

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	1419 Davenport Drive, New Port Richey, FL 34655	Order ID	8592014	Property ID	33839526
Inspection Date	01/24/2023	Date of Report	01/25/2023		
Loan Number	50442	APN	3426160030000000660		
Borrower Name	Catamount Properties 2018 LLC	County	Pasco		

Tracking IDs					
Order Tracking ID	01.23.23 BPO Citi.CS Update	Tracking ID 1	01.23.23 BPO Citi.CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC,	The subject property looks to be in good condition with no damage, the subject looks to have only normal wear, and is conforming to the neighborhood. the subject has good curb appeal and the listing sheet says new windows.
R. E. Taxes	\$2,740	
Assessed Value	\$195,790	
Zoning Classification	Residential R4	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	CHELSEA PLACE	
Association Fees	\$325 / Year (Landscaping,Insurance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	The subject neighborhood is close to shopping and entertainment, and the subject neighborhood is with many amenities. the local market trend is stable, rising interest rates have slowed the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$358000 High: \$629200	
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	1419 Davenport Drive	3877 Nottingham Dr	1301 Kings Way Ln	1203 Mazarion Pl
City, State	New Port Richey, FL	Tarpon Springs, FL	Tarpon Springs, FL	New Port Richey, FL
Zip Code	34655	34688	34688	34655
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.85 ¹	0.87 ¹	0.57 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$610,000	\$698,000	\$585,000
List Price \$	--	\$610,000	\$698,000	\$585,000
Original List Date		01/13/2023	01/23/2023	11/10/2022
DOM · Cumulative DOM	-- · --	12 · 12	2 · 2	76 · 76
Age (# of years)	31	28	25	30
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Golf Course	Neutral ; Golf Course	Neutral ; Residential
Style/Design	1 Story contemporary	1 Story contemporary	1 Story contemporary	1 Story contemporary
# Units	1	1	1	1
Living Sq. Feet	2,278	2,107	2,532	2,344
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 3	4 · 3
Total Room #	8	8	8	8
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	Pool - Yes	Pool - Yes	--
Lot Size	0.26 acres	0.16 acres	0.27 acres	0.18 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** Truly One of a Kind Villa within Coventry at Crescent Oaks. This 3 Bedroom and 2 bathroom home is like no other, Study/Den can be used as the Third Bedroom since it has a full Closet. Everything Hi-End from Front to Back such as Luxury Vinyl Flooring, Roof 2017, A/C 2017, Hurricane Impact Windows/Sliders, Custom Cabinetry, Top of the Line Appliances, Lighting, Faucets and Fixtures just to name a few. Many of the rooms have Barn Doors or Pocket Doors saving valuable space. As you walk out onto your Tropical Paradise Screened in Lanai you will find an outdoor kitchen with Bar Fridge along with your very own Salt Water Heated Pool! Come See This very unique one of a kind villa and fall in love with the beauty and detail inside. The exterior of the villa is very well landscaped and manicured along with Paver Driveway and Modern Exterior Lighting. Enjoy Living In Luxury in an extremely safe and friendly neighborhood. Crescent Oaks also offers an 18 hole Golf Course, Tennis, Pickleball, Restaurant, Bar and Banquet Facility. Clubhouse holds Holiday Events and Neighborhood Gatherings Year Round. Conveniently located to local restaurants, bars, shops, Tampa International Airport and World Famous Sponge Docks.
