

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>	2741 Maple Ave, Sarasota, FL 34234	<b>Order ID</b>	9415486	<b>Property ID</b>	35564379
<b>Inspection Date</b>	06/18/2024	<b>Date of Report</b>	06/18/2024		
<b>Loan Number</b>	50127	<b>APN</b>	2020150076		
<b>Borrower Name</b>	Champery Rental REO LLC	<b>County</b>	Sarasota		

**Tracking IDs**

<b>Order Tracking ID</b>	Atlas_agedbpo	<b>Tracking ID 1</b>	Atlas_agedbpo
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	CHAMPERY RENTAL REO LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$3,639	It is NOT possible to give the subject less than good CONDITION, most likely this home has been and or under total renovation (CONFIRMED VISUAL) this property is known to me due to the fact i been to it at least 3-4 times in the past 2 years. and every time I drive by it, 10 times in the past 2 years at the least, freshly painted darker color (page/Yalow to current dark gray). no damage noted to the exterior.	
<b>Assessed Value</b>	\$230,300		
<b>Zoning Classification</b>	Residential RSF4		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(NEW WINDOWS AND DOORS ARE NOT BROKEN)			
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	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>	Stable	The subject is in a no deed restricted neighborhood, no HOA, Not gated/guarded community. Other residential aka condos, apartments, villas etc. are a part of the neighborhood, so is commercial along major roads and intersections. Most amenities with in 3-5 miles, beaches with in 10 miles.	
<b>Sales Prices in this Neighborhood</b>	Low: \$124570 High: \$357270		
<b>Market for this type of property</b>	Decreased 5 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2741 Maple Ave	1630 29th St	3007 Dixie Ave	1610 24th St
City, State	Sarasota, FL	Sarasota, FL	Sarasota, FL	Sarasota, FL
Zip Code	34234	34234	34234	34234
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 <sup>1</sup>	0.28 <sup>1</sup>	0.18 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$305,000	\$285,000	\$405,000
List Price \$	--	\$305,000	\$275,000	\$363,000
Original List Date		05/30/2024	03/04/2024	09/09/2023
DOM · Cumulative DOM	-- · --	19 · 19	106 · 106	283 · 283
Age (# of years)	21	64	77	78
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,384	1,368	1,200	1,332
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	0.11 acres	0.11 acres	0.17 acres
Other	--	--	--	--

\* Listing 1 is the most comparable listing to the subject.

