

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>	930 Highview Drive, Palm Harbor, FL 34683	<b>Order ID</b>	8725050	<b>Property ID</b>	34157722
<b>Inspection Date</b>	05/09/2023	<b>Date of Report</b>	05/09/2023		
<b>Loan Number</b>	51575	<b>APN</b>	132815845730070110		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Pinellas		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	05.03.23 Cit-CS Update	<b>Tracking ID 1</b>	05.03.23 Cit-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 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 listing sheet says updated kitchen,
<b>R. E. Taxes</b>	\$1,907	
<b>Assessed Value</b>	\$138,551	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	SPANISH OAKS	
<b>Association Fees</b>	\$175 / Year (Insurance)	
<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 neighborhood is close to shopping and entertainment, and the subject neighborhood is with many amenities. the market trend is steady.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$380000 High: \$875000	
<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>	930 Highview Drive	2007 Castille Dr	1960 Spanish Oaks Dr S	1635 Castlewood Ln
<b>City, State</b>	Palm Harbor, FL	Dunedin, FL	Palm Harbor, FL	Palm Harbor, FL
<b>Zip Code</b>	34683	34698	34683	34683
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.38 <sup>1</sup>	0.22 <sup>1</sup>	0.74 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$650,000	\$550,000	\$549,900
<b>List Price \$</b>	--	\$595,000	\$550,000	\$549,900
<b>Original List Date</b>		02/09/2023	04/08/2023	04/08/2023
<b>DOM · Cumulative DOM</b>	-- · --	89 · 89	31 · 31	31 · 31
<b>Age (# of years)</b>	49	46	43	38
<b>Condition</b>	Good	Good	Good	Good
<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	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,683	1,924	1,825	1,391
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	7	7	7	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	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	--	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.24 acres	0.23 acres	0.25 acres	0.30 acres
<b>Other</b>	--	--	--	--

\* Listing 3 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** \*\* NEW PRICE \*\*~Your Florida Story ~ Turn the page, enter the neighborhood you will call home! This home features a new floor plan that has been designed to promote an open living concept, creating a seamless flow between the kitchen, living room, and dining area. The new high-quality engineered hardwood flooring provides a durable and stylish finish, while the fresh paint gives the interior a clean, modern look. Ceilings have been retextured - no popcorn! - and a gorgeous tray ceiling with lighting has been added. Soundproofing has been added in the wall between the living room and master bedroom ensuring that the primary suite remains quiet and peaceful, even when the living room is in use. The large yard is ideal for outdoor activities and entertaining, and the mature oak tree provides shade and enhances the natural beauty of the property. Open the sliding glass doors and step out onto the roomy screened in patio - wired for a flat screen television - you can create amazing memories hosting parties here! When you are ready to cool off inside, rest assured, the new HVAC is going to make life cool and comfortable! Fantastic location, easy access to downtown Dunedin - filled with charming shops and eateries - and the nearby beaches of Honeymoon Island. Get ready for the best chapter of your life!
- Listing 2** If you are looking for a comfortable home with a split-bedroom plan, generous floor plan, and a pool with a spacious, private yard in a well-established neighborhood in Palm Harbor you will have to make an appointment to see this house. The attached 2-car garage leads into the inside utility room and also has a door to the yard. The pool is screened and the backyard has a patio surrounded by lovely landscaping, including beautiful palm trees.
- Listing 3** Welcome to this updated 3 bedroom, 2 bath home. Corner lot with enclosed pool! Brokerage does not advertise on Craigslist and will never ask you to wire money or request funds through a payment app on your mobile device.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	930 Highview Drive	1935 Spanish Oaks Dr N	743 Wildflower Dr	709 Sunflower Dr
<b>City, State</b>	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL	Palm Harbor, FL
<b>Zip Code</b>	34683	34683	34683	34683
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.17 <sup>1</sup>	0.66 <sup>1</sup>	0.64 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$649,900	\$625,000	\$575,000
<b>List Price \$</b>	--	\$649,900	\$500,000	\$575,000
<b>Sale Price \$</b>	--	\$589,000	\$500,000	\$580,000
<b>Type of Financing</b>	--	Cash	Cash	Conv
<b>Date of Sale</b>	--	11/14/2022	12/27/2022	12/08/2022
<b>DOM · Cumulative DOM</b>	-- · --	44 · 44	99 · 162	5 · 35
<b>Age (# of years)</b>	49	39	26	25
<b>Condition</b>	Good	Good	Good	Good
<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	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,683	1,737	1,626	1,670
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	7	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	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	Pool - Yes	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.24 acres	0.21 acres	.15 acres	.19 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	\$0	+\$2,500	+\$2,500
<b>Adjusted Price</b>	--	\$589,000	\$502,500	\$582,500

