APPRAISAL OF REAL PROPERTY



LOCATED AT

17639 Nathans Dr Tampa, FL 33647 HUNTER'S GREEN PARCEL 17A PHASE 2 LOT 14 BLOCK 2

FOR

Wedgewood Inc. 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

OPINION OF VALUE

463,000

AS OF

07/03/2022

BY

Leonard Jay Terry Clario Appraisal Network

813-484-3503 jay.terry@clarioappraisal.com

Property Address		unt Properties 2 lathans Dr	2018 LLC				File N	No. 33011949
city ender/Client	Tampa Wedgew			County	Hillsborough		State FL	Zip Code 33647
			RT IDENT	IFICATION				
This Report	is <u>one</u> of t	the following typ	pes:					
Appraisa				der Standards Rule	2-2(a) , pursua	nt to the Scope of W	ork, as disclose	d elsewhere in this report.)
Restricte				der Standards Rule				ed elsewhere in this report,
Appraisa	Il Report	restricted to the	e stated intende	ed use only by the s	pecified client and	any other named int	tended user(s).)	
Commer	nts on	Standard	s Rule 2	·-3				
, ,		ny knowledge and b ntained in this repor		orrect.				
- The reported ar analyses, opinior			ions are limited o	only by the reported as	sumptions and limiting	ng conditions and are n	ny personal, impa	artial, and unbiased professional
- Unless otherwi - Unless otherwi	se indicated se indicated	, I have no present , I have performed	no services, as a		•	•		respect to the parties involved. is report within the three-year
- I have no bias	with respect		at is the subject o	of this report or the par				
- My compensat	tion for comp	pleting this assignn	ment is not contir		ment or reporting of	a predetermined value		lue that favors the cause of the
- My analyses, o	pinions, and	d conclusions were	e developed, and		· · · · · · · · · · · · · · · · · · ·	ent event directly related y with the Uniform Stan		use of this appraisal. ional Appraisal Practice that
- Unless otherwi	ise indicated		ersonal inspection	n of the property that is	-	-		
		· •		operty appraisal assist is stated elsewhere in) signing this certificati	on (if there are ex	cceptions, the name of each
appraised would My Opinion o	ld have bee of Reasona		market prior to t ime for the su	the hypothetical cons	ummation of a sale	mated length of time t e at market value on tl tated in this report	he effective date	•
Commen	nts on	Appraisa	I and Re	port Identif	ication			
Note any US	SPAP-rel	ated issues re	equiring disc	losure and any s	state mandated	d requirements:N	one	
			a a mark var mist v	Carial DDD 40E00				
APPRAISER:		esign.alamode	e.com/vemy	Serial:DDB42FC3	_	SORY or CO-APF	PRAISER (if a	applicable):
	Y	.) / '	بر ا.					
Signature: Name: Leona	rd Jay Te	mara fly	lary		Signature: Name:			
		RT RES RD720	10		State Certific	ation #		
or State License 7	#:			1/00/0000	or State Lice	nse #:	Contification and t	
Date of Signature	and Report:	07/10/2022	r License: 11	1/30/2022	State: Date of Signa	Expiration Date of Cature:	Jertification or Lice	nse:
Effective Date of A Inspection of Sub Date of Inspection	ject:		rior and Exterior	Exterior-Only	Inspection of Date of Inspe	f Subject: None		Exterior-Only

