

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>	4998 38th Lane, Saint Petersburg, FL 33711	<b>Order ID</b>	8596330	<b>Property ID</b>	33854652
<b>Inspection Date</b>	01/27/2023	<b>Date of Report</b>	01/27/2023		
<b>Loan Number</b>	50339	<b>APN</b>	32-16-03-56151-000-0230		
<b>Borrower Name</b>	Champery Real Estate 2015 LLC	<b>County</b>	Pinellas		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	01.26.23 BPO 50339	<b>Tracking ID 1</b>	01.26.23 BPO 50339		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	Champery Real Estate 2015 LLC	There were no deferred maintenance issues noted from the exterior of the subject at time of inspection.
<b>R. E. Taxes</b>	\$1,641	
<b>Assessed Value</b>	\$130,364	
<b>Zoning Classification</b>	Res.	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(All doors and visible widows intact and closed.)		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<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		Neighborhood Comments
<b>Location Type</b>	Suburban	The subject neighborhood appears to be stable with regard to values with little to no influence from short sales or REO properties.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$475,000 High: \$645,000	
<b>Market for this type of property</b>	Increased 5 % in the past 6 months.	
<b>Normal Marketing Days</b>	<180	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4998 38th Lane	5028 42nd St S	4339 50th Ave S	4096 38th St S
City, State	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
Zip Code	33711	33711	33711	33711
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.20 <sup>1</sup>	0.31 <sup>1</sup>	0.55 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$549,000	\$799,999	\$749,900
List Price \$	--	\$535,000	\$799,999	\$724,900
Original List Date		10/22/2022	07/19/2022	11/19/2022
DOM · Cumulative DOM	-- · --	96 · 97	178 · 192	68 · 69
Age (# of years)	51	64	63	55
Condition	Average	Average	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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,923	2,264	1,790	1,817
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	None	Carport 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 Spa - Yes	--
Lot Size	0.23 acres	0.19 acres	0.23 acres	0.25 acres
Other	Porch, Patio	Porch, Patio, Fence	Screened Pool, Porch, Shed, Porch, Patio, Fence BBQPatio	

\* 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.

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

**Listing 1** Larger GLA well maintained property that has had some updates located just a few blocks from the subject and would be a competing property in the immediate neighborhood.

**Listing 2** Smaller GLA updated and remodeled pool home property also located just several blocks from the subject and would be a competing property in the immediate neighborhood as well.

**Listing 3** Slightly smaller GLA upper end updated and remodeled property located just a bit north of the subject and would also be a competing property within the subject neighborhood market as well.

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	4998 38th Lane	5001 40th St S	4000 49th Ave S	5144 40th St S
<b>City, State</b>	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
<b>Zip Code</b>	33711	33711	33711	33711
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.13 <sup>1</sup>	0.13 <sup>1</sup>	0.14 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$599,900	\$599,900	\$465,000
<b>List Price \$</b>	--	\$545,000	\$599,900	\$465,000
<b>Sale Price \$</b>	--	\$520,000	\$590,000	\$475,000
<b>Type of Financing</b>	--	Conv.	Conv.	Conv.
<b>Date of Sale</b>	--	12/29/2022	10/24/2022	10/07/2022
<b>DOM · Cumulative DOM</b>	-- · --	12 · 55	7 · 44	3 · 27
<b>Age (# of years)</b>	51	64	64	64
<b>Condition</b>	Average	Average	Good	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,923	1,934	2,263	1,929
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	8	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.23 acres	0.2 acres	0.25 acres	0.18 acres
<b>Other</b>	Porch, Patio	Porch, Patio, Fireplace, Fence	Porch, Patio, Fireplace, Fence	Porch, Patio, Fence
<b>Net Adjustment</b>	--	-\$3,211	-\$99,481	-\$388
<b>Adjusted Price</b>	--	\$516,789	\$490,519	\$474,612

\* 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** Very similar GLA well maintained property that has had some updates located just several short blocks west of the subject and is a very recent sale in the immediate neighborhood. Adjustments: -\$711 for GLA, -\$2500 for fireplace.
- Sold 2** Larger GLA updated and remodeled property that is also located just several short blocks from the subject and is a fairly recent sale in the immediate neighborhood as well. Adjustments: -\$21981 for GLA, -\$2500 for fireplece, -\$75000 for updates.
- Sold 3** Very similar GLA well maintained basically original property located also just a few blocks from the subject and is a recent sale in the immediate neighborhood as well. Adjustments: -\$388 for GLA only.

## Subject Sales & Listing History

<b>Current Listing Status</b>		Not Currently Listed		<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				The subject deed was transferred on 6/14/2022 for \$405,700 by certificate of title from Carmen Troche Quintana to Catamount Properties 2018 Llc. The subject deed was also transferred on 9/7/2022 by quit claim deed from Catamount Properties 2018 Llc to Champery Real Estate 2015 Llc. The short MLS history in the previous 12 months is below.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	1						
<b># of Sales in Previous 12 Months</b>	1						
<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>
--	--	--	--	Sold	06/14/2022	\$405,700	Tax Records
10/29/2022	\$529,900	12/28/2022	\$499,800	Cancelled	12/28/2022	\$499,800	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$499,900	\$499,900
<b>Sales Price</b>	\$495,000	\$495,000
<b>30 Day Price</b>	\$475,000	--
<b>Comments Regarding Pricing Strategy</b>		
The values have been weighted toward the adjusted sale prices of the sold comps all of which are the most proximate currently available and all appropriate adjustments have been made. An interior inspection is recommended to confirm condition and/or any possible updates.		

