

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.

<b>Address</b>	3340 Webber Street, Sarasota, FL 34239	<b>Order ID</b>	8644873	<b>Property ID</b>	33975309
<b>Inspection Date</b>	03/10/2023	<b>Date of Report</b>	03/11/2023		
<b>Loan Number</b>	51003	<b>APN</b>	0059020053		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Sarasota		

**Tracking IDs**

<b>Order Tracking ID</b>	03.06.23 BPO Citi-CS Update	<b>Tracking ID 1</b>	03.06.23 BPO Citi-CS Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> The subject got cleaned up from the prior visit, the present of renovation permit on site (next to the front door). taped windows (paint prep) clearly show the subject is under renovation. due to the fact it is NOT yet complete we can not give the subject a higher condition rating.
<b>R. E. Taxes</b>	\$3,080	
<b>Assessed Value</b>	\$238,700	
<b>Zoning Classification</b>	Residential RSF3	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(Locked up no broken windows or doors. )		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The subject is in a no deed restricted neighborhood, OPTIONAL HOA, Not gated/guarded community. Other residential aka condos, apartments, villas etc. are a part of the neighborhood, so is commercial along major roads and intersections. Most amenities with in 3-5 miles, beaches with in 5-6 miles.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$344200 High: \$655200	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	3340 Webber Street	3247 S Lockwood Ridge Rd	2705 Sheridan Dr	3433 Brookline Dr
<b>City, State</b>	Sarasota, FL	Sarasota, FL	Sarasota, FL	Sarasota, FL
<b>Zip Code</b>	34239	34239	34239	34239
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.30 <sup>1</sup>	0.32 <sup>1</sup>	0.26 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$439,900	\$445,000	\$499,500
<b>List Price \$</b>	--	\$419,900	\$425,000	\$499,500
<b>Original List Date</b>		01/11/2023	11/30/2022	02/03/2023
<b>DOM · Cumulative DOM</b>	-- · --	59 · 59	101 · 101	36 · 36
<b>Age (# of years)</b>	62	56	63	53
<b>Condition</b>	Average	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Beneficial ; Golf Course
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,403	1,139	1,188	1,712
<b>Bdrm · Bths · ½ Bths</b>	2 · 1 · 1	2 · 2	2 · 2	2 · 2
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	Pool - Yes	--
<b>Lot Size</b>	0.21 acres	0.22 acres	0.22 acres	0.33 acres
<b>Other</b>	--	--	--	--

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** This renovated 2 bedroom/2 bathroom home located in Sarasota's South Gate neighborhood is ready to be called home! This home has been tastefully remodeled and features a brand-new roof and AC! The interior upgrades include new LVP flooring throughout, a completely renovated kitchen with new stainless steel appliances, fresh paint, new fixtures, and more! On a large lot, the home has a spacious screened-in patio and spacious yard which is perfect for entertaining, the possibilities are endless. In a great location, just minutes from Siesta Key, beaches, downtown Sarasota and much more!
- Listing 2** DON'T LET THIS POOL HOME VALUE GET AWAY \* LOCATION, LOCATION, LOCATION \* SOUTH GATE + ARLINGTON PARK AREA \* In the middle of Sarasota, close to all the amenities you could want \* Short 10 minute drive to Siesta Key Beach \* CAGED POOL with COVERED LANAI + Full Bath off the Lanai \* 2 Bedrooms & 2 Baths \* Oversized 1 Car Garage is 21x13 with a Workshop Area + Utility Room Area \* Open floor plan \* Kitchen is UPDATED and is open to the Dining Room & Living Room \* Light & bright \* Home wraps the pool with multiple sliding glass doors \* Beautiful curb appeal \* Large circular driveway for ample parking \* South Gate is in an Excellent School District \* GREAT CENTRAL LOCATION \* Close to Sarasota Memorial Hospital and Southside Village, the Bayfront and Downtown Theater & Arts District \* 9 miles to The University Town Center Mall \* Enjoy the Many Great Restaurants in & around South Gate and Southside Village. Optional membership is available in the South Gate Community Assn. for \$200+/- per year \* It includes use of the Swimming Pool and a place to launch a kayak on Phillippi Creek \* One look & you'll fall in love \*
- Listing 3** This rarely available 1,700 sf golf course home in sought after Forest Lakes is a must see! Backing onto the semi-private Palms Golf Club at Forest Lakes, this two bedroom, two bath, two car garage home offers great potential for its new owner; it has not been updated in recent years. The main living area is very spacious and some cosmetic updates will transform this into a beautiful golf course home. The large, fenced backyard has plenty of room for a pool and mature trees to provide privacy and shade. Forest Lakes is a lovely residential neighborhood popular for its central location and golf course views. The streets are quiet, yet you have the convenience of public transport routes close by and it is less than half a mile to neighborhood vendors such as restaurants and bars, a gas station and a convenience store. Brand new air conditioning unit will be installed by Seller.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	3340 Webber Street	2811 Woodcrest Dr	3100 Webber St	2708 Croton Ave
<b>City, State</b>	Sarasota, FL	Sarasota, FL	Sarasota, FL	Sarasota, FL
<b>Zip Code</b>	34239	34239	34239	34239
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.17 <sup>1</sup>	0.28 <sup>1</sup>	0.13 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$399,900	\$420,000	\$469,800
<b>List Price \$</b>	--	\$399,900	\$389,000	\$434,980
<b>Sale Price \$</b>	--	\$375,000	\$385,000	\$400,000
<b>Type of Financing</b>	--	Cash	Conv	Cash
<b>Date of Sale</b>	--	01/22/2023	12/22/2022	10/21/2022
<b>DOM · Cumulative DOM</b>	-- · --	40 · 40	90 · 90	92 · 92
<b>Age (# of years)</b>	62	60	65	60
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,403	1,756	1,281	1,575
<b>Bdrm · Bths · ½ Bths</b>	2 · 1 · 1	3 · 2	2 · 2	2 · 2
<b>Total Room #</b>	5	6	5	5
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 1 Car	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	Pool - Yes	--	--
<b>Lot Size</b>	0.21 acres	0.23 acres	0.24 acres	0.26 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	\$0	-\$10,000	\$0
<b>Adjusted Price</b>	--	\$375,000	\$375,000	\$400,000

