

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	4009 W Knights Ave, Tampa, FL 33611	Order ID	9543030	Property ID	35823538
Inspection Date	08/13/2024	Date of Report	08/13/2024		
Loan Number	50960	APN	1295140000		
Borrower Name	Catamount Properties 2018 LLC	County	Hillsborough		

Tracking IDs

Order Tracking ID	8.12_BPO	Tracking ID 1	8.12_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Subject appears to be well maintained in good condition with no noticeable defects or necessary repairs evident. Has recently undergone updating.
R. E. Taxes	\$6,235	
Assessed Value	\$315,846	
Zoning Classification	Residential RS-60	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Typical residential sector in a popular area which is comprised of mostly newer (1980>) SFR and condominium/townhome complexes. Mid range prices, appeals to Military, singles, couples and families alike. Schools are considered average to above average. Located in the "commuter corridor" for Tampa/St. Petersburg proper. Easy and close access to public transportation, highways, shopping, restaurants, schools, medical care, military bases, major airports, and entertainment.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$334000 High: \$662300	
Market for this type of property	Increased 13 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4009 W Knights Ave	4003 W Fair Oaks Ave	4523 S Cameron Ave	4729 W Lawn Ave
City, State	Tampa, FL	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33611	33611	33611	33611
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.46 ¹	0.89 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$559,900	\$547,900	\$475,000
List Price \$	--	\$559,900	\$527,900	\$465,000
Original List Date		07/01/2024	06/06/2024	07/24/2024
DOM · Cumulative DOM	-- · --	43 · 43	68 · 68	20 · 20
Age (# of years)	70	69	70	72
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,460	1,544	1,618	1,270
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	None	None	Carport 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	0.18 acres	0.17 acres	.17 acres
Other	--	--	--	--

* Listing 1 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** Same basic age of construction than subject on smaller lot. Larger interior square footage with same room count. MLS Comments: remodeled 4-bedroom, 2-bathroom home seamlessly blends modern elegance with prime location convenience. Situated in the heart of South Tampa, this remarkable home stands out for its easy access to top restaurants, trendy new developments, and major highways, making commuting to Westshore Marina, Saint Petersburg, and Brandon, effortless. The home boasts recent upgrades, including a durable roof replaced in 2016 and luxury vinyl plank flooring installed in 2022.
- Listing 2** Same age of construction than subject on smaller lot. Larger interior square footage with same room count. MLS Comments: 4 bedroom, 2 bathroom split floor plan home is a dream come true, meticulously updated with premium finishes throughout. • Italian walnut flat panel cabinets • Granite countertops • Luxury vinyl flooring • Recessed LED lighting • NEW HVAC, roof, tankless water heater, impact windows, plumbing, and electrical all done 7/7/23 Imagine hosting friends and family in your beautiful, open-concept living spaces, then retreating to your private master suite for some well-deserved relaxation. The split floor plan offers privacy and flexibility, while the screened-in porch, carport, and tool shed provide endless opportunities for outdoor living and storage.
- Listing 3** Same basic age of construction than subject on smaller lot. Less interior square footage with same room count. MLS Comments: featuring granite countertops, sleek shaker cabinets, and brand-new appliances, roof is under a year old! Perfect for culinary enthusiasts, this kitchen is ready to inspire your next gourmet meal. Adding to the convenience, a full laundry room ensures your daily chores are a breeze. But that's not all—this property includes a Additional Dwelling Unit with a separate entrance. Ideal for generating extra income as a rental unit or serving as a private guest suite, this versatile space adds significant value and flexibility to your investment.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4009 W Knights Ave	4104 W Bay Vista Ave	4313 S Thatcher Ave	4308 S Coolidge Ave
City, State	Tampa, FL	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33611	33611	33611	33611
Datasource	MLS	Public Records	Public Records	Public Records
Miles to Subj.	--	0.12 ¹	0.27 ¹	0.34 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$539,900	\$550,000	\$600,000
List Price \$	--	\$499,000	\$550,000	\$564,999
Sale Price \$	--	\$490,000	\$550,000	\$560,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/02/2024	11/13/2023	03/26/2024
DOM · Cumulative DOM	-- · --	39 · 85	2 · 45	209 · 251
Age (# of years)	70	70	70	64
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,460	1,500	1,446	1,598
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	Pool - Yes
Lot Size	0.20 acres	0.15 acres	0.22 acres	0.23 acres
Other	--	--	--	--
Net Adjustment	--	-\$2,000	+\$700	-\$17,800
Adjusted Price	--	\$488,000	\$550,700	\$542,200