The purpose of this summary appraisal report	t is to provide the lender/clien	it with an accura	ate, and adequately s	supported, opi	nion of the ma	rket value	of the subject	property.
Property Address 17639 Nathans Dr		(ity Tampa		State	FL	Zip Code 336	47
Borrower Catamount Properties 2018 L	LC Owner of I		See attached add	lenda.		ty Hillsb		
•	PARCEL 17A PHASE 2 LO			·		28	., .	
Assessor's Parcel # A-18-27-20-23H-00			ax Year 2021		R.E.	Taxes \$ 3	3,556	
Neighborhood Name Hunters Green			Map Reference 453	600		us Tract (
Occupant X Owner Tenant Vacar	nt Special As	ssessments \$ 0		X PUI			per year	per month
Property Rights Appraised Fee Simple	Leasehold Other (de	· · · · · · · · · · · · · · · ·				00 2	<u> </u>	P • · · · · • · · · · · · · · · · · · ·
Assignment Type Purchase Transaction	Refinance Transaction	Other (descr	ibe) Servicing					
Lender/Client Wedgewood Inc.	Addres		hattan Beach Blv	rd Suite 100	Redondo B	each CA	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
Is the subject property currently offered for sale or						X		
Report data source(s) used, offering price(s), and			Subject was sold					neared
to be at arms length. See Listing History	- ,	5// 100/ 000/ ,	Cabject was sold	00/20/2022	. 101 φ 1 12,000	J. 1110 ti	anodotion app	ocurcu
I did did not analyze the contract for sa		action. Explain the	results of the analysis	of the contract	for sale or why th	ne analysis	was not	
performed.	and to the dad jour paromado it and	ao	roomic or and analysis	0. 1.0 00				
Contract Price \$ Date of Contr	ract Is the pr	operty seller the ov	vner of public record?	Yes	No Data So	ource(s)		
Is there any financial assistance (loan charges, sal			<u> </u>				Yes	No
If Yes, report the total dollar amount and describe		,	., p,, p	,				
Note: Race and the racial composition of the n	eighborhood are not appraisal	factors.						
Neighborhood Characteristics	5 TTE TTE APPINION	One-Unit Hou	sing Trends		One-Unit Ho	usina	Present Lan	d Use %
	Rural Property Values	Increasing		Declining	PRICE	AGE	One-Unit	65 %
		Shortage		Over Supply	\$ (000)	(yrs)	2-4 Unit	<u>65 </u>
		Under 3 mths		Over 6 mths	376 Low	26	Multi-Family	3 %
	et area boundaries are Hu				512 High	33	Commercial	<u>3 </u>
3					455 Pred.	<u>33</u> 27	Other	20 %
Hillsborough River to the south, Highland Neighborhood Description See attached	and Oak Dr to the east, a addenda. Other land use			vvC3l.	400 FIEU.	21	Outo	ZU /0
Neighborhood Description See attached	auuenua. Other land use	is as vacant i	ailu.					
Market Conditions (including support for the above	conclusions) Soc att	ached addend	lo.					
warket conditions (including support for the above	s continuations) See all	acrieu adderic	ıa.					
Dimensions 50x161	Δτρα Ο	3050 sf	Shane	Rectangula	r	View N;	Post	
Specific Zoning Classification PD-A						VICW IN,	ines,	
Zoning Compliance Legal Legal Nonce			nned Developmer Illegal (describe)	nt Agricultur	aı			
Is the highest and best use of subject property as				$\overline{}$	Yes No	If No, des	oriha Coo of	ttached
	improved (or as proposed per pla	ns and specificatio	iis) tile present use:		TES INU	ii ivo, ues	cine See al	llached
addenda Utilities Public Other (describe)	Publ	lic Other (descri	iha)	Off_eita Impro	vements - Type		Public	Private
Electricity	Water 🔀	· · · · · · · · · · · · · · · · · · ·	ibe)	Street Pave			X	riivate
Gas None	Sanitary Sewer			Alley None				
	No FEMA Flood Zone X		MA Map # 12057	C0090H		FEMA Map	Date 08/28/2	2008
Are the utilities and off-site improvements typical f			If No, describe	J003011			-4.0 00/20/2	.000
Are there any adverse site conditions or external fa				tc.)?	Yes	X No	If Yes, describe	
All site factors appear to be favorable.	· · · · · · · · · · · · · · · · · · ·			•				
anticipated. Subject appears to be in 2								
				g tilo l				
Source(s) Used for Physical Characteristics of Pro	perty Appraisal Files	X MLS X	Assessment and Tax	Records	Prior Inspectio	n 🔀 F	Property Owner	
Other (describe)	. ,		ta Source for Gross Liv		LS/Public Re			
General Description	General Description		Heating/Cooling		nenities		Car Storage	
•	Concrete Slab Crawl S			Firepla	ce(s) # 0	None		
# of Stories 1	Full Basement Finish		ndiant None		stove(s) # 0	X Drive		rs 2
Type 🔀 Det. 🗌 Att. 📗 S-Det./End Unit	Partial Basement Finis		her		Deck None	Driveway		Cncrt
	Exterior Walls CB/Stc		Elect	Norch		X Gara		
Design (Style) Ranch	Roof Surface CmpsS	Shngl/Av 🗶 Ce	entral Air Conditioning	N Pool		Carpo		
	Gutters & Downspouts Alum/A	vg no	dividual None		None	X Attac		ached
	Window Type DH/Avg		her		None	Built-		
Appliances Refrigerator Range/Oven	★ Dishwasher ★ Disposa		Washer/Dryer		describe)	_		
Finished area above grade contains:		Bedrooms	2.0 Bath(s)		,	f Gross Liv	ring Area Above G	Grade
Additional features (special energy efficient items,			. ,	.,				
· · · · · · · · · · · · · · · · · · ·								
Describe the condition of the property and data so	urce(s) (including apparent neede	d repairs, deteriora	tion, renovations, remo	odeling, etc.).	C3:N	o interio	r inspection	
<u> </u>								
Are there any apparent physical deficiencies or adv	verse conditions that affect the live	ability, soundness,	or structural integrity of	of the property?		Yes >	▼ No	
If Yes, describe.		•	<u> </u>		_	<u>*</u>		
Does the property generally conform to the neighb	orhood (functional utility, style, co	ondition, use, cons	truction, etc.)?	X	/es No If	No, describ	е	
Does the property generally conform to the neighb	orhood (functional utility, style, co	ondition, use, cons	truction, etc.)?	X	res No If	No, describ	e.	

Freddie Mac Form 2055 March 2005

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Leonard by Tanz

There are O comparable	properties currently	offered for sale in	the subject neighborho	ood ranging in price	e from \$ O	to \$ O	
• 1					orice from \$ 376,00		512,000
FEATURE					BLE SALE # 2		
	SUBJECT		LE SALE # 1				BLE SALE # 3
Address 17639 Nathans D		9305 Knightsbrid	dge Ct	9005 Quail Cre		17501 Woodthr	
Tampa, FL 33647	7	Tampa, FL 3364	7	Tampa, FL 336	47	Tampa, FL 336	47
Proximity to Subject		0.31 miles NE		0.41 miles W		0.26 miles W	
Sale Price	\$		\$ 425,000		\$ 460,100		\$ 479,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 271.74 sq.ft.	,,,,,,	\$ 199.09 sq.f		\$ 204.09 sq.f	
Data Source(s)	7	StellarMLS #T33	866500:DOM 0		150430;DOM 10	201.00	3153289;DOM 62
Verification Source(s)		Public Records/	•	Public Records		Public Records	,
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
	DESCRIPTION		· ',' -				
Sales or Financing		ArmLth		ArmLth		ArmLth	0
Concessions		Cash;0		Conv;8900		Cash;0	0
Date of Sale/Time		s05/22;c04/22	0	s03/22;c02/22	+11,500	s06/22;c04/22	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	8050 sf	7150 sf	0	10018 sf	0	8625 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
		DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	27	29	0	33	0	30	0
Condition	C3	C3	-5,000		+10,000		-10,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-5,000	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count							
	7 3 2.0	7 4 2.0	0			8 4 2.0	
Gross Living Area	1,959 sq.ft.	1,564 sq.ft.	+17,775	· · · · · ·	t15,840	· · · · · · · · · · · · · · · · · · ·	t17,460
Basement & Finished	0sf	0sf		0sf		0sf	
Rooms Below Grade							
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	Insulation	Insulation		Insulation		Insulation	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	ScrnPorch	ScrnPorch		ScrnPorch		ScrnPorch	
					0.500		
Fireplaces	0	0		1FP	-2,500		
Pool Features	IG Pool	0	+20,000			0	+20,000
Close Date	N/A	05/09/2022		03/15/2022		06/02/2022	0
Net Adjustment (Total)		X +	\$ 32,775		\$ 3,160		\$ -7,460
Adjusted Sale Price		Net Adj. 7.7 %		Net Adj. 0.7 9		Net Adj. 1.6 9	
of Comparables		Gross Adj. 10.1 %	\$ 457,775 erty and comparable sale		⁶ \$ 463,260	Gross Adj. 9.9 9	[%] \$ 471,540
Data Source(s) MLS/Public	Records				effective date of this appropriate of the comparable		
Report the results of the research a	and analysis of the prior	sale or transfer history	of the subject property	and comparable sale	s (report additional prior :	sales on page 3).	
ITEM		IBJECT	COMPARABLE SA		COMPARABLE SALE #2		ARABLE SALE #3
Date of Prior Sale/Transfer	03/23/2022				3/2021		
Price of Prior Sale/Transfer	\$390,000				1,900		
Data Source(s)	PublicRecord	de/Pealist	PublicRecords/Re		icRecords/Realist	PublicPer	cords/Realist
Effective Date of Data Source(s)	05/06/2022		07/08/2022		8/2022	07/08/202	
Analysis of prior sale or transfer his						011001202	
Analysis of prior sale of transfer his	story or the subject prop	perty and comparable s	See See	attached adder	ida.		
Summary of Sales Comparison App	proach See att	tached addenda.					
Indicated Value by Sales Comparison	on Annroach ¢ 46	22.000					
		33,000	Coot Americach /if days	alamad\ &	Income Ann	waaab /if dayalamad	\ ¢
Indicated Value by: Sales Compa		,	Cost Approach (if deve	· ·	income App	roach (if developed)) \$
Income and cost approach	n were not develop	ped due to scope	of work and lack	of relevance.			
This appraisal is made 🔀 "as is completed, 🗌 subject to the following required inspection bas	following repairs or a	Iterations on the bas	is of a hypothetical c	ondition that the rep	ypothetical condition that pairs or alterations have e alteration or repair:		
Based on a visual inspection conditions, and appraiser's cost 463,000 as of	of the exterior area ertification, my (our) 07/03/2022	as of the subject p) opinion of the m , which is t	property from at leas parket value, as defi the date of inspecti	st the street, definence, of the real properties on and the effection	ed scope of work, st property that is the sive date of this app	ratement of assum subject of this rep raisal.	ptions and limiting port is

