

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>	4217 Hollowtrail Drive, Tampa, FL 33624	<b>Order ID</b>	8581537	<b>Property ID</b>	33816127
<b>Inspection Date</b>	01/14/2023	<b>Date of Report</b>	01/15/2023		
<b>Loan Number</b>	52207	<b>APN</b>	015929-0204		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Hillsborough		

### Tracking IDs

<b>Order Tracking ID</b>	01.13.22 BPO	<b>Tracking ID 1</b>	01.13.22 BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Mccaskey William D	<b>Condition Comments</b> No Repair. There are no noticeable upgrades to the subject. It appears to be in Average condition.
<b>R. E. Taxes</b>	\$2,444	
<b>Assessed Value</b>	\$296,849	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<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 located in a suburban location that has close proximity to schools, shops and major highways. The market is currently Stable. The average marketing time for similar properties in the subject area is 120 days.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$90,000 High: \$600,000	
<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>	4217 Hollowtrail Drive	10901 Covey Ct	5319 Starhill Pl	5711 Ridgestone Dr
<b>City, State</b>	Tampa, FL	Tampa, FL	Tampa, FL	Tampa, FL
<b>Zip Code</b>	33624	33625	33624	33625
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	4.44 <sup>1</sup>	3.62 <sup>1</sup>	3.16 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$305,000	\$348,900	\$388,900
<b>List Price \$</b>	--	\$305,000	\$348,900	\$388,900
<b>Original List Date</b>		11/08/2022	12/05/2022	11/13/2022
<b>DOM · Cumulative DOM</b>	-- · --	25 · 68	15 · 41	34 · 63
<b>Age (# of years)</b>	44	40	38	40
<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	1 Story Ranch	2 Stories Colonial	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,810	1,884	1,481	1,328
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	3 · 2 · 1	4 · 2
<b>Total Room #</b>	8	7	7	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	None	Attached 1 Car	Attached 1 Car
<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>	--	--	--	--
<b>Lot Size</b>	0.19 acres	0.14 acres	0.1 acres	0.14 acres
<b>Other</b>	None	None	None	None

\* Listing 2 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** 3/2 home with bonus room and enormous would be garage in Citrus Park area. Wood burning fireplace, nice sized yard, tons of space for all vehicles equipment or toys. Great curb appeal on corner lot close to schools, houses of worship , Costco and almost any major retailer, parks, beaches entertainment venues and all that the Tampa St Pete Clearwater area has to offer. High ceilings, and the former garage was the sales office for the community providing great space as well, original owner needs updating ,priced to sell make it your own to your tastes today. No hoa.
- Listing 2** 3 Bedroom 2.5 bathroom home in Brightside of Plantation! Enjoy the cozy quiet lanai overlooking a tranquil pond and fenced backyard. Featuring a large living room, separate dining room, luxury vinyl plank flooring downstairs and carpeted bedrooms. The kitchen offers granite countertops and stainless steel range, microwave and dishwasher. The Master suite has picturesque views of the pond, dual sink vanity, granite countertops and a huge walk-in closet include a HVAC system, WATER HEATER (2020) and paint inside & out.
- Listing 3** Welcome to this 4 bed 2 bath home. The home sits on a beautiful pond, with backyard dock in ideally located in Citrus Park. The Roof, AC, Plumbing and Electric were all in the 2016 full home has ceramic tile flooring throughout. The open concept kitchen features custom granite counters with real wood cabinets, kitchen 4 Piece stainless steel appliances along with washer and dryer convey with the property. You have amazing water views from the family room, kitchen, and 2 of the bedrooms.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	4217 Hollowtrail Drive	2911 Cedaridge Dr	4814 Northdale Blvd	12706 Holyoke Ave
<b>City, State</b>	Tampa, FL	Tampa, FL	Tampa, FL	Tampa, FL
<b>Zip Code</b>	33624	33618	33624	33624
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.44 <sup>1</sup>	0.84 <sup>1</sup>	3.02 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$374,900	\$340,000	\$350,000
<b>List Price \$</b>	--	\$374,900	\$340,000	\$350,000
<b>Sale Price \$</b>	--	\$309,500	\$332,000	\$350,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	11/21/2022	11/28/2022	07/26/2022
<b>DOM · Cumulative DOM</b>	-- · --	24 · 15	15 · 63	37 · 93
<b>Age (# of years)</b>	44	42	42	56
<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	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,810	1,902	1,463	1,712
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 2	4 · 2	4 · 2
<b>Total Room #</b>	8	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	None	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>	--	--	--	--
<b>Lot Size</b>	0.19 acres	0.11 acres	0.16 acres	0.11 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	-\$300	+\$12,675	+\$7,650
<b>Adjusted Price</b>	--	\$309,200	\$344,675	\$357,650

