

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

Address	13506 Clubside Drive, Tampa, FL 33624	Order ID	8275133	Property ID	32946321
Inspection Date	06/15/2022	Date of Report	06/15/2022		
Loan Number	50050	APN	0189599570		
Borrower Name	Catamount Properties 2018 LLC	County	Hillsborough		

Tracking IDs

Order Tracking ID	06.15.22 BPO	Tracking ID 1	06.15.22 BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	NEWPORT PROPERTIES INC	Condition Comments Subject is in Fair condition with some exterior major repairs noted at the time of inspection based on MLS pictures.
R. E. Taxes	\$4,914	
Assessed Value	\$247,732	
Zoning Classification	Residential PD	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$35,000	
Estimated Interior Repair Cost	\$35,000	
Total Estimated Repair	\$70,000	
HOA	CLUBSIDE PATIO HOMES OF CARROL N/A	
Association Fees	\$555 / Year (Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Subject is located in an area that consists of mostly Single Family Homes of various ages, displaying general similarity in design, appearance and utility, with variations in size.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$300300 High: \$681000	
Market for this type of property	Decreased 8 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	13506 Clubside Drive	4914 Oakshire Dr	2005 Russell Dr	14507 Brambie Ct
City, State	Tampa, FL	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33624	33625	33618	33624
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.67 ¹	2.71 ¹	0.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$365,000	\$395,000	\$560,000
List Price \$	--	\$365,000	\$395,000	\$549,999
Original List Date		04/12/2022	05/24/2022	05/12/2022
DOM · Cumulative DOM	-- · --	4 · 64	3 · 22	34 · 34
Age (# of years)	37	38	42	38
Condition	Fair	Fair	Fair	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,642	1,539	1,446	1,956
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2 · 1
Total Room #	7	6	6	8
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	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes Spa - Yes
Lot Size	0.16 acres	0.20 acres	0.26 acres	0.15 acres
Other	--	--	--	--

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

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

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

Listing 1 Fair market, similar condition, similar location, similar view, same style, inferior GLA, similar in year built, similar 3/2 floor plan, similar garage, similar lot size, has pool.

Listing 2 Fair market, similar condition, similar location, similar view, same style, inferior GLA, similar in year built, similar 3/2 floor plan, similar garage, similar lot size, has pool

Listing 3 Fair market, similar condition, similar location, similar view, same style, superior GLA, similar in year built, similar 3/2 floor plan, similar garage, similar lot size, has pool.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	13506 Clubside Drive	14009 Cherry Lake Dr	14607 Brentwood Ln	13505 Avista Dr
City, State	Tampa, FL	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33624	33618	33618	33624
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.83 ¹	1.23 ¹	0.68 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$359,000	\$386,000	\$185,000
List Price \$	--	\$359,000	\$386,000	\$485,000
Sale Price \$	--	\$368,000	\$386,000	\$500,000
Type of Financing	--	Cash	Cash	Conventional
Date of Sale	--	03/22/2022	06/08/2022	05/17/2022
DOM · Cumulative DOM	-- · --	2 · 15	0 · 0	35 · 35
Age (# of years)	37	48	48	41
Condition	Fair	Fair	Fair	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,642	1,586	1,857	1,422
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	3 · 2
Total Room #	7	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	Pool - Yes	Pool - Yes
Lot Size	0.16 acres	0.21 acres	0.26 acres	0.14 acres
Other	--	--	--	--
Net Adjustment	--	+\$18,000	-\$12,000	+\$12,300
Adjusted Price	--	\$386,000	\$374,000	\$512,300

* Sold 1 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

Recent Sales - Cont.

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

- Sold 1** Fair market, similar condition, similar location, similar view, same style, similar GLA, similar in year built, similar 4/2 floor plan, similar garage, similar lot size, has no pool \$18k.
- Sold 2** Fair market, similar condition, similar location, similar view, same style, superior GLA -\$12k, similar in year built, similar 4/2 floor plan, similar garage, similar lot size, has pool.
- Sold 3** Fair market, similar condition, similar location, similar view, same style, inferior GLA +\$12.3k, similar in year built, similar 3/2 floor plan, similar garage, similar lot size, has no pool \$18k.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			N/A				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
04/27/2022	\$432,000	05/17/2022	\$419,000	Sold	06/14/2022	\$390,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$394,000	\$529,000
Sales Price	\$386,000	\$512,000
30 Day Price	\$382,000	--
Comments Regarding Pricing Strategy		
<p>Distance search was relaxed to locate similar comps. S1, S2, L1, and L2 are AI-IS comps. S3 and L3 are After Repair comps. Comparables selected in this report are considered to be the best available and most proximate comps in the area. The subject remains strongly bracketed by these comps and results in an accurate evaluation. Search for comparable market sales and listings was focused on the home's immediate market area, providing comps that reside within direct competition to the subject. All comps offered feature an interior size that remains within 20% of the home's interior size, and offer a maturity that remains within +/-15 years of the subject in age. Comp selection was focused on providing FMV transactions, while also offering recent market sales. The subject should be valued with recent market sales, offering a consistent and accurate market value for the home.</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



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 4914 OAKSHIRE DR
Tampa, FL 33625