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Leonard by Tanz

In preparing this appraisal, the appraiser has been requested to perform a	
building. The physical characteristics used to develop this appraisal are be	
and description. The subject was observed from the street as of the effect	ve date of the appraisal. Based on the observed conditions, the state
source appears to be accurate.	
Λ	
Appraiser estimates site value to be \$95,000.	
INTENDED LICE. The intended use of this apprecial report is for the land	v/client to evelvate the manner that is the evel-act of this amagical for a
INTENDED USE: The intended use of this appraisal report is for the lender	
mortgage finance transaction, home equity line of credit, or internal asset	evaluation by the lender/client related to their specific use(s) cited on
page 1. This report is not intended for any other uses.	
INTENDED HOED TILL I GELLE GUIT GELLE GELL	1.251
INTENDED USER: The intended user of this appraisal report is the lender	/client.
OL OUT I THE	
ClearCapital.com, Inc. Florida AMC Registration/License # MC45	
Fee Disclosure: The appraiser received no fee for this assignment, and is	an hourly employee of Clario Appraisal Network, a Clear Capital (AMC)
affiliated company.	
The appraiser certifies and agrees that this appraisal report was prepared	
of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIR	
et seq.), and any applicable implementing regulations in effect at the time	the appraiser signs the appraisal certification.
I have performed no services, as an appraiser or in any other capacity, re	garding the property that is the subject of this report within the
three-year period immediately preceding acceptance of this assignment.	
COST APPROACH TO VALUE	(not required by Fannie Mae)
	(not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculatio	is.
Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for esti	IS.
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Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for estilland sales and/or extraction method.	nating site value) Site value determined by use of available similar
Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for estilland sales and/or extraction method. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	opinion of Site Value Site value determined by use of available similar Opinion of Site Value =\$ 95,000
Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for estilland sales and/or extraction method. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data	OPINION OF SITE VALUE Site value determined by use of available similar OPINION OF SITE VALUE Sq.Ft. @ \$ = \$
Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for estilland sales and/or extraction method. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data	Site value determined by use of available similar
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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 price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and 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: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 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, regarding 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 and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any 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 hazards, this appraisal report must not be considered as an 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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Serial# DDB42FC3 esign.alamode.com/verify

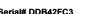
The Appraiser certifies and agrees that: APPRAISER'S CERTIFICATION:

- 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 the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with 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.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a papersional mode. This varieties are related to the containing my original hand written signature.

APPRAISER V 2 A	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature deorard fry long	Signature
Name Leonard Jay Terry	Name
Company Name Clario Appraisal Network	Company Name
Company Address 300 East 2nd Street Suite 1405	Company Address
Reno, NV 89501	
Telephone Number 813-484-3503	Telephone Number
Email Address jay.terry@clarioappraisal.com	Email Address
Date of Signature and Report 07/10/2022	Date of Signature
Effective Date of Appraisal 07/03/2022	State Certification #
State Certification # CERT RES RD7200	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 <u>11/30/2022</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
	☐ Did inspect exterior of subject property from street
17639 Nathans Dr	Date of Inspection
Tampa, FL 33647 APPRAISED VALUE OF SUBJECT PROPERTY \$ 463,000	·
	COMPARABLE SALES
LENDER/CLIENT	OOMI ATABLE OALLO
Name ClearCapital.com, Inc	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc.	☐ Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection
Redondo Beach, CA 90278	•
Email Address	