- Listing 2** Everything you'll ever want in a home is here! This lovely 4 BR/3 BA Pool House is ready to move in. Spacious and well kept property located in Kingsbury section of Crescent Oaks. Gigantic Kitchen with lots of cabinets and countertop space which overlooks the family room and pool. Split Bedroom plan allows for privacy and easy access to bathrooms. There are high ceilings, Bamboo and Ceramic Tile Floors throughout for easy maintenance. And Finally the oversized garage complete with its own electric garage door opener for each door and golf cart spot! Don't miss out on an opportunity to see this home and be part of a great community as well!. Amenities that Crescent Oaks has to offer is an 18 hole Golf Course, Tennis Courts, Pickleball Courts, Restaurant, Bar and Banquet Facility. The Club host year round events as well Holiday Parties and Neighborhood Gatherings. Close to restaurants, shopping, medical facilities, Tampa International Airport and World Famous Sponge Docks!
- Listing 3** Stop the car!!! This property is just minutes from the shops and restaurants in Trinity. With over 2300 sq. ft., this 4 bed, 3 bath home and is located on a conservation lot with beautiful curb appeal. Enjoy the porch and a beautiful screened covered lanai with brick pavers. As you enter the home through the double doors, you are greeted by the formal living and dining room. Relax in the oversized master with private bathroom, double vanity, inviting garden tub and large walk-in closet. Enjoy the holidays in the family room with a cozy fireplace and built ins. The kitchen is wonderful with lots of cabinet space and a breakfast bar. Split floorplan gives you two separate guest/secondary bedrooms with a private bath AND two more large bedrooms with walk in closets (one features French doors) and full bath and large storage closet. Roof replaced January of 2018 and A/C replaced August of 2016. Must see to appreciate the charm.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1419 Davenport Drive	7702 Northaven Pl	1538 Haverhill Dr	1404 Amesbury Ct
City, State	New Port Richey, FL	New Port Richey, FL	New Port Richey, FL	New Port Richey, FL
Zip Code	34655	34655	34655	34655
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.18 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$625,000	\$599,900	\$597,000
List Price \$	--	\$625,000	\$599,900	\$567,000
Sale Price \$	--	\$610,000	\$590,000	\$535,000
Type of Financing	--	Conv	Cash	Conv
Date of Sale	--	01/19/2023	01/05/2023	10/27/2022
DOM · Cumulative DOM	-- · --	171 · 171	33 · 33	63 · 91
Age (# of years)	31	31	29	28
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Water	Neutral ; Water
Style/Design	1 Story contemporary	1 Story contemporary	1 Story contemporary	1 Story contemporary
# Units	1	1	1	1
Living Sq. Feet	2,278	2,392	2,102	2,209
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 3	4 · 3	4 · 3
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	Pool - Yes	Pool - Yes
Lot Size	0.26 acres	0.23 acres	0.23 acres	.25 acres
Other	--	--	--	--
Net Adjustment	--	-\$7,500	-\$2,500	-\$2,500
Adjusted Price	--	\$602,500	\$587,500	\$532,500

