

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	1609 Yorkshire Trail, Lakeland, FL 33809	Order ID	8592014	Property ID	33839527
Inspection Date	01/25/2023	Date of Report	01/26/2023		
Loan Number	50576	APN	242708161008000820		
Borrower Name	Catamount Properties 2018 LLC	County	Polk		

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

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Per current MLS listing, subject is in good condition, Subject has good curb appeal and conforms to surrounding homes.
R. E. Taxes	\$4,643	
Assessed Value	\$298,201	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (on a lockbox)	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Yorkshire HOA	
Association Fees	\$235 / Year (Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Subject is located in a single family residential neighborhood. Surrounding homes are in average to good condition with good curb appeal. Location desirability is above average. Shopping and restaurants are within 1.5 miles. REO activity is minimal and no boarded up homes were noted.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$318,500 High: \$565,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1609 Yorkshire Trail	1868 Kinsman Way	1821 Lady Bowers Trl	1029 Meadowood Drive
City, State	Lakeland, FL	Lakeland, FL	Lakeland, FL	Lakeland, FL
Zip Code	33809	33809	33809	33809
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.36 ¹	0.60 ¹	0.80 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$458,000	\$435,000	\$500,000
List Price \$	--	\$438,000	\$400,000	\$500,000
Original List Date		12/01/2022	12/05/2022	01/10/2023
DOM · Cumulative DOM	-- · --	53 · 56	49 · 52	7 · 16
Age (# of years)	25	22	35	44
Condition	Good	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 SFH	2 Stories SFH	1 Story SFH	1 Story SFH
# Units	1	1	1	1
Living Sq. Feet	2,450	2,350	2,058	2,033
Bdrm · Bths · ½ Bths	4 · 2	5 · 3 · 1	3 · 2	4 · 3
Total Room #	8	8	6	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 5+ 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	0.33 acres	.33 acres	.34 acres	2.13 acres
Other	porch	porch	porch	porch

* 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 Listing Comp 1 is inferior based on non renovated interior. This comp was chosen as it is a SFH with the same total room count, GLA, lot size and age.

Listing 2 Listing 2 is inferior based on non renovated interior. This comp was chosen as it is a SFH with the same lot size, private pool, and similar age and total room count.

Listing 3 Listing 3 is the most comparable based on the same condition, room count, private pool. Adjustment in

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1609 Yorkshire Trail	1230 Odoniel Loop S	1637 Yorkshire Trl	553 Hunters Run Blvd
City, State	Lakeland, FL	Lakeland, FL	Lakeland, FL	Lakeland, FL
Zip Code	33809	33809	33809	33809
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.88 ¹	0.08 ¹	1.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$625,000	\$530,000	\$530,000
List Price \$	--	\$599,000	\$499,500	\$425,000
Sale Price \$	--	\$565,000	\$490,000	\$425,000
Type of Financing	--	Cash	Conventional	Fha
Date of Sale	--	12/15/2022	12/28/2022	09/27/2022
DOM · Cumulative DOM	-- · --	37 · 100	77 · 104	9 · 53
Age (# of years)	25	29	26	29
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 ; Residential	Neutral ; Residential
Style/Design	1 Story SFH	2 Stories SFH	1 Story SFH	1 Story SFH
# Units	1	1	1	1
Living Sq. Feet	2,450	3,095	2,382	2,161
Bdrm · Bths · ½ Bths	4 · 2	4 · 3 · 1	4 · 2	4 · 2
Total Room #	8	9	8	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 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	Pool - Yes
Lot Size	0.33 acres	.39 acres	.39 acres	.32 acres
Other	porch	porch	porch	porch
Net Adjustment	--	+\$14,000	\$0	+\$6,000
Adjusted Price	--	\$579,000	\$490,000	\$431,000

* 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** Sold 1 is superior based on greater GLA. This comp was chosen as it is a SFH with the same lot size, condition, room count, private pool and age.
- Sold 2** Sold 2 is the most comparable based on the same lot size, condition, age, room count, GLA and private pool. No adjustment in value needed.
- Sold 3** Sold 3 is inferior based on smaller GLA. This comp was chosen as it is a SFH with the same lot size, condition, room count, age and private pool.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	BHHS FLORIDA PROPERTIES GROUP	Subject is currently listed.					
Listing Agent Name	Brandon Moore-Johnson						
Listing Agent Phone	863-944-0682						
# 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
05/12/2022	\$499,900	05/22/2022	\$499,900	Sold	07/20/2022	\$440,000	MLS
11/18/2022	\$549,900	01/13/2023	\$529,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$499,000	\$499,000
Sales Price	\$495,000	\$495,000
30 Day Price	\$479,000	--
Comments Regarding Pricing Strategy		
Adequate comps were found within 1.5 miles with a sold date range of 3 months. It was necessary to expand the search distance radius to 1.4 miles to find renovated comps. The most heavily weighted criterion is bedroom count. The current list price of the subject is above market value and is not supported by neighborhood comps.		