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Leonard by Tony

Market Conditions Addendum to the Appraisal Report

	Conditions Add		<u> </u>		33011949	
The purpose of this addendum is to provide the lender/c	lient with a clear and accura	te understanding of the m	arket trends and conditions p	revalent in the sub	ject	
neighborhood. This is a required addendum for all appra	isal reports with an effective	e date on or after April 1, 2	2009.			
Property Address 17639 Nathans Dr		City Tampa		State FL	ZIP Code 336	647
Borrower Catamount Properties 2018 LLC						
Instructions: The appraiser must use the information red	•					
housing trends and overall market conditions as reported	d in the Neighborhood section	on of the appraisal report t	orm. The appraiser must fill in	n all the informatio	n to the extent	
it is available and reliable and must provide analysis as i						
explanation. It is recognized that not all data sources wil	I be able to provide data for	the shaded areas below; i	f it is available, however, the a	appraiser must inc	lude the data	
in the analysis. If data sources provide the required infor	mation as an average instea	d of the median, the appr	aiser should report the availab	le figure and ident	ify it as an	
average. Sales and listings must be properties that comp	oete with the subject proper	y, determined by applying	the criteria that would be use	ed by a prospective	e buyer of the	
subject property. The appraiser must explain any anoma	lies in the data, such as sea	sonal markets, new const				
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	0	3	7	Increasing	X Stable	Declining
Absorption Rate (Total Sales/Months)	0.00	1.00	2.33	Increasing	X Stable	Declining
Total # of Comparable Active Listings	0	2	0	Declining	★ Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	2.0	0.0	Declining	▼ Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	<u> </u>
Median Comparable Sale Price	N/A	\$490,000	\$442,500	Increasing	X Stable	Declining
Median Comparable Sales Days on Market	N/A	10	7	Declining	X Stable	Increasing
Median Comparable List Price	N/A	\$419,500	N/A	Increasing	➤ Stable	Declining
Median Comparable List rines Median Comparable Listings Days on Market	N/A N/A	21	N/A	Declining	➤ Stable	Increasing
Median Sale Price as % of List Price	N/A			Increasing	➤ Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance		105% No	100%	Declining	➤ Stable	Increasing
			20/ to E0/ increasing use of			Illureasing
Explain in detail the seller concessions trends for the par						
fees, options, etc.). An analysis was perfo				se sales, a tot	al of 20.0% v	vere
reported to have seller concessions. This	analysis shows a cha	ange of -8.4% per m	onth.			
Are foreclosure sales (REO sales) a factor in the market	? 🗌 Yes 🔀 No	If yes, explain (includ	ing the trends in listings and	sales of foreclose	d properties).	
An analysis was performed on 10 competi	ng sales over the pa	st 12 months. For th	ose sales, a total of 0	.0% were rep	orted to be R	EO.
Cita data aguraga far abaya information	nation reported in the	StellarMLS system	/using an effective da	to of 07/02/20	122) was utili	zed to
Une data sources for above information. Inform						
	•					
arrive at the results noted on this addendu	•					
arrive at the results noted on this addendu	ım. Any percent char	ge results noted in	these comments are b	pased on simp	le regression	
arrive at the results noted on this addendu	nclusions in the Neighborh	nge results noted in	these comments are bal report form. If you used any	pased on simp	ole regression ation, such as	
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Freddie Mac Form 71 March 2009

Page 1 of 1

Fannie Mae Leonard by Tong March 2009

Supplemental Addendum

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Borrower	Catamount Properties 2018 LLC							
Property Address	17639 Nathans Dr		<u>.</u>					
City	Tampa	County	Hillsborough	State	FL	Zip Code	33647	
Landar/Cliant	Modagwood Inc							

File No. 33011040

• Exterior-Only: Current Owner

CATAMOUNT PROPERTIES 2018 LLC

• Exterior-Only: Neighborhood - Description

Subject is located in a suburban area of north east Tampa in west central Florida. There is no external obsolescence noted. This area has normal marketing times and normal market conditions. Subject has access to necessary supporting facilities including hospitals, schools, shopping, recreation, and employment centers. This immediate marketing area consists of predominately block ranch and wood frame singles on similar 5,000+ sf to multi-acre lots.

• Exterior-Only: Neighborhood - Market Conditions

The market conditions analysis reflects that the subjects market has a limited available inventory. The prices reflect modest gains throughout the past year support stable market conditions. Very few of the sales and listings within the market area are distressed, REO and short sales. Interest rates remain historically low and financing is readily available. Conventional loans are the norm with FHA loans another popular choice.

• Exterior-Only: Sales Comparison Analysis - Summary of Sales Comparison Approach

Adjustments to the comparables on the sales grid were calculated using quantitative data (paired sales) wherever possible. Some features of the subject requiring adjustment were determined using data accumulated from the appraiser's data base, peer discussions, education, and typical market reaction observed through the appraiser's familiarity with the market. Subject is located in central Florida in north east Hillsborough County. Medium sales to list price ratio near 100% in this market. Comparables 1, 2, and 3 are closed sales with average DOM to contract. No time or concession adjustment warranted on sales under contract within the last 90 days in this market. Comparable 2 was adjusted at 1/2% per month for date of contract. No age adjustment warranted as value is in condition. Site/lot adjustment was not made as value is in location. Comparables selected were considered to be the best available and the most representative of the subject's current fair market value. Fair market value as defined in USPAP is the most probable sales price for the subject. Value conclusion was based on a consideration of all comparables and influenced by current active and pending inventories similar to subject.

NOTE: Deed Restrictions; Subject property and all comparables are located in the Hunters Green community. Subject community is gated and has limited deed restrictions to include limits on overnight street parking and pet restrictions. Appraiser was unable to access the property due to gates and has not seen it physically. Public records and MLS were used to verify information. Appraiser makes an assumption that these sources are reliable.

NOTE: MLS sales search was 0.60 miles and 180 days. No more recent more similar comparable sales were found to bracket subject's age however all comparables have similar effective age warranting no adjustment. Date of contract, condition, fireplace and pool adjustments were made through paired sales analysis of similar sales in the market in the past 24 months.

Comparable 1 is used to show a sale within the last 60 days with similar bath utility.

- Condition adjustment for superior granite kitchen countertops.

Comparable 2 is used to show a sale within the last 120 days with similar pool.

- Condition adjustment for inferior worn carpet flooring.

Comparable 3 is used to show a sale within the last 30 days which brackets GLA.

- Condition adjustment for superior granite kitchen and bath countertops.

Note: External Factors: No negative external factors were observed.

Note: Highest and Best Use; The subject zoning is residential in a planned development. The subject properties current use as improved single family home is allowed per zoning and its use appears to be it's highest and best use.

• URAR: Additional Comments

Original list Price: Comp 1 \$389,900 Comp 2 \$466,100 Comp 3 \$495,000

Prior Sales Comments

Subject was purchased 06/28/2022 for \$442,500. Transaction was appeared to be at arms length. Subject value above previous sale in appears due to the shortage of inventory in the local market area. Prior sales of the comparable properties occurred more than 12 months ago unless otherwise noted. All sales verified closed by local multi-list services and public records.