\* Sold 1 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** Beautifully UPDATED, Move-In Ready 3 bedroom, 2 bath, 2 car garage HEATED POOL & SPA home in desirable Spanish Oaks of Palm Harbor. NO Flood Zone. HVAC 2020, NEW ROOF 2020, NEW HURRICANE WINDOWS & DOORS 2020, UP TO 150 MPH - \$28,472, NEW ARTIFICIAL TURF ENTIRE BACK YARD - \$27,000. ENTIRE HOUSE WATER CONDITIONER & REVERSE OSMOSIS IN KITCHEN! Walk through the double door entry into the light and bright updated living area with VAULTED CEILINGS and WATERPROOF LUXURY VINYL FLOORING. Picture your furniture and furnishings in this totally updated home! Plenty of living space with a formal family room and dining room as well as a SECOND LIVING ROOM open to the kitchen. DREAM KITCHEN has custom 42" cabinets, Granite counter tops, stainless steel appliances, floating shelves, reverse osmosis beverage faucet, and island with breakfast seating. Kitchen has pass-thru window out to the screened lanai HEATED POOL and SPA area, perfect for entertaining! New HURRICANE FRENCH DOORS off the formal dining room and HURRICANE SLIDING GLASS DOORS off the living room bring in lots of extra light. Master bedroom with large walk-in closet and en-suite bathroom with walk-in shower featuring seamless glass door and updated tile. The other two guest bedrooms are spacious with plenty of closet space. New plush carpet in bedrooms. Hall bathroom is updated with new vanity and has shower/tub combo. Plenty of covered and screened lanai space (new screening 2021) around the HEATED POOL area for outside entertainment. Large fully FULLY FENCED YARD with NEWLY INSTALLED ARTIFICIAL TURF! Talk about maintenance free! This home has it all and won't last long. NO Flood Insurance Required, TOP rated school district, close to US19 restaurants and shopping, top beaches including Honeymoon Island, and more! See attached Updates sheet. American Home Shield 1-year Complete warranty included for buyer!
- Sold 2** This beautiful updated and immaculately maintained home located in Harbor Hills, one of our area's most desirable neighborhoods, is a MUST SEE. Zoned for highly desirable schools in Palm Harbor, this home offers 3 bedrooms and 2 full bathrooms, a screened pool and lanai area and a two car garage. The split floor plan is open and features high ceilings, large windows and 3 sets of tall sliding doors granting access to the pool area from the master suite, formal living room and the family room/breakfast nook. The updated kitchen features modern cabinets, QUARTZ counter tops, custom backsplash and a full stainless steel appliance package. The kitchen is open to the breakfast nook that overlooks the pool and to the family room. The owner's suite is spacious and boasts two walk-in closets, a shower along with dual sinks. Other features include an inside laundry room, recessed lighting, built in shelving, ceiling fans, pool pump 2016, exterior paint 2019, interior paint 2020. This home is located in flood zone X which means flood insurance is not required by a lender. Close proximity to the Sponge Docks, Downtown Palm Harbor, Downtown Dunedin, Downtown Tarpon Springs, Honeymoon Island Beach, shopping, restaurants, US Highway 19, parks, and the Pinellas Trail. Easy commute to Tampa & St. Pete/Clearwater Airports, Clearwater Beach, and Downtown Safety Harbor. adjust \$2500 for lot.
