

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

<b>Address</b>	12505 Palma Valhalla Place, Riverview, FL 33579	<b>Order ID</b>	8180477	<b>Property ID</b>	32693187
<b>Inspection Date</b>	05/09/2022	<b>Date of Report</b>	05/09/2022		
<b>Loan Number</b>	49822	<b>APN</b>	077432-1550		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Hillsborough		

Tracking IDs					
<b>Order Tracking ID</b>	05.06.22	<b>Tracking ID 1</b>	05.06.22		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Lewis Noah Jr	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$6,588	Subject is in an average condition conforming to the neighborhood with no adverse easements, economic/functional obsolescence, or repairs visible. Paint, roof, and landscaping also appear average.	
<b>Assessed Value</b>	\$282,384		
<b>Zoning Classification</b>	RESIDENTIAL		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>			
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>			
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Improving	Neighborhood conforms to the subject and is located near shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no boarded up homes or major construction noted near the subject.	
<b>Sales Prices in this Neighborhood</b>	Low: \$441,000 High: \$660,000		
<b>Market for this type of property</b>	Increased 10 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	12505 Palma Valhalla Place	12327 Ballentrae Forest Dr	12223 Ballentrae Forest Dr	12234 Blue Pacific Dr
City, State	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
Zip Code	33579	33579	33579	33579
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 <sup>1</sup>	0.26 <sup>1</sup>	0.52 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$485,000	\$515,000	\$630,000
List Price \$	--	\$485,000	\$515,000	\$630,000
Original List Date		04/14/2022	01/20/2022	04/11/2022
DOM · Cumulative DOM	-- · --	4 · 25	43 · 109	10 · 28
Age (# of years)	5	7	6	3
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Water	Neutral ; Water	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories RANCH	2 Stories RANCH	2 Stories RANCH	2 Stories RANCH
# Units	1	1	1	1
Living Sq. Feet	3,014	2,529	3,033	3,092
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3	4 · 2 · 1	5 · 3
Total Room #	7	8	7	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.13 acres	0.13 acres	0.13 acres	0.30 acres
Other	NONE	NONE	NONE	NONE

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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

**Listing 1** A fair market property, it has 4/3-floor plan, similar in age, inferior in GLA, similar in view, similar in style and condition, it has 2 garage spaces.

**Listing 2** It has 4/2.5-floor plan, a fair market property, similar in style and condition, similar in view, similar in age, it has 2 garage spaces, similar in GLA.

**Listing 3** Similar in style and condition, similar in view, it has 5/3-floor plan, similar in GLA, it has 2 garage spaces, a fair market property, similar in age.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	12505 Palma Valhalla Place	11517 Lake Lucaya Dr	12403 Ballentrae Forest Dr	11761 Winterset Cove Dr
<b>City, State</b>	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
<b>Zip Code</b>	33579	33579	33579	33579
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.80 <sup>1</sup>	0.04 <sup>1</sup>	0.09 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$600,000	\$519,900	\$481,000
<b>List Price \$</b>	--	\$600,000	\$519,900	\$481,000
<b>Sale Price \$</b>	--	\$606,000	\$525,000	\$471,380
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	03/08/2022	03/31/2022	02/22/2022
<b>DOM · Cumulative DOM</b>	-- · --	6 · 52	4 · 34	6 · 35
<b>Age (# of years)</b>	5	6	7	5
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Water	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories RANCH	2 Stories RANCH	2 Stories RANCH	2 Stories RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,014	2,888	3,237	2,529
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 3 · 1	5 · 3	4 · 3
<b>Total Room #</b>	7	8	9	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.13 acres	0.26 acres	0.13 acres	0.13 acres
<b>Other</b>	NONE	None	None	None
<b>Net Adjustment</b>	--	-\$2,700	-\$18,150	+\$23,250
<b>Adjusted Price</b>	--	\$603,300	\$506,850	\$494,630

