

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	14907 Stag Creek Circle, Lutz, FL 33559	Order ID	8397042	Property ID	33216369
Inspection Date	08/25/2022	Date of Report	08/25/2022		
Loan Number	50638	APN	0347530226		
Borrower Name	Catamount Properties 2018 LLC	County	Hillsborough		

Tracking IDs					
Order Tracking ID	08.24.22 BPO	Tracking ID 1	08.24.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	PHILIP J DATTOLO	The subject appears to have been maintained and is consistent with the average condition of the surrounding homes. Based on the drive by there were no signs of needed repair.
R. E. Taxes	\$3,935	
Assessed Value	\$195,460	
Zoning Classification	Residential PD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Property was locked)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Deer Park	
Association Fees	\$209 / Quarter (Landscaping,Other: cable tv)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Deer Park is a deed restricted community that is managed by an HOA. The community has easy access to all amenities and is within 5-10 minutes of local shopping, dining, and access to I-75. The average marketing time for all homes here is 10 days. The current absorption rate is 12% with a 8.3 month's supply.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$200000 High: \$404000	
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	14907 Stag Creek Circle	2312 Towery Trl	15119 Deer Meadow Dr	15826 Stags Leap Dr
City, State	Lutz, FL	Lutz, FL	Lutz, FL	Lutz, FL
Zip Code	33559	33549	33559	33559
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.70 ¹	0.29 ¹	0.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$415,000	\$410,000	\$386,000
List Price \$	--	\$375,000	\$410,000	\$386,000
Original List Date		07/31/2022	07/27/2022	07/21/2022
DOM · Cumulative DOM	-- · --	25 · 25	29 · 29	35 · 35
Age (# of years)	21	37	20	18
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	Beneficial ; Water	Neutral ; Residential
Style/Design	1 Story SFR	1 Story SFR	2 Stories SFR	1 Story SFR
# Units	1	1	1	1
Living Sq. Feet	1,471	1,344	1,493	1,640
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	6	7	6
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	0.15 acres	0.16 acres	0.09 acres	0.13 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.

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

Listing 1 This comp brackets the subject's GLA on the low end. It offers less GLA and was older but offered more land.

Listing 2 This comp is located in Deer Park and brackets the subject's GLA on the high end. It offers more GLA, a water view, one more bedroom and was younger but offered less land.

Listing 3 This comp is located in Deer Park and brackets the subject's GLA on the high end. It offers more GLA and was younger but offered less land.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	14907 Stag Creek Circle	15106 Deer Meadow Dr	14909 Stag Run Cir	15022 Deer Meadow Dr
City, State	Lutz, FL	Lutz, FL	Lutz, FL	Lutz, FL
Zip Code	33559	33559	33559	33559
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.07 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$314,900	\$375,000	\$375,000
List Price \$	--	\$314,900	\$355,000	\$375,000
Sale Price \$	--	\$315,000	\$395,000	\$355,000
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	03/24/2022	05/16/2022	04/08/2022
DOM · Cumulative DOM	-- · --	44 · 42	38 · 38	60 · 60
Age (# of years)	21	20	18	20
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	1 Story SFR	1 Story SFR	1 Story SFR	1 Story SFR
# Units	1	1	1	1
Living Sq. Feet	1,471	1,182	1,300	1,337
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	4 · 2
Total Room #	6	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.15 acres	0.10 acres	0.10 acres	0.10 acres
Other	--	--	--	--
Net Adjustment	--	+\$10,570	+\$330	-\$580
Adjusted Price	--	\$325,570	\$395,330	\$354,420

* Sold 3 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** This comp is located in Deer Park and brackets the subject's GLA on the low end. It offered less GLA (+8670), one less garage (+1500) and less land (+500) but was younger (-100). This comp is weighted at 20%
- Sold 2** This comp is located in Deer Park and brackets the subject's GLA on the low end. It offered less GLA (+5130) and less land (+500) but was younger (-300) and offered one more bedroom (-5000). This comp is weighted at 20%
- Sold 3** This comp is located in Deer Park and brackets the subject's GLA on the low end. It offered less GLA (+4020) and less land (+500) but was younger (-100) and offered one more bedroom (-5000). This comp is weighted at 60%

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			The subject property was not listed				
Listing Agent Name							
Listing Agent Phone							
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$356,832	\$356,832
Sales Price	\$356,832	\$356,832
30 Day Price	\$356,832	--
Comments Regarding Pricing Strategy		
A weighted comparable method was used to reconcile the subject's current market value with more weight given to the sold comp most like the subject. A list to sale ratio of 100% is reflected in the suggested list price. The 30-day price is the same as the sale price given the speed of the current market, the low supply, and the high demand.		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 2312 Towery Trl
Lutz, FL 33549