Additional Comments

As per Fannie Mae and Uniform Standards of Professional Appraisal Practice, the appraiser has driven by all comparable sales. The photographs of comparable sales may have been taken at this time or may be copies of photographs from the local multi list service or the appraisers files. These procedures conform to USPAP compliance.

Additional Limiting Conditions

This report is intended for use only by the client identified on page #1 of this report and any known intended users that the client wishes to name. Use of this report by others is not intended by the appraiser.

Reconciliation: Comparables were given equal consideration after adjustments weighted at 33.3% each in contribution to market value determination.

Final Reconciliation

Appraisers are required to be licensed by the State of Florida Department of Business and Professional Regulation, 1940 N. Monroe St. Tallahassee, FL 32399. This appraisal is considered an Appraisal Report prepared under USPAP by Leonard Jay Terry, State Certified Residential REA, #RD 7200.

Per Public Records, the subject's GLA is 1959 sf.

Valuation based on market data analysis.

Leonard by Tany

Supplemental Addendum

File No. 33011949

				00011010	
Borrower	Catamount Properties 2018 LLC				
Property Address	17639 Nathans Dr				
City	Tampa	County Hillsborough	State FL	Zip Code 33647	
Lender/Client	Wedgewood Inc				

Exposure Time. The estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal; a retrospective estimate based on an analysis of past events assuming a competitive and open market. Exposure time is always presumed to occur prior to the effective date of the appraisal. The overall concept of reasonable exposure encompasses not only adequate, sufficient and reasonable time but also adequate, sufficient and reasonable effort. (Appraisal Standards Board of The Appraisal Foundation, Statement on Appraisal Standards No. 6, "Reasonable Exposure Time in Real Property and Personal Property Market Value Opinions"). Effective 1/1/2012 the appraiser must include the results of the exposure time analysis in the appraisal report. Market value estimates imply that an adequate marketing effort and reasonable time for exposure occurred prior to the effective date of the appraisal.

Note: Address in signature block is company corporate address. Appraiser resides in Florida and is geographically competent.

NOTE: Folio # 059403-2394 - This number is a specific identifier to the subject property and is separate from the parcel ID.

Subject Photo Page

Borrower	Catamount Properties 2018 LLC			
Property Address	17639 Nathans Dr			
City	Tampa	County Hillsborough	State FL	Zip Code 33647
Lender/Client	Wedgewood Inc			



Subject Front

17639 Nathans Dr

Sales Price

Gross Living Area 1,959 Total Rooms 7 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; 8050 sf Site Quality Q4 Age 27

Subject Rear



Subject Street



Comparable Photo Page

Borrower	Catamount Properties 2018 LLC			
Property Address	17639 Nathans Dr			
City	Tampa	County Hillsborough	State FL	Zip Code 33647
Lender/Client	Wedgewood Inc			



Comparable 1

9305 Knightsbridge Ct

0.31 miles NE Prox. to Subject Sale Price 425,000 Gross Living Area 1,564 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 7150 sf Quality Q4 29 Age



Comparable 2

9005 Quail Creek Dr

Prox. to Subject 0.41 miles W Sale Price 460,100 Gross Living Area 2,311 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 10018 sf Site Quality Q4 Age 33



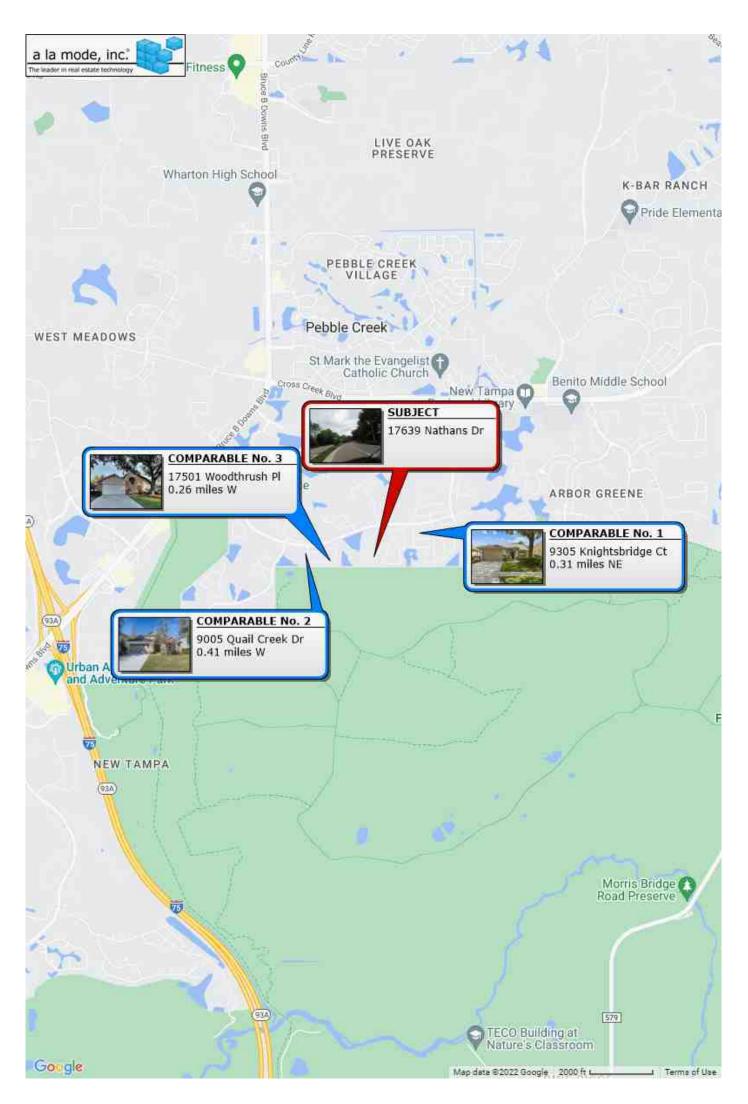
Comparable 3

17501 Woodthrush Pl

Prox. to Subject 0.26 miles W Sale Price 479,000 Gross Living Area 2,347 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 8625 sf Quality Q4 Age 30

Location Map

Borrower	Catamount Properties 2018 LLC			
Property Address	17639 Nathans Dr			
City	Tampa	County Hillsborough	State FL	Zip Code 33647
Lender/Client	Wedgewood Inc.			