* 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** Located in the beautiful Trinity Community, this property is centrally located amongst numerous golf courses, parks, sugar-sand beaches and more! This impeccable 4-bedroom, 3-bathroom, 3-car-garage home has everything you want to relax, entertain and more! The charm is set the moment you arrive, with impressive curb appeal, pristine landscape and exterior up lighting. Double Glass, French Doors open into a gorgeous view of the lanai and picturesque pool! The open and split floor plan features high-vaulted ceilings, real-wood and tile flooring throughout. The large kitchen/family room combo is perfect for entertaining! The kitchen features elegant, granite countertops, stainless steel appliances, a built-in convection oven and microwave, custom-built, solid wood cabinetry, a gas stove top, breakfast bar and ample storage. The family room provides the perfect place to relax after a long day! Light the wood-burning fireplace and enjoy the views of the back yard and pool deck. Each guest bathroom in the home features well-designed, granite countertops, porcelain sinks and a soaking tub. The master bedroom provides the perfect setting to end your evening in complete relaxation, featuring vaulted ceilings, sliding doors leading out to the lanai, two walk-in California closets, hardwood floors and an oversized, En Suite bathroom. The master bathroom features granite countertops, dual sinks, custom, wood cabinetry, an oversized shower, water closet and natural sunlight from two large windows with custom, wood shutters. Enjoy the gorgeous Florida Summers by taking a dip in the large, resurfaced, Pebble Tec pool, nestled perfectly amongst the paved, screen-enclosed patio. Invite friends and family to join you, as you sit out back while listening to the pool waterfall and propping your feet up on the custom-built, seating area. To top it off, the electrical panel is brand new (June 2022), Main Electrical Panel (June 2022), shingle roof is two years' young (October 2020), water heater (February 2022), air conditioner (2020), kitchen appliances (2015), pool surface (2020), washer/dryer (2019), double-pane windows (2016). This home is truly a must see! Note: some photos have been virtually staged. adjust -\$2500 for interior sq/ft, -\$2500 for bedroom, -\$2500 for garage stall.
- Sold 2** Located in a private cul-de-sac sits this amazing four bedroom, three bathroom, two car garage, pool home. Surrounded by the privacy and peace and quite of no rear neighbors, just beautiful wood and pond views. Real hardwood floors, granite countertops, stainless steel appliances, are just a few of the high finishes throughout this home. Great split floor plan that lives a lot larger than the actual square footage, perfect for larger families. Enjoy the large back porch and pool area for entertaining or just to enjoy the deer that frequent the backyard or the otters that swim through the ponds. The house was meticulously cared for and has a new dishwasher and new pool pump. Schedule your private showing today! adjust -\$2500 for bedroom, -\$2500 for pond view, adjust \$2500 for interior sq/ft.
- Sold 3** Welcome to Chelsea Place, Trinity! Here you will find a well-maintained home in a peaceful neighborhood in the heart of booming West Pasco, just minutes to great schools, beautiful beaches and shopping. This pool home features 4 bedrooms, 3 baths and a 3-car garage on a quiet cul-de-sac. The oversized lanai has a lovely view of the backyard and pond and the space is plumbed and wired and ready for your outdoor kitchen design. Entire home water-softener! The pond also provides free water for the lawn irrigation system! No flood insurance is required and the HOA fees here are only 300.00 a year!!! Baby gate was installed summer 2020, vinyl plank flooring done in 2019, hot water tank replaced in 2019, brand new roof completed in 2018, AC updated in 2016. Bonus: This house comes with a one-year home warranty included in the sale through American Home Shield for a worry-free experience getting settled into your new home. Seller is also offering a \$1,000 credit to buyer to repaint the home, color of their choice. This one-of-a-kind home must be experienced, so don't hesitate, schedule your private showing today! adjust -\$2500 for pond view, -\$2500 for bedroom, adjust \$2500 for interior sq/ft.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	CHARLES RUTENBERG REALTY INC	the subject is listed and has been listed for 49 days.					
Listing Agent Name	David Mayhew						
Listing Agent Phone	228-806-1488						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
12/05/2022	\$599,900	01/20/2023	\$579,800	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$580,000	\$580,000
Sales Price	\$580,000	\$580,000
30 Day Price	\$570,000	--
Comments Regarding Pricing Strategy		
the subject property looks to be in good condition, and the price valuation falls inside of the sold comps after the adjustments have been made to them. the market is now a stable market due to rising interest rates, it was an improving market, the market is still good except properties may sit listed for a longer period of time than it would a few months ago.		