Front

L2 15119 Deer Meadow Dr
Lutz, FL 33559



Front

L3 15826 Stags Leap Dr
Lutz, FL 33559



Front

Sales Photos

S1 15106 Deer Meadow Dr
Lutz, FL 33559



Front

S2 14909 Stag Run Cir
Lutz, FL 33559



Front

S3 15022 Deer Meadow Dr
Lutz, FL 33559



Front

ClearMaps Addendum

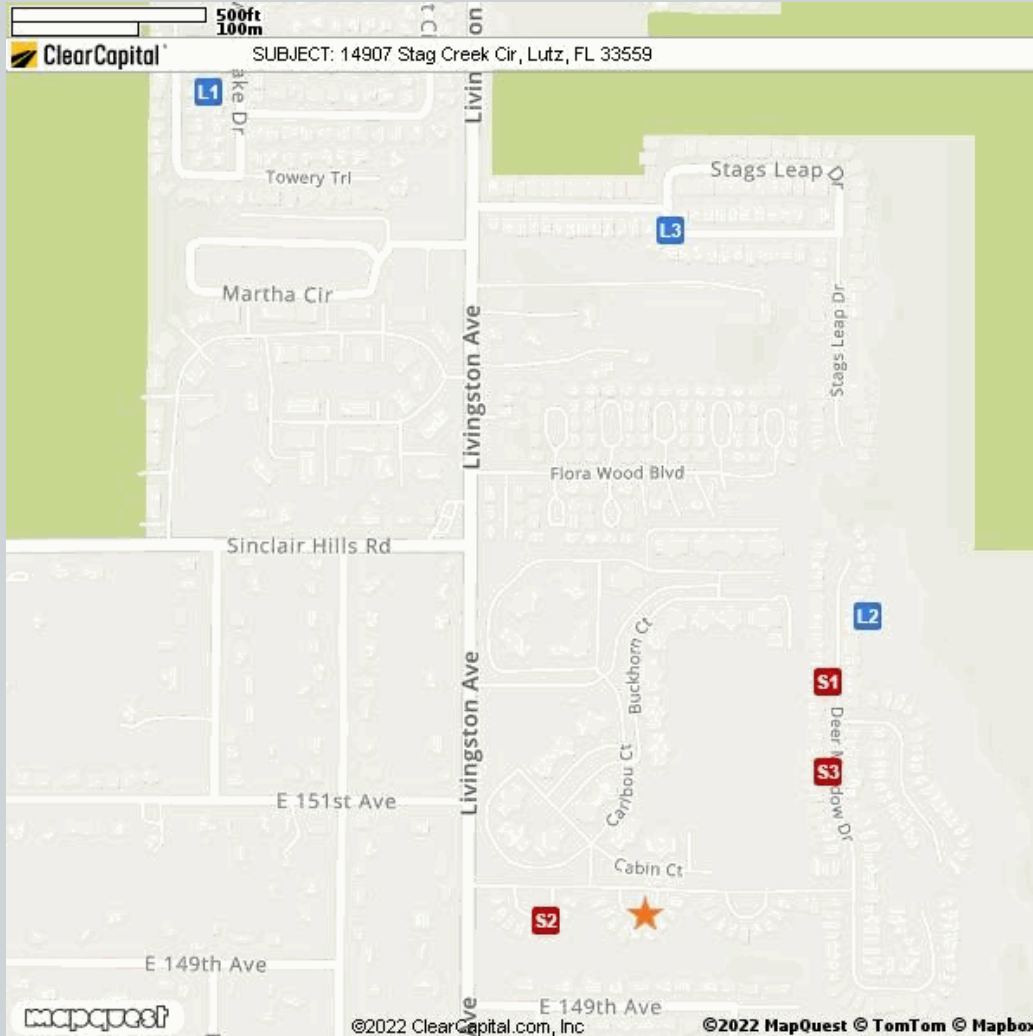
Address ★ 14907 Stag Creek Circle, Lutz, FL 33559

Loan Number 50638

Suggested List \$356,832

Suggested Repaired \$356,832

Sale \$356,832



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	14907 Stag Creek Circle, Lutz, FL 33559	--	Parcel Match
L1 Listing 1	2312 Towery Trl, Lutz, FL 33549	0.70 Miles ¹	Parcel Match
L2 Listing 2	15119 Deer Meadow Dr, Lutz, FL 33559	0.29 Miles ¹	Parcel Match
L3 Listing 3	15826 Stags Leap Dr, Lutz, FL 33559	0.52 Miles ¹	Parcel Match
S1 Sold 1	15106 Deer Meadow Dr, Lutz, FL 33559	0.23 Miles ¹	Parcel Match
S2 Sold 2	14909 Stag Run Cir, Lutz, FL 33559	0.07 Miles ¹	Parcel Match
S3 Sold 3	15022 Deer Meadow Dr, Lutz, FL 33559	0.18 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	Jeremy Rickard	Company/Brokerage	Excellecore Real Estate, Inc
License No	BK3217961	Address	20719 Sterlington Dr Unit 101 Land O Lakes FL 34638
License Expiration	03/31/2023	License State	FL
Phone	8132989325	Email	jeremy@excellecore.com
Broker Distance to Subject	7.90 miles	Date Signed	08/25/2022

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.