

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	17639 Nathans Drive, Tampa, FLORIDA 33647	Order ID	8566503	Property ID	33778189
Inspection Date	12/29/2022	Date of Report	12/30/2022		
Loan Number	50332	APN	059403-2394		
Borrower Name	Catamount Properties 2018 LLC	County	Hillsborough		

Tracking IDs

Order Tracking ID	12.28.22 CS-Citi Update	Tracking ID 1	12.28.22 CS-Citi Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$3,791	Based on exterior observation, subject property is in Average condition. No immediate repair or modernization required.	
Assessed Value	\$225,913		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The subject is located in a suburban neighborhood with increasing property values and the economy and employment conditions are stable, neighborhood market trends are stable, conditions is stable, supply & demand is stable, prevalence of REO is stable and seller concessions is stable	
Sales Prices in this Neighborhood	Low: \$339,920 High: \$877,200		
Market for this type of property	Increased 1 % in the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	17639 Nathans Drive	9204 Dayflower Drive	17618 Nathans Drive	18005 Arbor Crest Drive
City, State	Tampa, FLORIDA	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33647	33647	33647	33647
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.18 ¹	0.11 ¹	1.01 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$519,000	\$450,000	\$465,000
List Price \$	--	\$449,000	\$450,000	\$465,000
Original List Date		07/23/2022	07/30/2022	12/14/2022
DOM · Cumulative DOM	-- · --	121 · 160	151 · 153	7 · 16
Age (# of years)	27	32	26	20
Condition	Average	Average	Average	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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,959	2,052	1,810	2,028
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	4 · 2
Total Room #	6	7	6	7
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	--
Lot Size	0.18 acres	0.16 acres	0.16 acres	0.13 acres
Other	None	None	None	None

* 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 Active1 => Bed= \$-4000, GLA= \$-1860, Pool= \$7000, Total= \$1140, Net Adjusted Value= \$450140. This property is similar in condition but superior in bed count to the subject .

Listing 2 Active2 => GLA= \$2980, Total= \$2980, Net Adjusted Value= \$452980. This property is similar in condition but inferior in GLA to the subject

Listing 3 Active3 => Condition= \$-3750, Bed= \$-4000, GLA= \$-1380, Pool= \$7000, Total= \$-2130, Net Adjusted Value= \$462870. This property is superior in condition but similar in bed count to the subject .

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	17639 Nathans Drive	17708 Nathans Drive	17708 Hampshire Oak Drive	17617 Nathans Drive
City, State	Tampa, FLORIDA	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33647	33647	33647	33647
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.35 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$424,900	\$449,000	\$494,000
List Price \$	--	\$424,900	\$449,000	\$494,000
Sale Price \$	--	\$424,900	\$450,000	\$481,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/05/2022	05/13/2022	08/16/2022
DOM · Cumulative DOM	-- · --	4 · 30	1 · 41	11 · 63
Age (# of years)	27	27	26	26
Condition	Average	Average	Average	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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,959	1,930	2,057	1,816
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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	--	--	--
Lot Size	0.18 acres	0.12 acres	0.16 acres	0.13 acres
Other	None	None	None	None
Net Adjustment	--	+\$7,120	+\$4,040	+\$7,110
Adjusted Price	--	\$432,020	\$454,040	\$488,110

* Sold 2 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** Sold1 => Half Bath= \$-1000, Lot= \$120,sold date =\$1000, Pool= \$7000, Total= \$7120, Net Adjusted Value= \$432020. This property is similar in condition ,bed countto the subject .
- Sold 2** Sold2 => GLA= \$-1960, Garage= \$-2000, sold date =\$1000,Pool= \$7000, Total= \$4040, Net Adjusted Value= \$454040, This property is similar in condition but superior in GLA to the subject .
- Sold 3** Sold3 => Condition= \$-3750, GLA= \$2860, sold date =\$1000,Pool= \$7000, Total= \$7110, Net Adjusted Value= \$488110.This property is superior in condition but inferior in GLA to the subject .

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject is recently sold.			
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
05/27/2022	\$460,000	--	--	Sold	06/28/2022	\$442,500	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$452,000	\$452,000
Sales Price	\$442,500	\$442,500
30 Day Price	\$437,000	--
Comments Regarding Pricing Strategy		
<p>Subject was built in 1995 and is 1959Sq.Ft. The MLS search criteria looked for comparable with a GLA range of 1567 to 2351 Sq.Ft. and within a radius of 1 miles from subject. Proximity parameters were exceeded and search was extended up to 1.2 miles as there were limited comparable within 1 mile. Sold comp search was extended up to 12 Months in order to locate comps to support the subject's GLA and other attributes. Since there were limited comparable available within subject's market neighborhood, it was necessary to use a sold comparable with a sale date beyond 3 months from the date of this report. Since there were limited comparable available within subject's market neighborhood, it was necessary to use a comparable with variance in bed bath count. To stay in closer proximity need to use good condition comparable. Due to the lack of the Comparable it was necessary to take a comp with variance in Lot Size over 20%. Due to the lack of the Comparable it was necessary to take a sold comps with variance in pool. Subject is located near busy road, school, water bodies, highway, park, fire station and commercial amenities. Comparables are also from similar location and it support subject value and marketability. The comparables selected were considered to be the best available. In delivering final valuation, most weight has been placed on CS2 and LC2 as they are most similar to subject condition and overall structure. Subject attributes are taken from Tax record. Garage count is verified using picture. Comparable (CS2) received multiple offers which resulted in an increased final sale price relative to list price.</p>		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 9204 DAYFLOWER DRIVE
Tampa, FL 33647