* 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** Adjusted -2k for interior square footage. MLS Comments: remodeled and updated South Tampa home offers the perfect blend of modern comfort and charm. Nestled in a serene, established South Tampa neighborhood, this residence boasts 4 bedrooms, 2 bathrooms, and a wealth of desirable features to enhance your lifestyle. The split floorplan ensures privacy and space, with the primary suite offering a peaceful retreat separate from the secondary bedrooms. As you step through the spacious entryway, you'll be greeted by an inviting ambiance that sets the tone for the entire home. The open floorplan seamlessly connects the living spaces, creating an ideal environment for both everyday living and entertaining. The heart of the home is the living room, where a cozy fireplace beckons you to unwind and relax after a long day. Whether you're hosting gatherings or spending quiet evenings with loved ones, this welcoming space is sure to impress. The kitchen efficiently offers stainless steel appliances and ample cabinet space for all your culinary essentials.
- Sold 2** Adjusted 700 for interior square footage. MLS Comments: 4 bedroom, 2 bathroom home located in the heart of Tampa close to Bayshore! This spacious residence boasts a range of features designed to enhance your comfort and lifestyle. Stay cool and comfortable with the benefits of a new AC system, perfect for getting out of the Florida heat. Large double-pane windows throughout that allows natural light, creating a bright and welcoming atmosphere while helping with energy efficiency. Enjoy the timeless beauty of wood and tile flooring throughout the home, adding charm and easy maintenance to the living spaces. Brick accent walls in the main living areas give this home character and charm. The open floor plan allows the space to flow seamlessly and gives tons of space for entertainment and gatherings. The modern kitchen features stainless steel appliances, a stylish backsplash, a convenient breakfast bar, a pantry for storage, and elegant granite countertops for durability and easy cleanup. The laundry room features lots of cabinets which add convenience to daily chores. The owner's suite and primary bathroom reside on the opposite side of the home, away from the secondary bedrooms and bathroom
- Sold 3** Adjusted -900 for age of construction, -6900 for interior square footage, -10k for pool. MLS Comments: 4 bedrooms and 2 full baths on an oversized 10,125 sqft. lot. The split floor plan offers privacy for the primary bedroom with an en-suite bathroom. The spacious master bath has a tub shower combo AND a walk-in shower. The laundry room is also conveniently located in the master suite. On the other side of the home you will find 3 more bedrooms with room darkening shades along with a full bathroom with shower only. In the heart of the home is the tastefully designed kitchen with modern cabinets, stainless steel appliances and dining area. Stepping out of the french doors off of the kitchen is the outdoor oasis. A large pool with child safety fence is the main feature of this oversized backyard with endless potential. Throughout the main living spaces are wood-look ceramic tile plank flooring and plantation shutters.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				see below			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
06/06/2024	\$624,900	08/02/2024	\$580,000	Withdrawn	08/09/2024	\$580,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$550,000	\$550,000
Sales Price	\$550,000	\$550,000
30 Day Price	\$506,000	--
Comments Regarding Pricing Strategy		
Standard evaluation benchmarks w/ +/- 20% interior square footage, using the smallest location radius possible to subject, amenities, design appeal and lot size. Additionally age of construction is taken into account as well as property condition, maintenance, like neighborhood. Subject and all comparables are all typical of the subdivision, surrounding subdivisions and residential Tampa. Nothing remarkable to note. All meet standard industry evaluation benchmarks.		

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.