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

## Recent Sales - Cont.

**Reasons for Adjustments** Why the comparable sale is superior or inferior to the subject.

- Sold 1** A fair market property, inferior in GLA, similar in style and condition, similar in age, it has 4/3.5-floor plan, similar in view, it has 3 garage spaces. Estimated adjustment(s): GLA \$6300, Full bath -\$5000, Garage -\$4000
- Sold 2** It has 5/3-floor plan, it has 2 garage spaces, similar in age, superior in GLA, a fair market property, similar in style and condition, similar in view. Estimated adjustment(s): GLA -\$11150, Full bath -\$5000, Bed -\$6000, Half bath \$4000
- Sold 3** Similar in age, similar in view, similar in style and condition, it has 4/3-floor plan, inferior in GLA, it has 2 garage spaces, a fair market property. Estimated adjustment(s): GLA \$24250, Full bath -\$5000, Half bath \$4000

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No recent MLS history. No sales data in MLS, tax records, or Zillow.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$540,000	\$540,000
<b>Sales Price</b>	\$530,000	\$530,000
<b>30 Day Price</b>	\$525,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Comparison analysis was done by collecting market data, selecting the most appropriate comparable properties, verifying market data, applying appropriate adjustments, and reconciling the various adjusted indicators of value into a value estimate. Market prices are increasing. Low-interest rates, low inventory, and increased demand are driving prices upward. The average marketing time is 60 days. All comps were the closest possible to the subject in lot size, sq ft., and age, no better sale and active comps were found; therefore I include comps over 1 mile far from the subject property with inferior and superior features. I went back 11 months, out in distance 4-miles, GLA 20%-40% variance, age 50 years variance, lot size within 0.10- 1.50 acre. The comps used are the best possible currently available comps within 4-mile and the adjustments are sufficient for this area to account for the differences in the subject and comparables. The estimated adjustments for the comparables noted are as follows; GLA \$50 per square feet variance (if reached more than 100 sqft variance), age \$300 every year variance, bed \$6000 per bed count, full bath \$5000, half bath \$4000, pool variance \$25000, carport \$2000, and garage \$4000 per garage space.</p>		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect  
**Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

## Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

## Subject Photos



Street



Street



Other



## Listing Photos

**L1** 12327 BALLENTRAE FOREST DR  
Riverview, FL 33579



Front

**L2** 12223 BALLENTRAE FOREST DR  
Riverview, FL 33579



Front

**L3** 12234 BLUE PACIFIC DR  
Riverview, FL 33579



Front

## Sales Photos

**S1** 11517 LAKE LUCAYA DR  
Riverview, FL 33579



Front

**S2** 12403 BALLENTRAE FOREST DR  
Riverview, FL 33579



Front

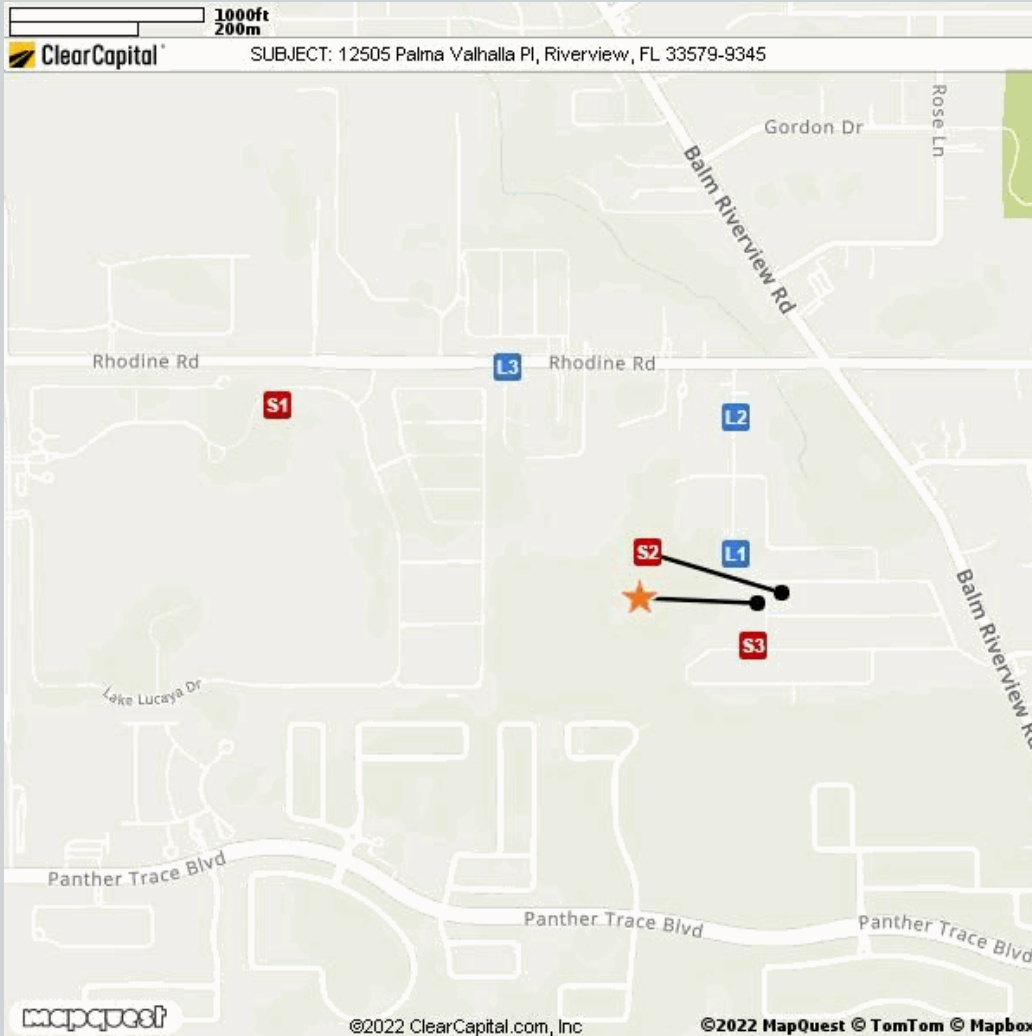
**S3** 11761 WINTERSET COVE DR  
Riverview, FL 33579



Front

## ClearMaps Addendum

**Address** ★ 12505 Palma Valhalla Place, Riverview, FL 33579  
**Loan Number** 49822      **Suggested List** \$540,000      **Suggested Repaired** \$540,000      **Sale** \$530,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	12505 Palma Valhalla Place, Riverview, FL 33579	--	Parcel Match
L1 Listing 1	12327 Ballentrae Forest Dr, Riverview, FL 33579	0.07 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	12223 Ballentrae Forest Dr, Riverview, FL 33579	0.26 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	12234 Blue Pacific Dr, Riverview, FL 33579	0.52 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	11517 Lake Lucaya Dr, Riverview, FL 33579	0.80 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	12403 Ballentrae Forest Dr, Riverview, FL 33579	0.04 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	11761 Winterset Cove Dr, Riverview, FL 33579	0.09 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.  
<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

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

<b>Broker Name</b>	Matthew Duryea	<b>Company/Brokerage</b>	Yellowfin Realty
<b>License No</b>	SL3245371	<b>Address</b>	11256 Winthrop Main Street Riverview FL 33578
<b>License Expiration</b>	03/31/2023	<b>License State</b>	FL
<b>Phone</b>	9043273239	<b>Email</b>	mduryea@allpending.com
<b>Broker Distance to Subject</b>	5.35 miles	<b>Date Signed</b>	05/09/2022

*By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.*

## Disclaimer

**This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.**

### Unless otherwise specifically agreed to in writing:

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