Front

L2 2005 RUSSELL DR
Tampa, FL 33618



Front

L3 14507 Brambie Ct
Tampa, FL 33624



Front

Sales Photos

S1 14009 CHERRY LAKE DR
Tampa, FL 33618



Front

S2 14607 BRENTWOOD LN
Tampa, FL 33618



Front

S3 13505 Avista Dr
Tampa, FL 33624



Front

ClearMaps Addendum

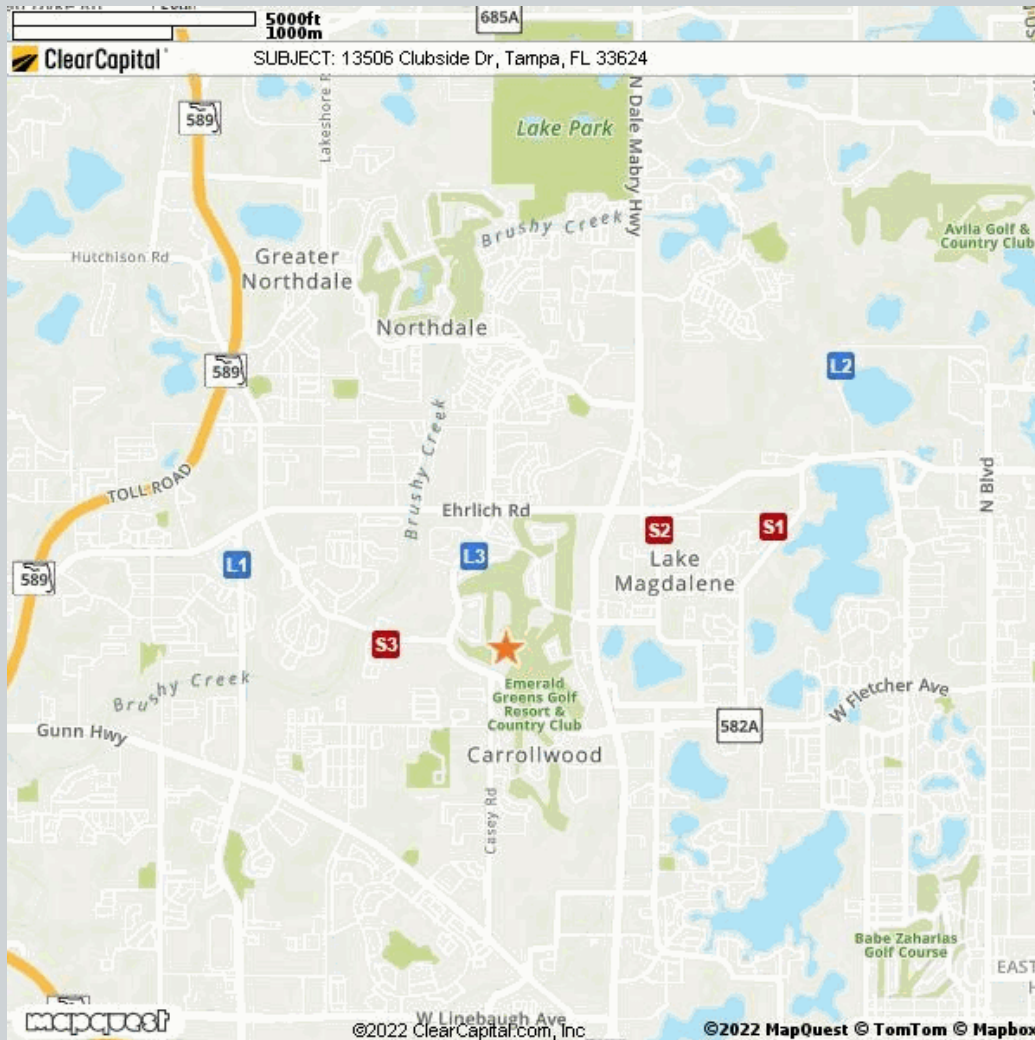
Address ★ 13506 Clubside Drive, Tampa, FL 33624

Loan Number 50050

Suggested List \$394,000

Suggested Repaired \$529,000

Sale \$386,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	13506 Clubside Drive, Tampa, FL 33624	--	Parcel Match
L1 Listing 1	4914 Oakshire Dr, Tampa, FL 33625	1.67 Miles ¹	Parcel Match
L2 Listing 2	2005 Russell Dr, Tampa, FL 33618	2.71 Miles ¹	Parcel Match
L3 Listing 3	14507 Brambie Ct, Tampa, FL 33624	0.62 Miles ¹	Parcel Match
S1 Sold 1	14009 Cherry Lake Dr, Tampa, FL 33618	1.83 Miles ¹	Parcel Match
S2 Sold 2	14607 Brentwood Ln, Tampa, FL 33618	1.23 Miles ¹	Parcel Match
S3 Sold 3	13505 Avista Dr, Tampa, FL 33624	0.68 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

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

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

Definitions:

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

Addendum: Report Purpose - cont.

Report Instructions

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

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Marilyn Santalices	Company/Brokerage	Future Home Realty, Inc
License No	SL3316642	Address	14443 Mirabelle Vista Cir Tampa FL 33626
License Expiration	09/30/2022	License State	FL
Phone	3528706693	Email	marilyn@saintlizrealty.com
Broker Distance to Subject	6.44 miles	Date Signed	06/15/2022

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

Disclaimer

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

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.