Plat Map



Property Record Card - Page 1



Bob Henriquez Hillsborough County Property Appraiser

https://www.hcpafl.org/ 15th Floor County Ctr. 601 E. Kennedy Blvd, Tampa, Florida 33602-4932 Ph: (813) 272-6100

Folio: 059403-2394



Owner Name	CATAMOUNT PROPERTIES 2018 LLC
Mailing Address	2015 MANHATTAN BEACH BLVD STE 100 REDONDO BEACH, CA 90278
Site Address	17639 NATHANS DR, TAMPA
PIN	A-18-27-20-23H-000002-00014.0
Folio	059403-2394
Prior PIN	
Prior Folio	059403-0130
Tax District	TA - TAMPA
Property Use	0100 SINGLE FAMILY R
Plat Book/Page	72/12
Neighborhood	216002.00 Hunters Green Area
Subdivision	23H HUNTER'S GREEN PARCEL 17A PHASE 2

Value Summar	V			
Taxing District	Market Value	Assessed Value	Exemptions	Taxable Value
County	\$336,031	\$225,913	\$55,000	\$170,913
Public Schools	\$336,031	\$225,913	\$30,000	\$195,913
Municipal	\$336,031	\$225,913	\$55,000	\$170,913
Other Districts	\$336,031	\$225,913	\$55,000	\$170,913

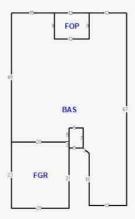
Note: This section shows Market Value, Assessed Value, Exemptions, and Taxable Value for taxing districts. Because of changes in Florida Law, it is possible to have different assessed and taxable values on the same property. For example, the additional \$25,000 Homestead Exemption and the non-homestead CAP do not apply to public schools, and the Low Income Senior Exemption only applies to countywide and certain municipal millages.

Sales Info	rmation						
Book / Page	Instrument	Month	Year	Type Inst	Qualified or Unqualified	Vacant or Improved	Price
	2022324536	06	2022	WD	Qualified	Improved	\$442,500
23110 / 0499	2015074668	02	2015	WD	Qualified	Improved	\$219,000
7933 / 1041	95251818	10	1995	WD	Qualified	Improved	\$150,500
7578 / 0330	94275591	11	1994	WD	Unqualified	Vacant	\$188,000
7515 / 0470	94224750	09	1994	WD	Unqualified	Vacant	\$88,000

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Property Record Card - Page 2

SEP.		
Туре		01 SINGLE FAMILY
Year Built		1995
Building 1 Construction	Details	
Element	Code	Construction Detail
Class	С	Masonry or Concrete Frame
Exterior Wall	7	Masonry Frm: Stucco
Roof Structure	3	Gable or Hip
Roof Cover	6	Tile
Interior Walls	5	Drywall
Interior Flooring	8	Carpet
Interior Flooring	7	Tile
Heat/AC	2	Central
Architectural Style	5	Contemporary 1-Story
Condition	3	Average
Bedrooms	3.0	
Bathrooms	2.0	
Stories	1.0	
Units	1.0	



Area Type	Gross Area	Heated Area	Depreciated Value
BAS	1,959	1,959	\$199,583
FOP	108		\$2,751
FGR	460		\$23,432
FOP	35		\$917
Totals	2,562	1,959	\$226,683

Extra F	eatures						
OB/XF Code	Description	Building	Year On Roll	Length	Width	Units	Value
0351	POOL 01 SCREENED	1	1995	0	0	1.00	\$27,264
0380	SPA 01	1	1995	0	0	1.00	\$4,080

Land Inf	ormation						
Use Code	Description	Zone	Front	Depth	Land Type	Total Land Units	Land Value
REI2	Res SF Class 9.50	PD-A	50.00	161.00	SE SF LOTS W/ EFF SIZE	8,050.00	\$78,004