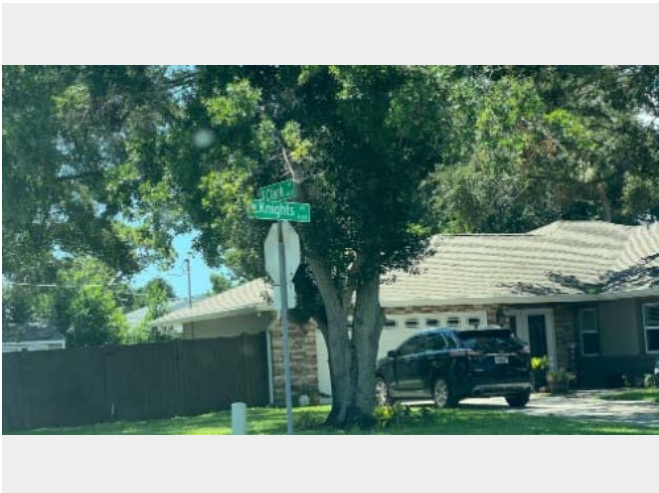
Subject Photos



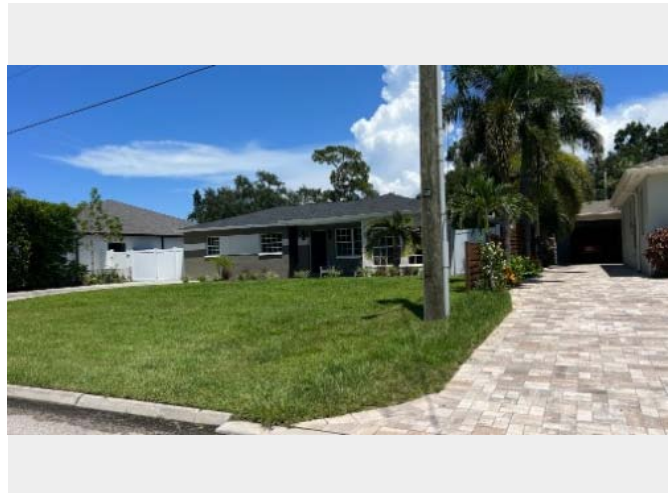
Front



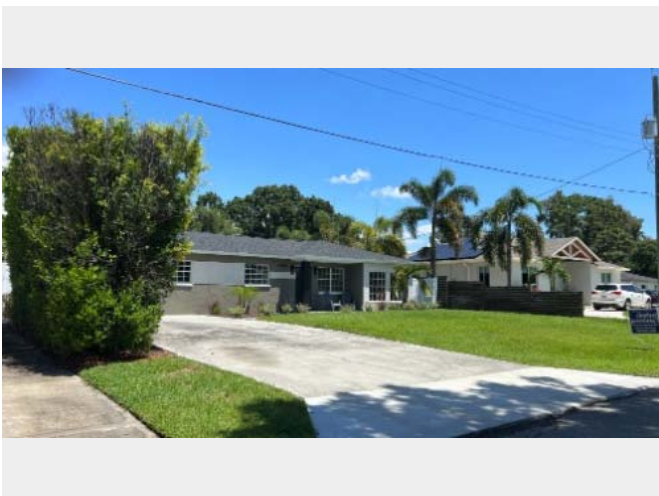
Address Verification



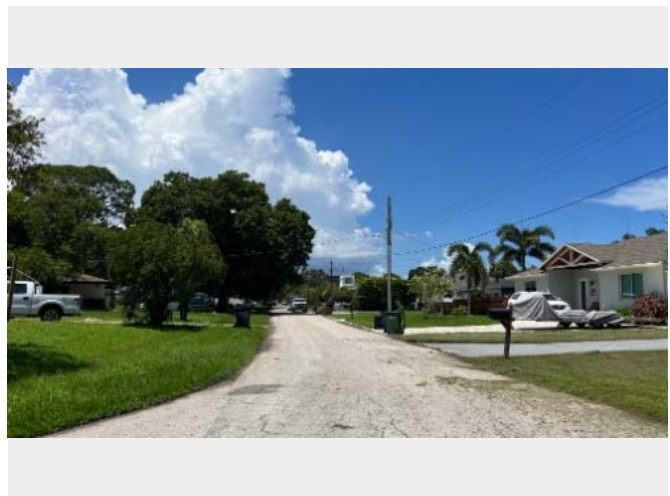
Address Verification



Side



Side



Street

Subject Photos



Street



Other

Listing Photos

L1 4003 W Fair Oaks Ave
Tampa, FL 33611



Front

L2 4523 S Cameron Ave
Tampa, FL 33611



Front

L3 4729 W LAWN AVE
Tampa, FL 33611



Front

Sales Photos

S1 4104 W Bay Vista Ave
Tampa, FL 33611



Front

S2 4313 S Thatcher Ave
Tampa, FL 33611



Front

S3 4308 S Coolidge Ave
Tampa, FL 33611



Front

ClearMaps Addendum

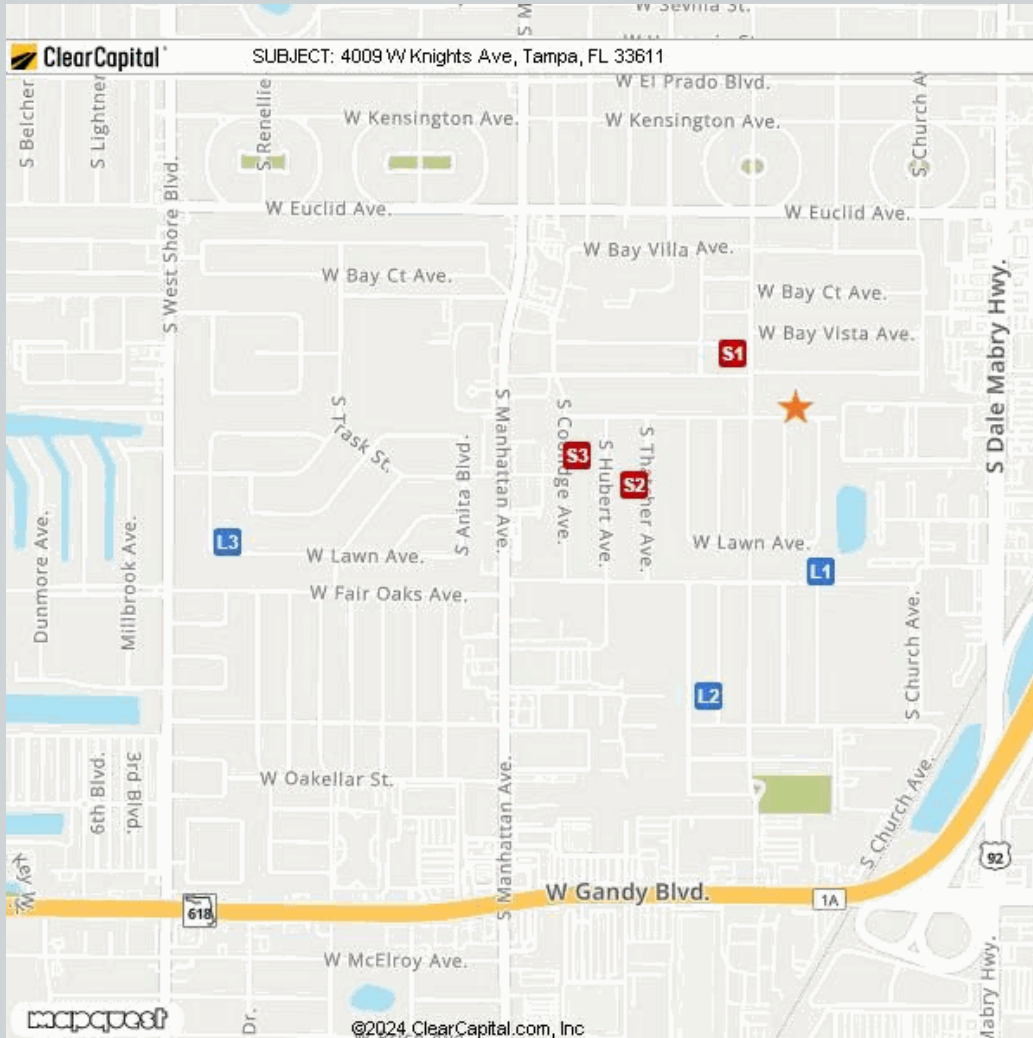
Address ★ 4009 W Knights Ave, Tampa, FL 33611

Loan Number 50960

Suggested List \$550,000

Suggested Repaired \$550,000

Sale \$550,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4009 W Knights Ave, Tampa, FL 33611	--	Parcel Match
L1	4003 W Fair Oaks Ave, Tampa, FL 33611	0.25 Miles ¹	Parcel Match
L2	4523 S Cameron Ave, Tampa, FL 33611	0.46 Miles ¹	Parcel Match
L3	4729 W Lawn Ave, Tampa, FL 33611	0.89 Miles ¹	Parcel Match
S1	4104 W Bay Vista Ave, Tampa, FL 33611	0.12 Miles ¹	Parcel Match
S2	4313 S Thatcher Ave, Tampa, FL 33611	0.27 Miles ¹	Parcel Match
S3	4308 S Coolidge Ave, Tampa, FL 33611	0.34 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: 07/29/2024

Purpose:

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

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiproducer@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	Jayney Arden Sharpe	Company/Brokerage	MVP Realty
License No	SL3458915	Address	3205 W. Leila Ave Tampa FL 33611
License Expiration	09/30/2025	License State	FL
Phone	7075673681	Email	rejayney@gmail.com
Broker Distance to Subject	1.66 miles	Date Signed	08/13/2024

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.