

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	1035 Burnett Street, Oviedo, FLORIDA 32765	Order ID	8566503	Property ID	33778245
Inspection Date	12/30/2022	Date of Report	01/01/2023		
Loan Number	50385	APN	23-21-31-502-0000-0100		
Borrower Name	Catamount Properties 2018 LLC	County	Seminole		

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	\$1,497	Garage door appears to be damaged,Bottom 2 panels,No other repairs or deferred maintenance noted,Subjects age,design,build conforms to the subdivision,No unfavorable factors affecting the values or marketability of homes in the area noted. ,	
Assessed Value	\$297,000		
Zoning Classification	R1		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Subject appears vacant,Subject appears secure,No doors or windows open or ajar.)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$500		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$500		
HOA	Unknown 555-555-5555		
Association Fees	\$196 / Year (Tennis,Greenbelt,Other: Playground)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	No unfavorable factors affecting the values or marketability of homes in the area noted,No commercial or industrial influences within 2 miles,Seller concessions are rare,Normal inventory at this time,Average dom is under 60 days.	
Sales Prices in this Neighborhood	Low: \$330,000 High: \$479,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1035 Burnett Street	1030 Hornbeam St	1037 Burnett St	1003 Gammage Pt
City, State	Oviedo, FLORIDA	Oviedo, FL	Oviedo, FL	Oviedo, FL
Zip Code	32765	32765	32765	32765
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.01 ¹	0.53 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$429,777	\$385,000	\$415,000
List Price \$	--	\$429,777	\$385,000	\$415,000
Original List Date		12/07/2022	11/11/2022	12/14/2022
DOM · Cumulative DOM	-- · --	21 · 25	51 · 51	18 · 18
Age (# of years)	36	32	35	34
Condition	Average	Average	Average	Average
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	2 Stories Contemp	1 Story Contemp	1 Story Contemp	1 Story Contemp
# Units	1	1	1	1
Living Sq. Feet	1,542	1,773	1,215	1,330
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2	3 · 2	3 · 2
Total Room #	11	11	9	9
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	--	--
Lot Size	.21 acres	.16 acres	.12 acres	.3 acres
Other	Patio,Fncd	Scr Pat,Fncd,Irr Syst	Scr Patio	Scr Pat,Fncd,Irr Syst

* Listing 3 is the most comparable listing to the subject.

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

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

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

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

Listing 1 Fair Market, Located within subjects subdivision Superior due to higher gla-6,930 bed count-4,000 pool-15,000 Inferior bath count+2,000 Comparable lot size, garage size, age Adj list=405,847

Listing 2 Fair Market, Located within subjects subdivision Inferior due to less gla+9,810 bath count+2,000 Comparable bed count, lot size, garage size, age Adj list=394,810

Listing 3 Fair Market, Located within subjects subdivision Inferior due to less gla+6,360 bath count+2,000 Comparable bed count, lot size, garage size, age Adj list=423,360

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1035 Burnett Street	1031 Beckstrom Dr	1017 Vanessa Dr	1032 Manigan Av
City, State	Oviedo, FLORIDA	Oviedo, FL	Oviedo, FL	Oviedo, FL
Zip Code	32765	32765	32765	32765
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.69 ¹	0.61 ¹	0.89 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,900	\$474,999	\$421,000
List Price \$	--	\$399,900	\$414,900	\$396,000
Sale Price \$	--	\$400,000	\$410,000	\$375,000
Type of Financing	--	Fha	Cash	Cash
Date of Sale	--	08/12/2022	09/20/2022	09/14/2022
DOM · Cumulative DOM	-- · --	12 · 42	44 · 60	57 · 90
Age (# of years)	36	35	32	35
Condition	Average	Average	Average	Average
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	2 Stories Contemp	1 Story Contemp	1 Story Contemp	1 Story Contemp
# Units	1	1	1	1
Living Sq. Feet	1,542	1,576	1,677	1,362
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 2	3 · 2
Total Room #	11	10	11	9
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	--	--	--	--
Lot Size	.21 acres	.18 acres	.15 acres	.16 acres
Other	Patio,Fncd	Scr Pat,Fncd	Scr Pat,Fncd	Patio
Net Adjustment	--	+\$980	-\$6,050	+\$7,400
Adjusted Price	--	\$400,980	\$403,950	\$382,400

* 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** Fair Market, Located within subjects subdivision Superior due to higher gla-1,020 Inferior bath count+2,000 Comparable bed count, lot size, garage size, age Adj value=400,980
- Sold 2** Fair Market, Located within subjects subdivision Superior due to higher gla-4,050 bed count-4,000 Inferior bath count+2,000 Comparable lot size, garage size, age Adj value=403,950
- Sold 3** Fair Market, Located within subjects subdivision Inferior due to less gla+5,400 bath count+2,000 Comparable bed count, lot size, garage size, age Adj value=382,400

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Sold on 6/27/22 p/ tax records for 287,500 p/ county tax records.			
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
--	--	--	--	Sold	06/27/2022	\$287,500	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$404,000	\$405,000
Sales Price	\$402,000	\$403,000
30 Day Price	\$390,000	--
Comments Regarding Pricing Strategy		
Sold on 6/27/22 p/ tax records for 287,500 p/ county tax records.All solds and listings are located within subjects subdivision,No unfavorable factors affecting the values or marketability of homes in the area noted,Sales have been and continue to be steady,Average dom for homes within 1 mile is under 60 days.		