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

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

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

## Current Listings - Cont.

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

- Listing 1** 100% Financing Available. Freshly Painted and Move-In Ready! This charming concrete block home offers 1368 sq ft of living area and convenience. Three updated bedrooms and one bath, an oversized two-car garage approximately 480 sq. ft. of space with laundry hookups, workshop area and added security for vehicles and stored items. Recent Upgrades: kitchen is equipped with a new refrigerator with ice maker and an electric range (installed in May 2024). New Carpet installed in all three bedrooms (May 2024). Air Conditioner: Replaced in July 2023. Garage Door: Replaced in 2019. Roof, Aluminum Fascia, and Soffit: Updated in 2017. The living areas boast easy-to-maintain vinyl plank flooring, adding both durability and aesthetic appeal. Spacious living and dining areas. Cozy family room. Inviting Florida room at the entry. Ample extra parking space on the driveway. Located in The Newtown Historic District. Just minutes to Booker High School, known for its Visual and Performing Arts (VPA) program. Also, easy access to 301, downtown Sarasota, Robert Taylor Community Complex, Sarasota/Bradenton Airport, UTC Mall, Lido beach, Siesta Beach, Payne Park and 17th St Park offers 54 acres of lighted softball fields, soccer fields, BMX course and much more. Schools nearby, Ringling College of Art and Design Campus, Booker High School Campus, Bay Haven School of Basics Plus and Sarasota Military Academy. With no homeowners' association fees, this home offers excellent value. Come see this updated, spacious home with attached garage.
- Listing 2** Welcome Home! This spacious, single-family home has undergone a comprehensive remodel, including a new roof installed in 2024 and a brand new A/C unit installed in 2023. Step inside to discover the New Luxury Vinyl flooring throughout, complemented by fresh paint and new fixtures. The open concept kitchen showcases new cabinets, quartz countertops and beautiful stainless steel appliances. This stunning 3 bed 2 bath property is ready for you to move in with ease. Located in the heart of Sarasota, just minutes from fine dining, the Ringling College of Art and Design, Ringling Museum, the Sarasota Opera House, Sarasota Airport and swift access to beaches like Anna Maria Island and Siesta Key. A 3 bed/2 bath, fully remodeled home for under \$300,000?? You can search but you won't find this combination in a property anywhere in Sarasota, FL. This property was last long, schedule your tour today!
- Listing 3** REDUCED TO SELL!!! Beautifully remodeled Single Family home in the Sarasota Downtown area. Located in an "Opportunity Zone". This is a 3 Bedroom, 2 bath, 1,332 SqFt, a great size lot!, low taxes, no deed restrictions here, no HOA, no flood insurance required. \*\*\*New Survey is available\*\*\*New Fence installed on March 8th!!!!\*\*\* \*\*\* ATTENTION FIRST TIME HOMEBUYERS: This property qualifies for a special Community Lending Program \*\*\* ATTENTION ALL PUBLIC ASSISTANCE RECIPIENTS OR ANYONE LOOKING TO CAPITALIZE IN SARASOTA REAL ESTATE\*\*\* Beautifully and tastefully remodeling. The renovation includes a New Kitchen/SS Appliances, New Flooring, New Bathrooms, New interior/exterior paint, New doors including the front door, new ceiling fans, a 7 year old Roof, the A/C had a complete maintenance work, New Thermostat, New paver driveway to park up to 5 cars or any of your toys. Conveniently located in the desirable central Sarasota area, 4 mins to the Ringling College of Art and Design, 5 minutes to Downtown Sarasota, 8 mins to SRQ Airport, 10 minutes to Sarasota Memorial Hospital, 20 minutes to world-renowned beaches like Anna Maria Island/Siesta Key Beaches, Sarasota Airport/Downtown, access to major freeway I-75 & I-275. Come to look at to appreciated, won't last long !

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2741 Maple Ave	3027 Church Ave	1522 28th St	2127 N Orange Ave
City, State	Sarasota, FL	Sarasota, FL	Sarasota, FL	Sarasota, FL
Zip Code	34234	34234	34234	34234
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 <sup>1</sup>	0.25 <sup>1</sup>	0.34 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$365,000	\$285,000	\$300,000
List Price \$	--	\$250,000	\$285,000	\$300,000
Sale Price \$	--	\$250,000	\$285,000	\$300,000
Type of Financing	--	Fha	Conv	Fha
Date of Sale	--	02/22/2024	03/25/2024	04/30/2024
DOM · Cumulative DOM	-- · --	215 · 215	238 · 238	1 · 0
Age (# of years)	21	63	20	19
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,384	1,184	1,704	1,350
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	4 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	0.11 acres	0.21 acres	0.14 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	-\$15,000
Adjusted Price	--	\$250,000	\$285,000	\$285,000

\* Sold 3 is the most comparable sale to the subject.