- Sold 3** Outstanding opportunity to own this beautiful home in Harbor Hills of Palm Harbor. From the curb you will appreciate the freshly painted exterior (2022) and well-maintained landscaping on a corner lot at the back of the community. As you enter through the front door, you will be impressed by the desirable great-room floor plan! The open family room has cathedral ceilings and multiple sliding doors offering beautiful views and access to the amazing pool area. The gorgeous kitchen consists of granite counters, black appliances, custom wood cabinetry with soft close drawers, undercabinet LED lighting, pantry, and tile back splash. The dinette area is spacious for casual meals and the dining room provides extra space for those holiday celebrations. The split floor plan is wonderful with a private master bedroom featuring wood flooring, walk-in custom-closet, sliding glass doors overlooking the pool and an updated master bath with 2 custom wood vanities, granite counters, private commode, and a walk-in shower. The two guest bedrooms share the updated guest bathroom with a shower/ tub combination. The screened pool area is amazing with gorgeous travertine tiles surrounding a refreshing saltwater pool; perfect for entertaining and enjoying the outdoors! Fully fenced back yard with newer vinyl fence. This home has pride of ownership from the inside-out. Numerous updates include impact windows/sliding doors and hurricane shutters, gas water heater (2021), pool pump (2022), gorgeous wood flooring in all bedrooms, updated base & door moldings, newer Overhead garage door (2022), and more! This home is priced \$38,000 under recent appraisal!!! Low HOA fees and high elevation! Close to Downtown Palm Harbor, Dunedin, Honeymoon Island Beach, and Pinellas Trail. Easy commute to Tampa, Clearwater and St. Petersburg. Come and see this beauty! adjust \$2500 for lot.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	CHARLES RUTENBERG REALTY INC	the subject is currently listed and was sold 6 months ago.					
<b>Listing Agent Name</b>	Andrea Stoll						
<b>Listing Agent Phone</b>	727-490-9964						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<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>
10/13/2022	\$390,000	--	--	Sold	11/08/2022	\$390,000	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$589,000	\$589,000
<b>Sales Price</b>	\$589,000	\$589,000
<b>30 Day Price</b>	\$589,000	--
<b>Comments Regarding Pricing Strategy</b>		
the subject property looks to be in good condition, and the price valuation falls in the top of the sold comps after the adjustments have been made to them. any comps that sold above asking price is the result of multiple offers and selling at highest and best. the subject looks to be listed high, it is listed with properties that have 2200 sq/ft and higher.		