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



Street

Listing Photos

L1 3877 Nottingham Dr
Tarpon Springs, FL 34688



Front

L2 1301 Kings Way Ln
Tarpon Springs, FL 34688



Front

L3 1203 Mazarion Pl
New Port Richey, FL 34655



Front

Sales Photos

S1 7702 Northaven Pl
New Port Richey, FL 34655



Front

S2 1538 Haverhill Dr
New Port Richey, FL 34655



Front

S3 1404 Amesbury Ct
New Port Richey, FL 34655



Front

ClearMaps Addendum

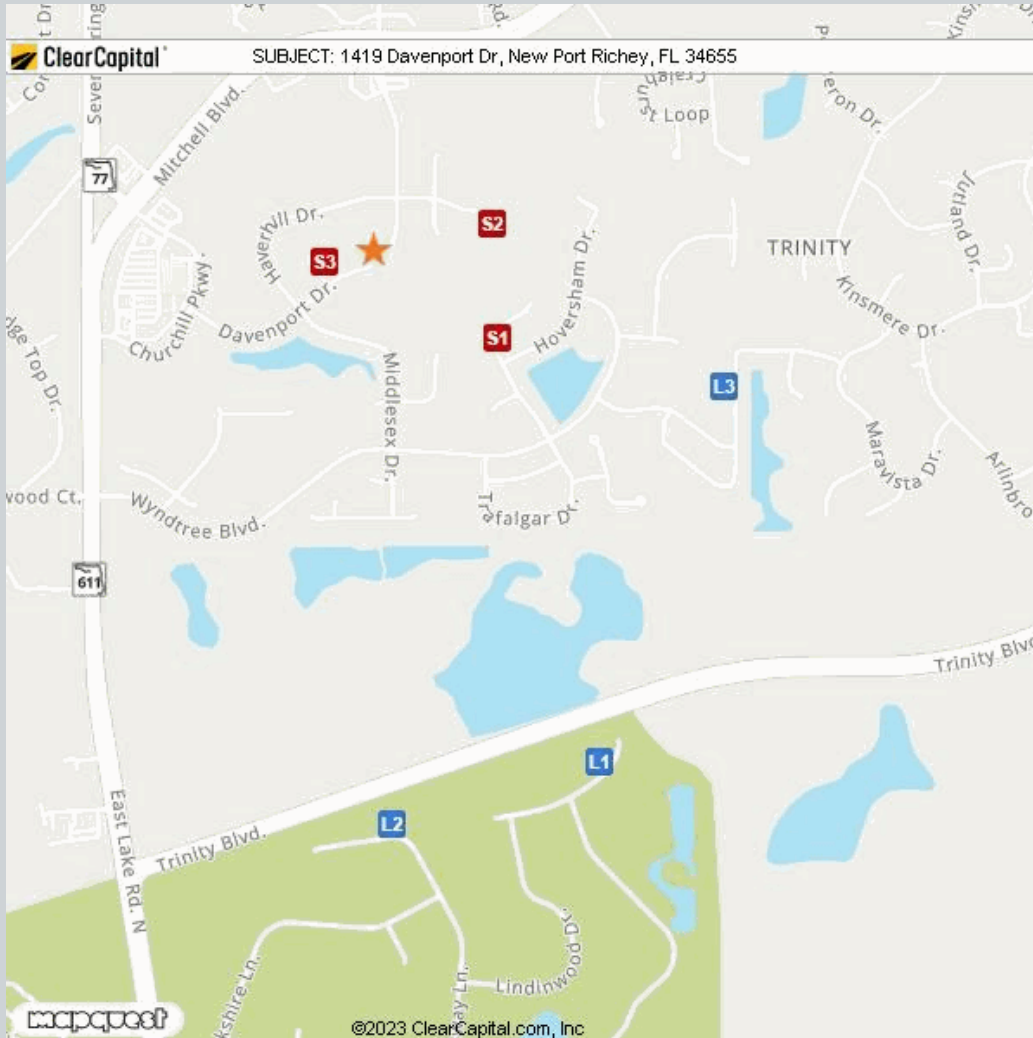
Address ★ 1419 Davenport Drive, New Port Richey, FL 34655

Loan Number 50442

Suggested List \$580,000

Suggested Repaired \$580,000

Sale \$580,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1419 Davenport Drive, New Port Richey, FL 34655	--	Parcel Match
L1 Listing 1	3877 Nottingham Dr, Tarpon Springs, FL 34688	0.85 Miles ¹	Parcel Match
L2 Listing 2	1301 Kings Way Ln, Tarpon Springs, FL 34688	0.87 Miles ¹	Parcel Match
L3 Listing 3	1203 Mazarion Pl, New Port Richey, FL 34655	0.57 Miles ¹	Parcel Match
S1 Sold 1	7702 Northaven Pl, New Port Richey, FL 34655	0.23 Miles ¹	Parcel Match
S2 Sold 2	1538 Haverhill Dr, New Port Richey, FL 34655	0.18 Miles ¹	Parcel Match
S3 Sold 3	1404 Amesbury Ct, New Port Richey, FL 34655	0.08 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	Wayne Markley	Company/Brokerage	Suncoast Group Realtors
License No	BK3420349	Address	1918 Mary Ln Holiday FL 34690
License Expiration	03/31/2024	License State	FL
Phone	2157183422	Email	wmarkley63@gmail.com
Broker Distance to Subject	2.42 miles	Date Signed	01/25/2023

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:

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.