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** 3/2/1 Pool home ready for your TLC and personal touch. Open floor plan with large family room & bedrooms, ceramic tile and terazzo flooring throughout. HVAC replaced 2020
- Sold 2** It's all about LOCATION!! 15 Minute drive to the crystal white sands of Siesta Key Beach! This is a great vacation home or cute starter home. Newer white kitchen with granite counter tops that opens to the dining room. Two living areas make it a wonderful gathering spot for a family. New roof in 2019. Inside laundry and an attached garage. The circular driveway is convenient parking for extra cars. All the furniture can be negotiated. Large back yard with room for a pool and fenced in for privacy. This is a great move in ready home that can be your next vacation home. Adjustment for seller credit to buyer.
- Sold 3** Welcome to Southgate! This charming neighborhood is as desirable as it is unique. Located in the heart of Sarasota and in one of Sarasota's most coveted neighborhoods, its location is only a short drive to downtown Sarasota or the world-class Siesta Key Beach. This Florida-style ranch has plenty of character and is ready for its new owner to add their own touches to make it their home. This home features hurricane-impact windows and sliders, a circular driveway and much more. Schedule your showing today.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		Sold outside the MLS on 08/25/2022 via a cert of title for 270.7k					
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$375,000	\$375,000
<b>Sales Price</b>	\$375,000	\$375,000
<b>30 Day Price</b>	\$365,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>All 3 sold are the lowest with in 1/2 mile from the subject, sold comp 2 had the most impact on the subject value, it is slightly smaller 2 bed rooms however it has 2 full bath. it is not a renovated/remodeled home. Changing market conditions across the county, from a hot market to stable conditions through the county with some spots do have current inventory that is NOT under agreement, also back on the market and price reduced properties. all signs of decline in the future. REO'S and SHORT sale are rare as of late. some do come on the market every once in a while.</p>		