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

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

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

## Recent Sales - Cont.

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

- Sold 1** Opportunity is knocking! This home is being sold with the furnishings you see and would make a great rental property! NON HOA. Located in an OPPORTUNITY Zone which provides incentives for investors and in the City of Sarasota limits which allows short term rentals. Roof was re-roofed in 2017, HVAC rebuilt in 2023, brand new Waterproof Vinyl Plank flooring, newer windows, kitchen 2023, new insulation/gypsum board in bonus room, newer plumbing throughout house. \*Home qualifies for the 100% Financing PATH financing program\* Property has a large backyard and is located near downtown Sarasota, major routes, beaches, shopping, dining and MORE! Make this a long term investment or a great starter home!
- Sold 2** Conveniently located near Ringling College and just minutes from downtown Sarasota, this charming 4-bedroom, 2-bathroom home offers 1704 square feet of living space. The roof was replaced in 2021 and newer 6' wood fence surrounds the property offering plenty of privacy. The large backyard is perfect for entertaining. This home offers tons of versatility and is ideal for investors interested in leasing to students attending Ringling or New College, as well as families looking for a spacious home with an abundance of outdoor space. Schedule your showing today!
- Sold 3** Adjustment for seller credit the buyer 15k at closing, NO MLS remarks, no interior photos.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				last sold in 2022			
<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>	\$289,900	\$289,900
<b>Sales Price</b>	\$285,000	\$285,000
<b>30 Day Price</b>	\$275,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>It is NOT possible to give the subject a higher value, not to say it will sell for more, due to the fact, UPGRADES are not available for the subject. Changing market conditions across the county, from a hot market to stable conditions through the county with some spots do have current inventory that is NOT under agreement, also back on the market and price reduced properties. all signs of decline in the future. REO'S and SHORT sale are rare as of late. some do come on the market every once in a while.</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