Legal Description
HUNTER'S GREEN PARCEL 17A PHASE 2 LOT 14 BLOCK 2

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Listing History

MLS# PType-County	and the second second	Sold Price	Address City	Beds SqFt	List Date Tax ID	Zip Code	Current List Office List Agt
13376307	SLD, 06/28/2022	\$442,500	17639 NATHANS DR	3	05/26/2022	33647	HOMETRUST REALTY GROUP
RESI-Hillsboroug			TAMPA	1,959	A-18-27-20-23	4-000002-000	14.Keshia Bery Owen
r3376307	PNC. 06/10/2022	\$460,000	17639 NATHANS DR	3	05/26/2022	33647	HOMETRUST REALTY GROUP
RESI-Hillsboroug			TAMPA	1,959	A-18-27-20-23	4-000002-000	14.Keshia Bery Owen
73376307	DECR, 06/06/2022	\$460,000	17639 NATHANS DR	3	05/26/2022	33647	HOMETRUST REALTY GROUP
RESI-Hillsboroug	CALL STREET, STREET, STREET,		TAMPA	1,959	A-18-27-20-23	4-000002-000	14. Keshia Bery Owen
73376307	NEW, 05/27/2022	\$480,000	17639 NATHANS DR	3	05/26/2022	33647	HOMETRUST REALTY GROUP
RESI-Hillsboroug			TAMPA	1,959	A-18-27-20-23	4-000002-000:	14. Keshia Bery Ovren
F2714652	SLD,	\$219,000	17639 NATHANS DR	3	09/05/2014	33647	TAM BAY REALTY LLC
RESI-Hillsboroug	02/20/2015 h	0.50	TAMPA	1,959	35.05	4-000002-000	14.TOM BRUBAKER
72714652	PNC.	2719 900	17639 NATHANS DR	3	09/05/2014	33647	TAM BAY REALTY LLC
RESI-Hillsboroua	01/18/2015	3213,300	TAMPA	1,959			14. TOM BRUBAKER
	DECR,	CONTRACTOR OF THE PARTY OF THE		7755775.0	8.390th TEORY		ZANATAN TANTAN TEND
2714652	11/19/2014	\$219,900	17639 NATHANS DR	3	09/05/2014	33647	TAM BAY REALTY LLC
RESI-Hillsboroug	h		TAMPA	1,959	A-18-27-20-23	1-000002-000	14.TOM BRUBAKER
2714652	BOM, 10/29/2014	\$224,900	17639 NATHANS DR	3	09/05/2014	33647	TAM BAY REALTY LLC
RESI-Hillsboroug			TAMPA	1,959	A-18-27-20-23	1-000002-000	14.TOM BRUBAKER
2714652	AWC, 10/24/2014	\$224,900	17639 NATHANS DR	3	09/05/2014	33647	TAM BAY REALTY LLC
RESI-Hillsboroug			TAMPA	1,959	A-18-27-20-23	4-000002-000	14.TOM BRUBAKER
2714652	PNC.	\$224,900	17639 NATHANS DR	3	09/05/2014	33647	TAM BAY REALTY LLC
RESI-Hillsboroug	10/24/2014 h		TAMPA	1,959	A-18-27-20-23	4-000002-000	14.TOM BRUBAKER
2714652	DECR,	£324 905	17639 NATHANS DR	3	09/05/2014	33647	TAM BAY REALTY LLC
RESI-Hillsboroua	10/15/2014	3224,500	TAMPA	1,959	F. G.		14. TOM BRUBAKER
(ESI-HIIISDOFGUQ	BOM.		IAMPA	1,505	W-18-21-20-23F	1-000002-000.	14, ION BROBAKEK
2714652	09/30/2014	\$229,900	17639 NATHANS DR	3	09/05/2014	33647	TAM BAY REALTY LLC
RESI-Hillsboroug	h		TAMPA	1,959	A-18-27-20-23	4-000002-000	14.TOM BRUBAKER
2714652	AWC, 09/28/2014	\$229,900	17639 NATHANS DR	3	09/05/2014	33647	TAM BAY REALTY LLC
ESI-Hillsboroug			TAMPA	1,959	A-18-27-20-23	4-000002-000	14.TOM BRUBAKER
2714652	DECR,	\$229,900	17639 NATHANS DR	3	09/05/2014	33647	TAM BAY REALTY LLC
RESI-Hillsboroug	09/13/2014 h		TAMPA	1,959	A-18-27-20-23	+-000002-000	14.TOM BRUBAKER
2714652	NEW,	\$234,900	17639 NATHANS DR	3	09/05/2014	33647	TAM BAY REALTY LLC
2124032	09/05/2014	3234,300	TASSE NUMBERS OF	86	55/05/2014	-22047	THE BUT MENTILL FEE

PROPERTY HISTORY

File No. 33011949

				- 00011010
Borrower	Catamount Properties 2018 LLC			
Property Address	17639 Nathans Dr			
City	Tampa	County Hillsborough	State FL	Zip Code 33647
Lender/Client	Wedgewood Inc.			

* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY * (may include properties that were considered but not utilized as comparables)

9305 Knightsbridge Ct -No transfer history.

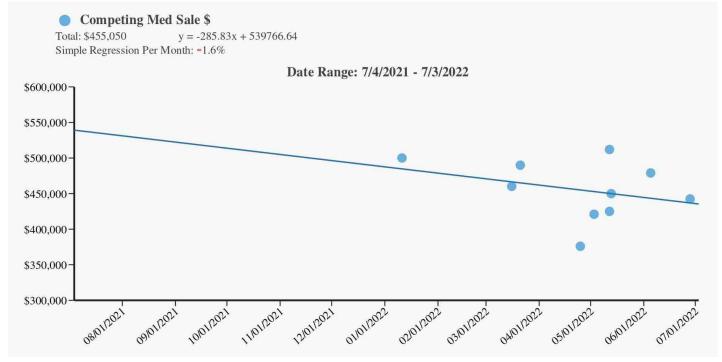
9005 Quail Creek Dr -Transferred on 12/13/2021 for \$441,900. It transferred from 9005 Quail Creek LLC to Zillow Homes Property Trust and was a Warranty Deed (Document #654990).

17501 Woodthrush PI -No transfer history.

Lanard by Tay

Market Conditions Charts - Page 1

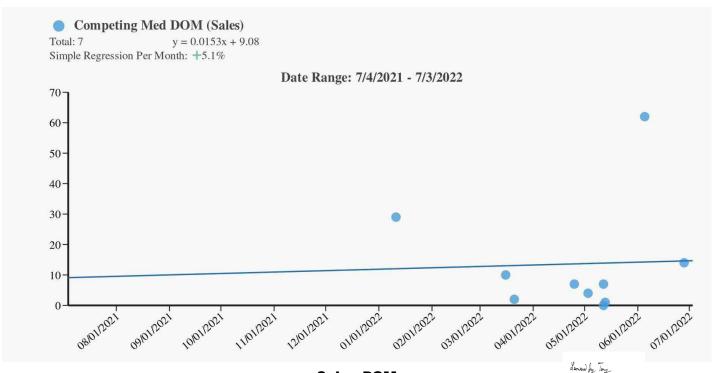
Borrower	Catamount Properties 2018 LLC				
Property Address	17639 Nathans Dr				
City	Tampa	County Hillsborough	State FL	Zip Code 33647	
Landar/Cliant	Wedgewood Inc				