## 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



Front



Front



Address Verification



Address Verification



Side



### Subject Photos



Side



Street



Street



Other

## Listing Photos

**L1** 3247 S Lockwood Ridge Rd  
Sarasota, FL 34239



Front

**L2** 2705 Sheridan Dr  
Sarasota, FL 34239



Front

**L3** 3433 Brookline Dr  
Sarasota, FL 34239



Front

## Sales Photos

**S1** 2811 Woodcrest Dr  
Sarasota, FL 34239



Front

**S2** 3100 Webber St  
Sarasota, FL 34239



Front

**S3** 2708 Croton Ave  
Sarasota, FL 34239



Front

### ClearMaps Addendum

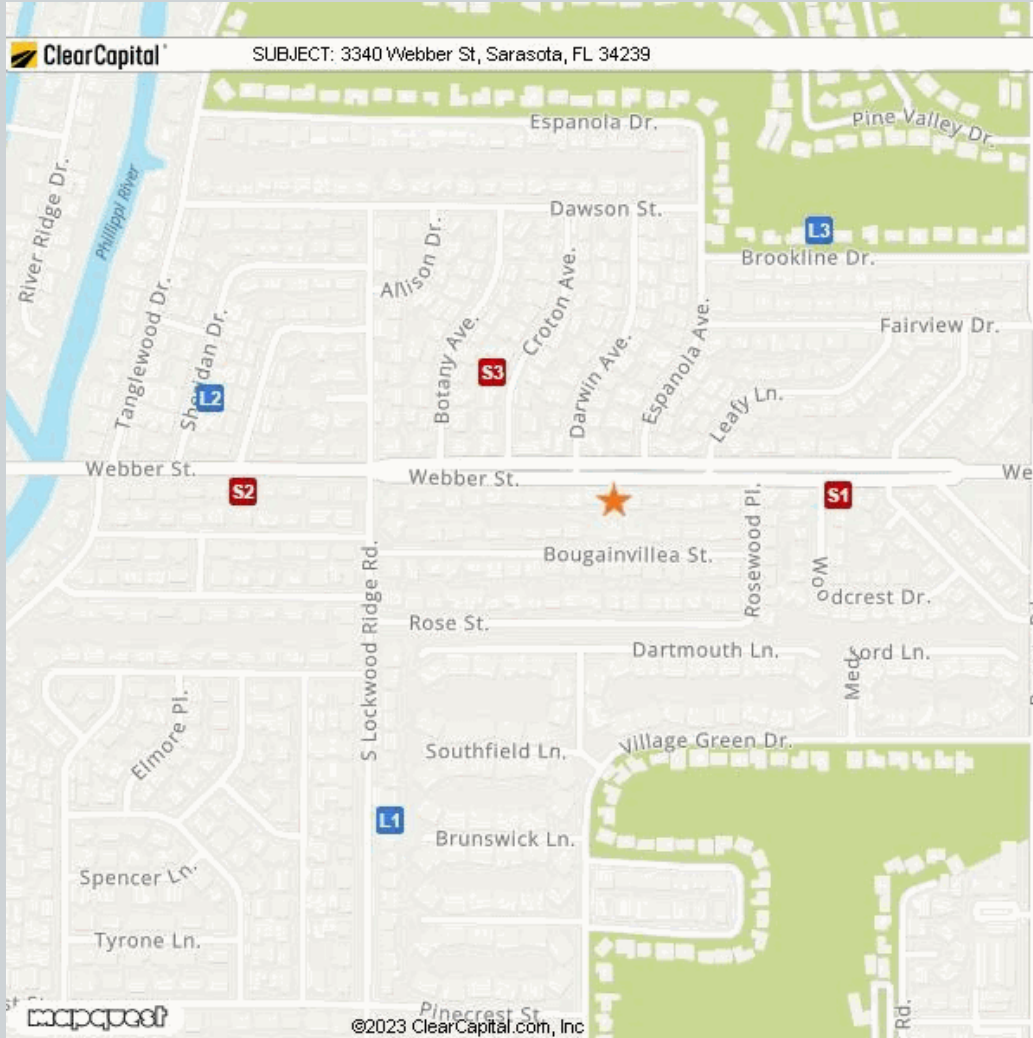
**Address** ★ 3340 Webber Street, Sarasota, FL 34239

**Loan Number** 51003

**Suggested List** \$375,000

**Suggested Repaired** \$375,000

**Sale** \$375,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3340 Webber Street, Sarasota, FL 34239	--	Parcel Match
L1 Listing 1	3247 S Lockwood Ridge Rd, Sarasota, FL 34239	0.30 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2705 Sheridan Dr, Sarasota, FL 34239	0.32 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3433 Brookline Dr, Sarasota, FL 34239	0.26 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2811 Woodcrest Dr, Sarasota, FL 34239	0.17 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3100 Webber St, Sarasota, FL 34239	0.28 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2708 Croton Ave, Sarasota, FL 34239	0.13 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Elias Bittar	<b>Company/Brokerage</b>	Coldwell Banker
<b>License No</b>	bk3176085	<b>Address</b>	8181 S Tamiami Trail SARASOTA FL 34231
<b>License Expiration</b>	03/31/2024	<b>License State</b>	FL
<b>Phone</b>	9418069054	<b>Email</b>	eliassbittar@gmail.com
<b>Broker Distance to Subject</b>	5.10 miles	<b>Date Signed</b>	03/11/2023

*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.**