Front



Address Verification



Side



Side



Side



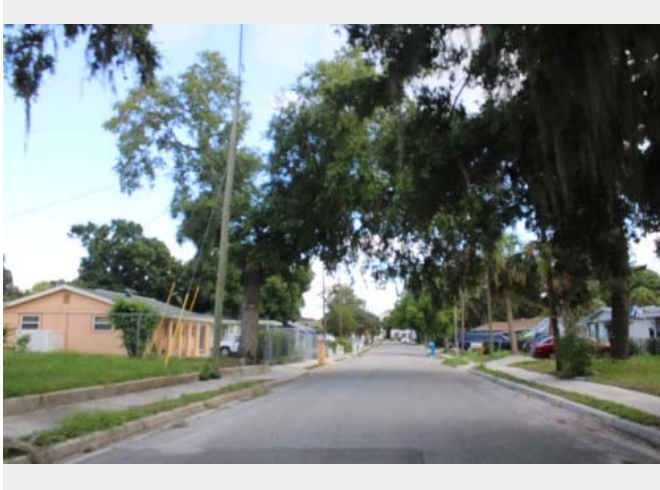
## Subject Photos



Side



Street



Street



Other

## Listing Photos

**L1** 1630 29th St  
Sarasota, FL 34234



Front

**L2** 3007 Dixie Ave  
Sarasota, FL 34234



Front

**L3** 1610 24th St  
Sarasota, FL 34234



Front

## Sales Photos

**S1** 3027 Church Ave  
Sarasota, FL 34234



Front

**S2** 1522 28th St  
Sarasota, FL 34234



Front

**S3** 2127 N ORANGE AVE  
Sarasota, FL 34234



Front

## ClearMaps Addendum

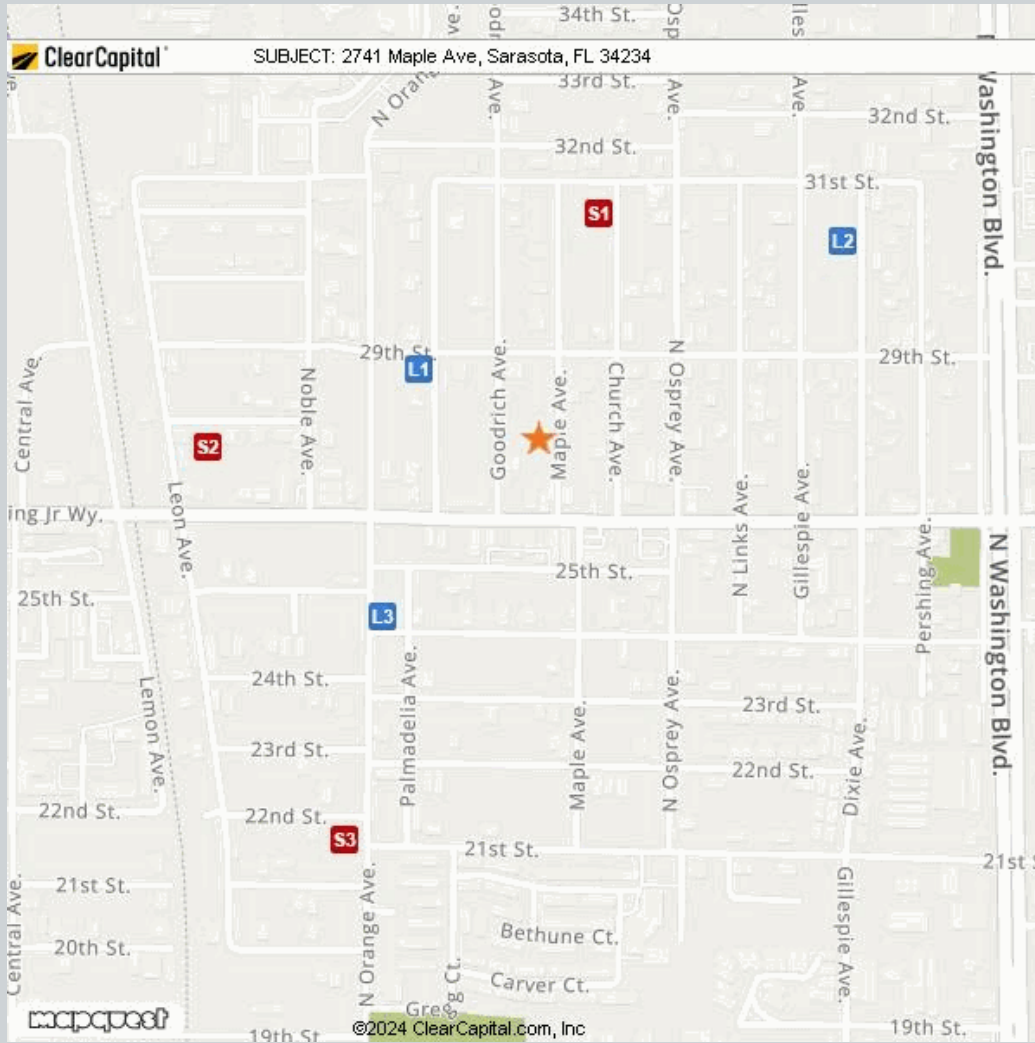
**Address** ★ 2741 Maple Ave, Sarasota, FL 34234

**Loan Number** 50127

**Suggested List** \$289,900

**Suggested Repaired** \$289,900

**Sale** \$285,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2741 Maple Ave, Sarasota, FL 34234	--	Parcel Match
L1 Listing 1	1630 29th St, Sarasota, FL 34234	0.11 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3007 Dixie Ave, Sarasota, FL 34234	0.28 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1610 24th St, Sarasota, FL 34234	0.18 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3027 Church Ave, Sarasota, FL 34234	0.18 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1522 28th St, Sarasota, FL 34234	0.25 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2127 N Orange Ave, Sarasota, FL 34234	0.34 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>	Elias Bittar	<b>Company/Brokerage</b>	Coldwell Banker
<b>License No</b>	bk3176085	<b>Address</b>	8181 S Tamiami Trail Sarasota FL 34231
<b>License Expiration</b>	03/31/2026	<b>License State</b>	FL
<b>Phone</b>	9418069054	<b>Email</b>	eliassbittar@gmail.com
<b>Broker Distance to Subject</b>	9.03 miles	<b>Date Signed</b>	06/18/2024

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

## Disclaimer

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

### **Unless otherwise specifically agreed to in writing:**

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