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



Side



Street



Other



Other

Listing Photos

L1 1030 Hornbeam St
Oviedo, FL 32765



Front

L2 1037 Burnett St
Oviedo, FL 32765



Front

L3 1003 Gammage Pt
Oviedo, FL 32765



Front

Sales Photos

S1 1031 Beckstrom Dr
Oviedo, FL 32765



Front

S2 1017 Vannessa Dr
Oviedo, FL 32765



Front

S3 1032 Manigan Av
Oviedo, FL 32765



Front

ClearMaps Addendum

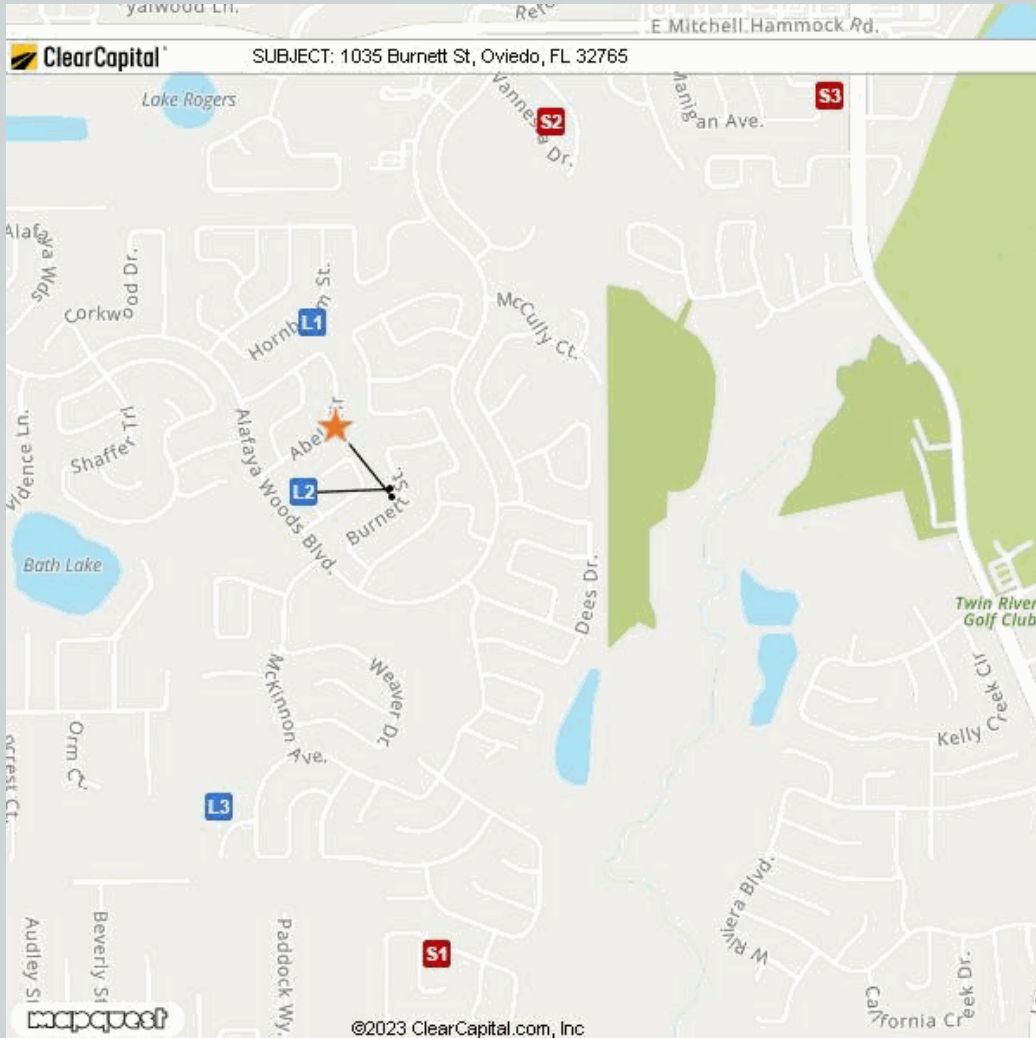
Address ★ 1035 Burnett Street, Oviedo, FLORIDA 32765

Loan Number 50385

Suggested List \$404,000

Suggested Repaired \$405,000

Sale \$402,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1035 Burnett Street, Oviedo, Florida 32765	--	Parcel Match
L1 Listing 1	1030 Hornbeam St, Oviedo, FL 32765	0.29 Miles ¹	Parcel Match
L2 Listing 2	1037 Burnett St, Oviedo, FL 32765	0.01 Miles ¹	Parcel Match
L3 Listing 3	1003 Gammage Pt, Oviedo, FL 32765	0.53 Miles ¹	Parcel Match
S1 Sold 1	1031 Beckstrom Dr, Oviedo, FL 32765	0.69 Miles ¹	Parcel Match
S2 Sold 2	1017 Vanessa Dr, Oviedo, FL 32765	0.61 Miles ¹	Parcel Match
S3 Sold 3	1032 Manigan Av, Oviedo, FL 32765	0.89 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	Doug Alt	Company/Brokerage	Sand Dollar Realty Inc
License No	bk646883	Address	2020 Scranton Av orlando FL 32826
License Expiration	09/30/2024	License State	FL
Phone	4072573556	Email	dougalt45@gmail.com
Broker Distance to Subject	4.82 miles	Date Signed	01/01/2023

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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