Front

L2 17618 NATHANS DRIVE
Tampa, FL 33647



Front

L3 18005 ARBOR CREST DRIVE
Tampa, FL 33647



Front

Sales Photos

S1 17708 NATHANS DRIVE
Tampa, FL 33647



Front

S2 17708 HAMPSHIRE OAK DRIVE
Tampa, FL 33647



Front

S3 17617 NATHANS DRIVE
Tampa, FL 33647



Front

ClearMaps Addendum

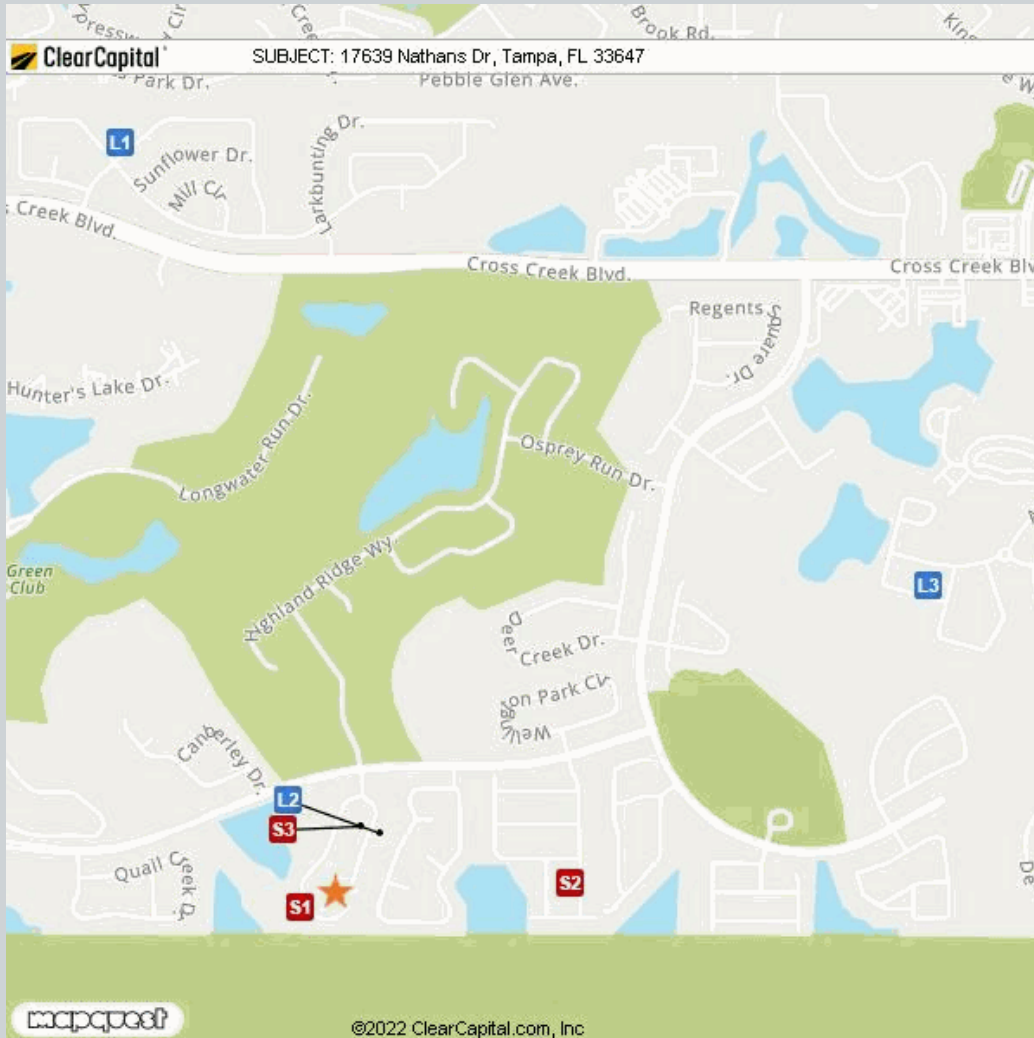
Address ★ 17639 Nathans Drive, Tampa, FLORIDA 33647

Loan Number 50332

Suggested List \$452,000

Suggested Repaired \$452,000

Sale \$442,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	17639 Nathans Drive, Tampa, Florida 33647	--	Parcel Match
L1 Listing 1	9204 Dayflower Drive, Tampa, FL 33647	1.18 Miles ¹	Parcel Match
L2 Listing 2	17618 Nathans Drive, Tampa, FL 33647	0.11 Miles ¹	Parcel Match
L3 Listing 3	18005 Arbor Crest Drive, Tampa, FL 33647	1.01 Miles ¹	Parcel Match
S1 Sold 1	17708 Nathans Drive, Tampa, FL 33647	0.06 Miles ¹	Parcel Match
S2 Sold 2	17708 Hampshire Oak Drive, Tampa, FL 33647	0.35 Miles ¹	Parcel Match
S3 Sold 3	17617 Nathans Drive, Tampa, FL 33647	0.11 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.

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

Broker Name	Vanity Marsh	Company/Brokerage	SAP Real Estate Services LLC
License No	SL3217285	Address	6422 Harney Rd Tampa FL 33610
License Expiration	09/30/2024	License State	FL
Phone	2532018048	Email	marshvn84@gmail.com
Broker Distance to Subject	9.11 miles	Date Signed	12/30/2022

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.