Median \$

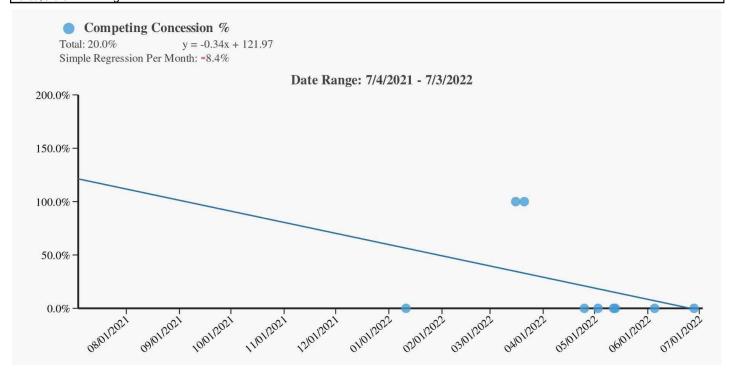


Housing Supply

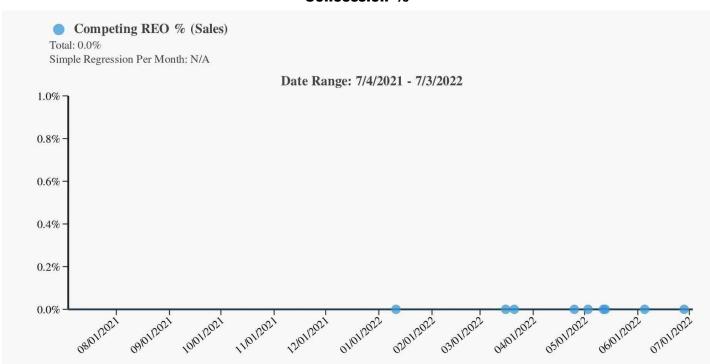


Market Conditions Charts - Page 2

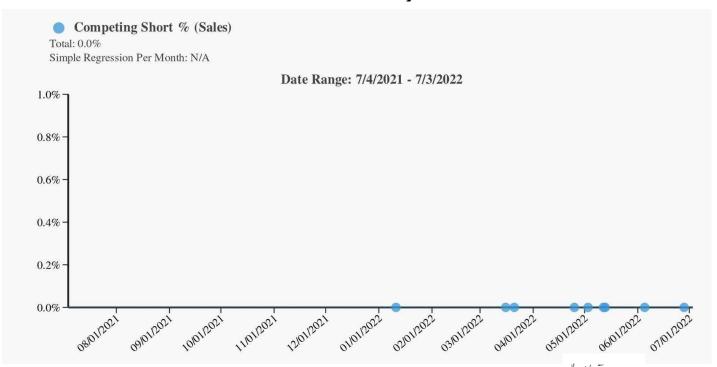
Borrower	Catamount Properties 2018 LLC				
Property Address	17639 Nathans Dr				
City	Tampa	County Hillsborough	State FL	Zip Code 33647	
Landar/Cliant	Wedgewood Inc				



Concession %



Foreclosure Analysis



Ron DeSantis, Governor

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

TERRY, LEONARD JAY

1444 EMERALD HILL WAY VALRICO FL 33594

LICENSE NUMBER: RD7200

EXPIRATION DATE: NOVEMBER 30, 2022

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E & 0 Insurance



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).

RODUCER

SOURCE, a Marsh & McLennan Agency LLC company

ON N. Martingale Road

FAX. (AC. No. Ext): 312-625-5592

(AC. No. (847) 440-9123

20	urance, a Marsh & McLennan Agen N Martingale Road te 100	cy LL	C company	PHONE (A/C, No, Ext): 312-625-5592 E-MAIL aDDRESS: fchen@assuranceagency.com				
	aumburg IL 60173					RDING COVERAGE	NAIC#	
				INSURER A : AXA Ins	OCCUPATION AND PROPERTY OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS	NETTONIA DE LA CONTRACTOR DEL CONTRACTOR DE LA CONTRACTOR DE LA CONTRACTOR DE LA CONTRACTOR	31127	
INSU	RED		CLEAHOL-02	INSURER B :		in and it is a second of the s		
	arCapital.com, Inc. arCapital Holdings, Inc.			INSURER C :				
	E 2nd Street			INSURER D :				
Sui	e 1405			INSURER E:				
Rer	no NV 89501			INSURER F:				
COV	ERAGES CERT	IFICA	TE NUMBER: 667417962			REVISION NUMBER:	17	
CE	IS IS TO CERTIFY THAT THE POLICIES OF CATED. NOTWITHSTANDING ANY RECERTIFICATE MAY BE ISSUED OR MAY PROCUSIONS AND CONDITIONS OF SUCH PROCUSIONS AND CONDITIONS OF SUCH PROCUSIONS AND CONDITIONS OF SUCH PROCUSIONS OF SUCH PROCUSIONS AND CONDITIONS AND CONDITIONS AND CONDITIONS AND CONDITIONS OF SUCH PROCUSIONS AND CONDITIONS	QUIRE ERTAI POLICIE	MENT, TERM OR CONDITION N, THE INSURANCE AFFORDE ES. LIMITS SHOWN MAY HAVE I	OF ANY CONTRACT ED BY THE POLICIE BEEN REDUCED BY	OR OTHER DESCRIBED PAID CLAIMS.	OCUMENT WITH RESPECT TO	T TO WHICH THIS	
NSR LTR		addl si Insd W		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	3	
	COMMERCIAL GENERAL LIABILITY						\$	
	CLAIMS-MADE OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	
1							\$	
							\$	
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$	
	POLICY PRO- JECT LOC					PRODUCTS - COMP/OP AGG	\$	
	OTHER:						\$	
	AUTOMOBILE LIABILITY		i.			COMBINED SINGLE LIMIT (Ea accident)	\$	
	ANY AUTO					BODILY INJURY (Per person)	\$	
- [OWNED SCHEDULED AUTOS ONLY AUTOS					A SHORT THE RESERVE OF THE PROPERTY OF	s	
	HIRED NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident)	\$	
	TO THE PER PERSONNELS OF THE P					100111991112#149251492515150	\$	
	UMBRELLA LIAB OCCUR					EACH OCCURRENCE	\$	
	EXCESS LIAB CLAIMS-MADE					AGGREGATE	\$	
	DED RETENTION\$						\$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		i.			PER OTH- STATUTE ER	5	
	ANYPROPRIETOR/PARTNER/EXECUTIVE	N/A				E.L. EACH ACCIDENT	\$	
	(Mandatory in NH)					E.L. DISEASE - EA EMPLOYEE	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	\$	
Α	Professional Liability		MPP9044163	10/18/2021	10/18/2022	Claim/Aggregate	\$5,000,000	
RE:	RIPTION OF OPERATIONS / LOCATIONS / VEHICLE PROOF OF INSURANCE agreed that the following is an Additiona	18 R 50	2	70		50-554 Section 50-		
CER	TIFICATE HOLDER			CANCELLATION				
	Clario Appraisal Network, Ir PROOF OF INSURANCE	nc.	9	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE				

ACORD 25 (2016/03)

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Leonard by Tay

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