### 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



Side



Side



Street



Street



## Subject Photos



Street



Other

## Listing Photos

**L1** 2007 Castille Dr  
Dunedin, FL 34698



Front

**L2** 1960 Spanish Oaks Dr S  
Palm Harbor, FL 34683



Front

**L3** 1635 Castlewood Ln  
Palm Harbor, FL 34683



Front

## Sales Photos

**S1** 1935 Spanish Oaks Dr N  
Palm Harbor, FL 34683



Front

**S2** 743 Wildflower Dr  
Palm Harbor, FL 34683



Front

**S3** 709 Sunflower Dr  
Palm Harbor, FL 34683



Front

### ClearMaps Addendum

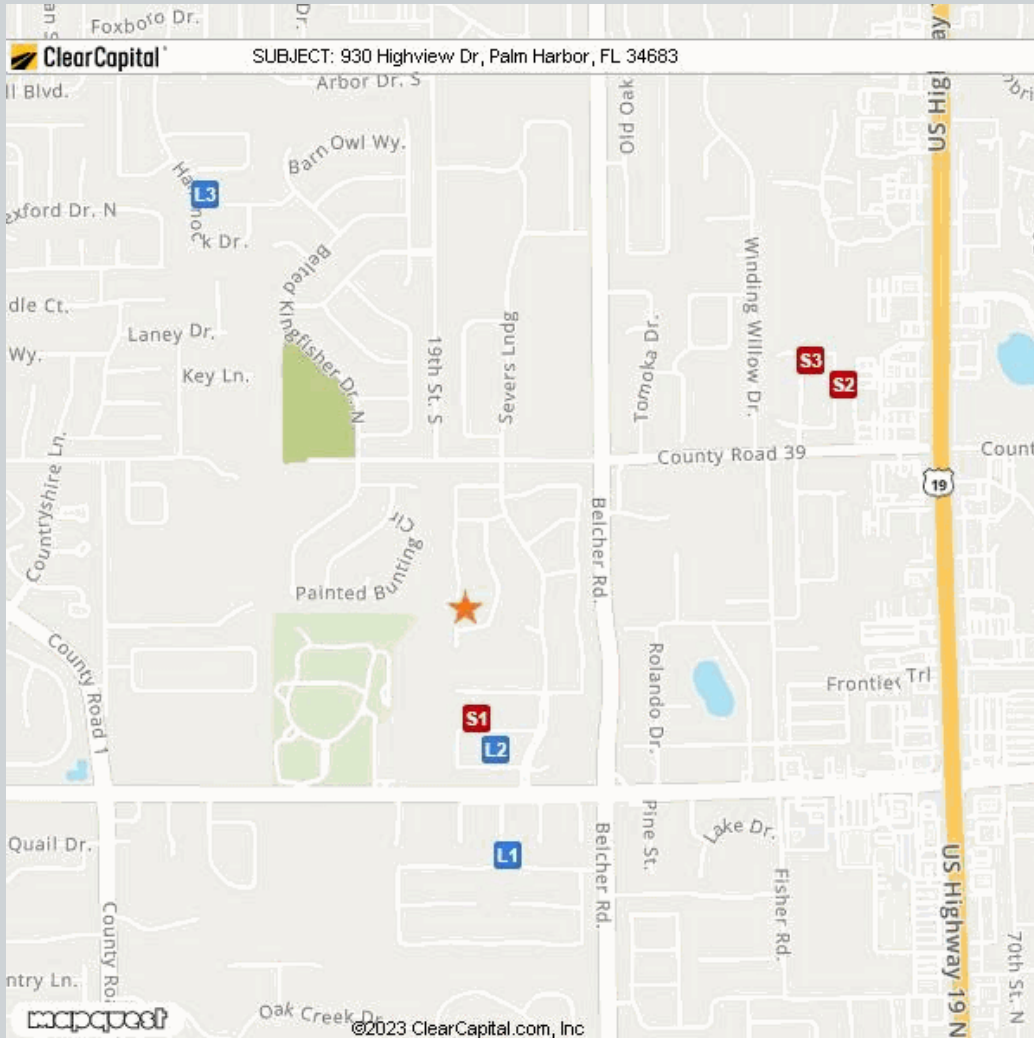
**Address** ★ 930 Highview Drive, Palm Harbor, FL 34683

**Loan Number** 51575

**Suggested List** \$589,000

**Suggested Repaired** \$589,000

**Sale** \$589,000



#### Comparable

#### Address

#### Miles to Subject

#### Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	930 Highview Drive, Palm Harbor, FL 34683	--	Parcel Match
L1 Listing 1	2007 Castille Dr, Dunedin, FL 34698	0.38 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1960 Spanish Oaks Dr S, Palm Harbor, FL 34683	0.22 Miles <sup>1</sup>	Street Centerline Match
L3 Listing 3	1635 Castlewood Ln, Palm Harbor, FL 34683	0.74 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1935 Spanish Oaks Dr N, Palm Harbor, FL 34683	0.17 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	743 Wildflower Dr, Palm Harbor, FL 34683	0.66 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	709 Sunflower Dr, Palm Harbor, FL 34683	0.64 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>	Wayne Markley	<b>Company/Brokerage</b>	Suncoast Group Realtors
<b>License No</b>	BK3420349	<b>Address</b>	1918 Mary Ln Holiday FL 34690
<b>License Expiration</b>	03/31/2024	<b>License State</b>	FL
<b>Phone</b>	2157183422	<b>Email</b>	wmarkley63@gmail.com
<b>Broker Distance to Subject</b>	9.36 miles	<b>Date Signed</b>	05/09/2023

*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.**