## 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



Address Verification



Side



Side



Street

## Subject Photos



Street



Other

## Listing Photos

**L1** 5028 42ND ST S  
Saint Petersburg, FL 33711



Front

**L2** 4339 50TH AVE S  
Saint Petersburg, FL 33711



Front

**L3** 4096 38TH ST S  
Saint Petersburg, FL 33711



Front



## Sales Photos

**S1** 5001 40TH ST S  
Saint Petersburg, FL 33711



Front

**S2** 4000 49TH AVE S  
Saint Petersburg, FL 33711



Front

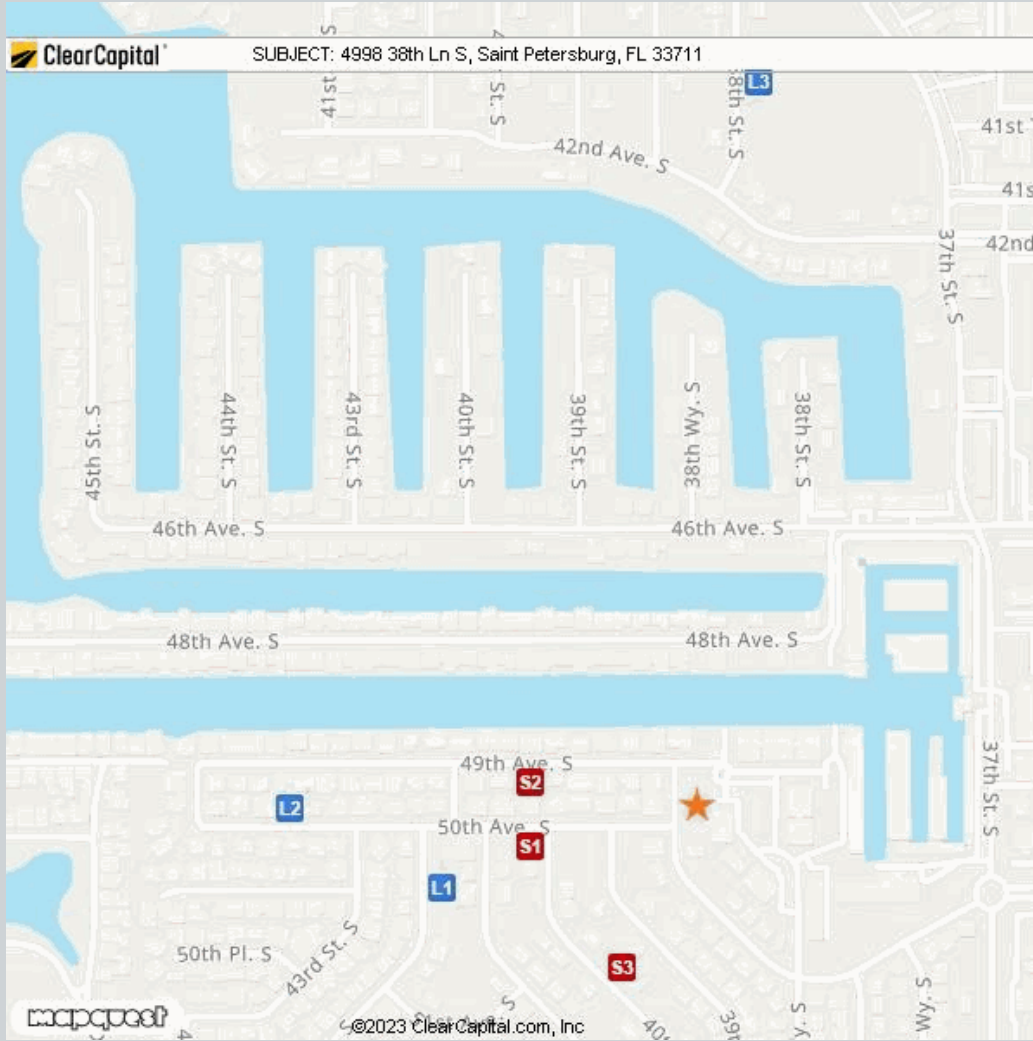
**S3** 5144 40TH ST S  
Saint Petersburg, FL 33711



Front

## ClearMaps Addendum

**Address** ★ 4998 38th Lane, Saint Petersburg, FL 33711  
**Loan Number** 50339      **Suggested List** \$499,900      **Suggested Repaired** \$499,900      **Sale** \$495,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4998 38th Lane, Saint Petersburg, FL 33711	--	Parcel Match
L1 Listing 1	5028 42nd St S, Saint Petersburg, FL 33711	0.20 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4339 50th Ave S, Saint Petersburg, FL 33711	0.31 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4096 38th St S, Saint Petersburg, FL 33711	0.55 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	5001 40th St S, Saint Petersburg, FL 33711	0.13 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4000 49th Ave S, Saint Petersburg, FL 33711	0.13 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5144 40th St S, Saint Petersburg, FL 33711	0.14 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.

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

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

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

Form Help:

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

Comparable Requirements:

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

Standard Instructions:

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

## Report Instructions - cont.

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

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

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

## Broker Information

<b>Broker Name</b>	Robert Meyers	<b>Company/Brokerage</b>	Equity Realty
<b>License No</b>	BK305244	<b>Address</b>	6500 1st Avenue North St. Petersburg FL 33710
<b>License Expiration</b>	09/30/2023	<b>License State</b>	FL
<b>Phone</b>	7274608364	<b>Email</b>	rameyersjr@yahoo.com
<b>Broker Distance to Subject</b>	4.19 miles	<b>Date Signed</b>	01/27/2023

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

## Disclaimer

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

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

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