assignment	t
- My engagement in this assignment was not contingent upon developing		L.
		ned value or direction in value that favore the cause of
- My compensation for completing this assignment is not contingent upon		
the client, the amount of the value opinion, the attainment of a stipulated re	•	•
- My analyses, opinions, and conclusions were developed, and this report	has been prepared, in comorning with the on	JIOTHI Standards of Professional Appraisal Practice that
were in effect at the time this report was prepared.		
- Unless otherwise indicated, I have made a personal, exterior only, insper		•
- Unless otherwise indicated, no one provided significant real property app		s certification (if there are exceptions, the name of each
individual providing significant real property appraisal assistance is stated	asewhere in this report).	
Additional Comments		
APPRAISER: Signature:	SUPERVISORY APPRAIS	SER: (only if required)
(I light to the object of)	
, Julian ,	- 	
	Signature:	
Name: Alicia Ames Roberts, MBA	Name:	
Date Signed: 05/13/2022	Date Signed:	
State Certification #: Cert Res RD6304	State Certification #:	
or State License #:	or State License #:	
State: FL	State:	
Expiration Date of Certification or License: 11/30/2022	Expiration Date of Certification or L	License:
Effective Date of Appraisal: 05/09/2022	Supervisory Appraiser Inspection	
··· OOIOSIZOZZ		or-only from Street Interior and Exterior



Halsey Beshears, Secretary



STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED RESIDENTIAL APPRAISER HEREIN IS CERTIFIED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

ROBERTS, ALICIA A

6825 S SPARKMAN ST TAMPA FL 33616

LICENSE NUMBER: RD6304

EXPIRATION DATE: NOVEMBER 30, 2022

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PRODUCER

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/11/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s). CONTACT NAME: Fiona Chen PHONE (A/C. No. Ext); 312-625-5592

20	Assurance, a Marsh & McLennan Agency LLC company 20 N Martingale Road Suite 100					PHONE (A/C, No, Ext): 312-625-5592 FAX (A/C, No): (847) 440-9123 E-MAIL ADDRESS: fchen@assuranceagency.com							
	naumburg IL 60173				ADDRE			- All Indiana -	T				
						55001,505		DING COVERAGE		31127			
INSU	RED			CLEAHOL-02		RA: AXA Insi	mance Comp	any	_	31127			
Cle	arCapital.com, Inc.				INSURE				-				
	arCapital Holdings, Inc.				INSURE	NA CPROVIS				-			
	E 2nd Street				INSURER D:								
	te 1405 no NV 89501				INSURE	RE:							
					INSURE	RF:							
_		_	_	NUMBER: 667417962				REVISION NUMBER:		- Carrier - Carr			
IN CI E)	IIS IS TO CERTIFY THAT THE POLICIES DICATED. NOTWITHSTANDING ANY RE RITIFICATE MAY BE ISSUED OR MAY ICLUSIONS AND CONDITIONS OF SUCH	QUIR PERT POLK	AIN, CIES.	NT, TERM OR CONDITION THE INSURANCE AFFORDI LIMITS SHOWN MAY HAVE	OF AN'	Y CONTRACT THE POLICIES REDUCED BY I	OR OTHER DESCRIBED PAID CLAIMS.	OCUMENT WITH RESPEC	CT TO W	HICH THIS			
INSR LTR		ADDL INSD	SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s				
	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE	s	ì			
	CLAIMS-MADE OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$				
								MED EXP (Any one person)	\$				
								PERSONAL & ADV INJURY	s				
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	s				
	POLICY PRO- LOC							PRODUCTS - COMP/OP AGG	\$				
	OTHER:								\$				
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	s				
	ANY AUTO							BODILY INJURY (Per person)	\$				
	OWNED SCHEDULED AUTOS ONLY AUTOS						1	BODILY INJURY (Per accident)	\$				
	HIRED NON-OWNED							PROPERTY DAMAGE	s				
	AUTOS ONLY AUTOS ONLY							(Per accident)	\$				
	UMBRELLA LIAB OCCUR					1		EACH OCCURRENCE	\$				
	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$				
	DED RETENTION\$							THE STATE OF THE S	s				
	WORKERS COMPENSATION			1				PER OTH-					
	AND EMPLOYERS' LIABILITY ANYPROPRIETOR/PARTNER/EXECUTIVE							E.L. EACH ACCIDENT	s				
	OFFICER/MEMBEREXCLUDED? (Mandatory in NH)	N/A						E.L. DISEASE - EA EMPLOYEE	s				
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	s				
A	Professional Liability	-		MPP9044163		10/18/2021	10/18/2022	Claim/Aggregate	\$5,000	.000			
10.01	-			11 5044100		10/10/2021	10/10/2022		3.1153				
RE:	DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) RE: PROOF OF INSURANCE It is agreed that the following is an Additional Insured, when required by written contract, on the Professional Liability policy.												
CEF	TIFICATE HOLDER				CANC	ELLATION				-			
Clario Appraisal Network Inc				THE	EXPIRATION	DATE THE	ESCRIBED POLICIES BE CA REOF, NOTICE WILL E Y PROVISIONS.						
	Clario Appraisal Network, Inc. PROOF OF INSURANCE					Liene Poliak							

ACORD 25 (2016/03)

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