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



Front



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 1868 Kinsman Way
Lakeland, FL 33809



Front

L2 1821 Lady Bowers Trl
Lakeland, FL 33809



Front

L3 1029 Meadowood Drive
Lakeland, FL 33809



Front

Sales Photos

S1 1230 Odoniel Loop S
Lakeland, FL 33809



Front

S2 1637 Yorkshire Trl
Lakeland, FL 33809



Front

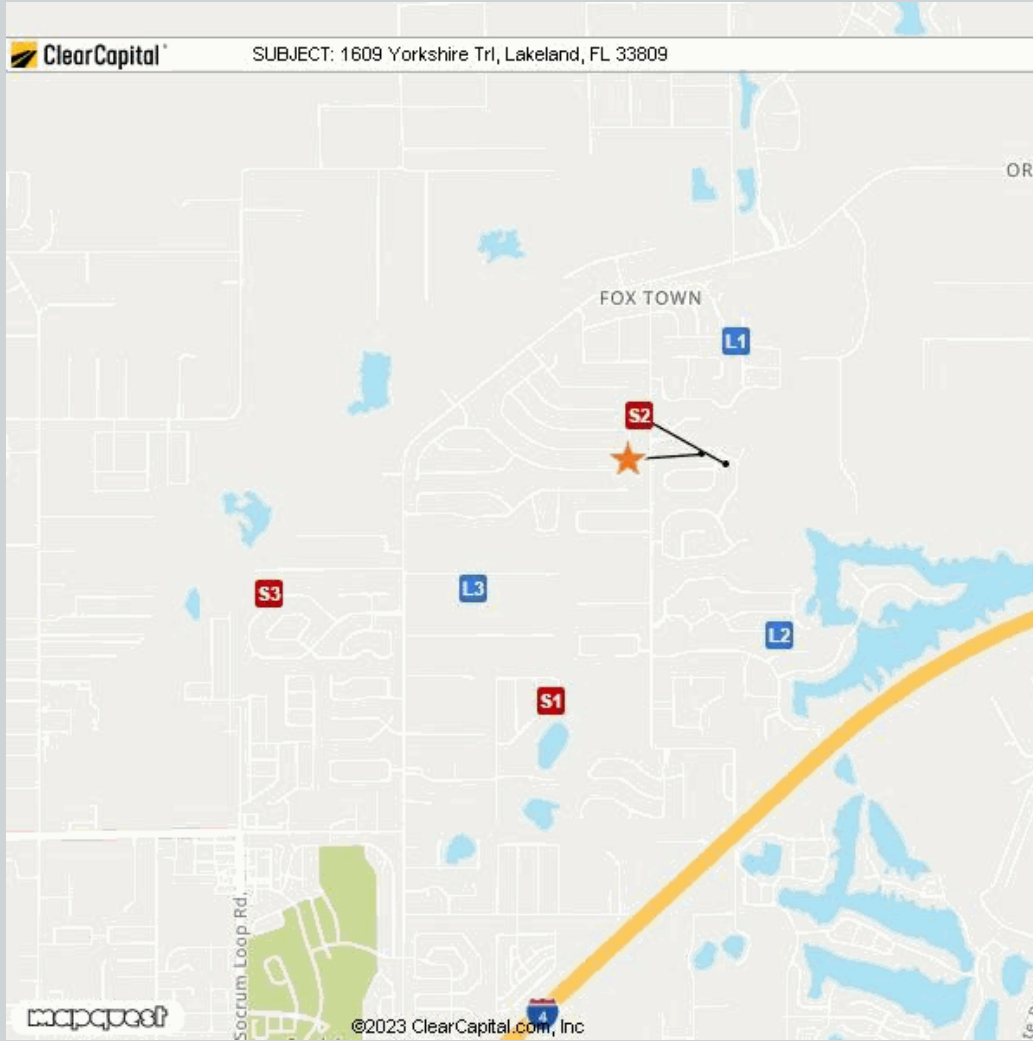
S3 553 Hunters Run Blvd
Lakeland, FL 33809



Front

ClearMaps Addendum

Address ★ 1609 Yorkshire Trail, Lakeland, FL 33809
Loan Number 50576 **Suggested List** \$499,000 **Suggested Repaired** \$499,000 **Sale** \$495,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1609 Yorkshire Trail, Lakeland, FL 33809	--	Parcel Match
L1 Listing 1	1868 Kinsman Way, Lakeland, FL 33809	0.36 Miles ¹	Parcel Match
L2 Listing 2	1821 Lady Bowers Trl, Lakeland, FL 33809	0.60 Miles ¹	Parcel Match
L3 Listing 3	1029 Meadowood Drive, Lakeland, FL 33809	0.80 Miles ¹	Parcel Match
S1 Sold 1	1230 Odoniel Loop S, Lakeland, FL 33809	0.88 Miles ¹	Parcel Match
S2 Sold 2	1637 Yorkshire Trl, Lakeland, FL 33809	0.08 Miles ¹	Parcel Match
S3 Sold 3	553 Hunters Run Blvd, Lakeland, FL 33809	1.38 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	Sharon Billups	Company/Brokerage	Skyline Realty
License No	BK3256990	Address	156 Shadow Lane Lakeland FL 33813
License Expiration	09/30/2023	License State	FL
Phone	8634094701	Email	sharonskye@hotmail.com
Broker Distance to Subject	13.90 miles	Date Signed	01/26/2023

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.