\* 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** Adjustment : GLA/-2300, Garage/2000. This three bedroom, two bath in North Lakes home is convenient to all Carrollwood has to offer--great schools, restaurants, shopping and more! Owner installed a 2020 AC, 2020 water heater, bathrooms, flooring and roof in 2015. Formal Living and Dining area with a large Family Room, open Kitchen with breakfast bar, Master Bedroom with walk-in closet and large Master Bath features dual sinks, garden tub and separate shower.
- Sold 2** Adjustment : GLA/8675, Garage/4000. 4 bedroom and 2 bathroom, Entering the living space, the dining room and living room are separated by a half open wall giving the rooms separation with open floor plan feel. The kitchen offers an eat in space as well as a breakfast bar.
- Sold 3** Adjustment : GLA/2450, Age/1200, Garage/4000. 4 bedroom fully located in Carrollwood. No HOA. One of the best zip codes in Tampa bay 33624. Fully move in ready. Wooden fenced in back yard for the doggies. Marble countertops in kitchen and the double sink in master bath. Tile floors throughout. Stainless steel appliances, Hvac, windows, metal roof. This 4 bedroom house in Carrollwood is ready for your friends, family, and pets :) FHA/VA welcome Hablo Espanol

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No additional sale history for past 12 months.			
<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>	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>
12/29/2022	\$349,900	--	--	Sold	01/12/2023	\$325,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$349,000	\$349,000
<b>Sales Price</b>	\$340,000	\$340,000
<b>30 Day Price</b>	\$331,000	--
<b>Comments Regarding Pricing Strategy</b>		
The subject appears to be in Average condition with no signs of deferred maintenance visible from exterior inspection. Subject's last known sale date is 01/03/2002 and the price is \$70,000. Few similar comps available within 1 mile, so it was necessary extend the search for mileage and the comps chosen were the best available and closest to the GLA, lot size and Age of the subject.		

### 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



Other



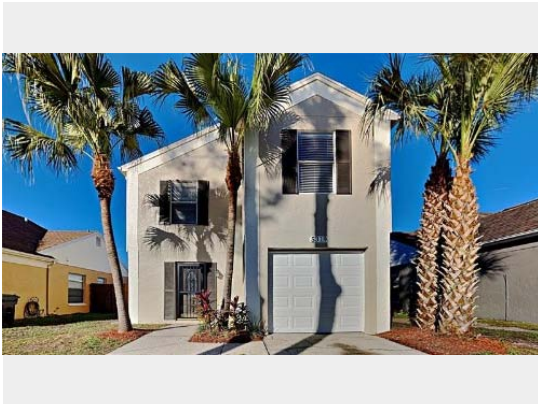
## Listing Photos

**L1** 10901 COVEY CT  
Tampa, FL 33625



Front

**L2** 5319 STARHILL PL  
Tampa, FL 33624



Front

**L3** 5711 RIDGESTONE DR  
Tampa, FL 33625



Front

## Sales Photos

**S1** 2911 CEDARIDGE DR  
Tampa, FL 33618



Front

**S2** 4814 NORTHDAL BLVD  
Tampa, FL 33624



Front

**S3** 12706 HOLYOKE AVE  
Tampa, FL 33624



Front

### ClearMaps Addendum

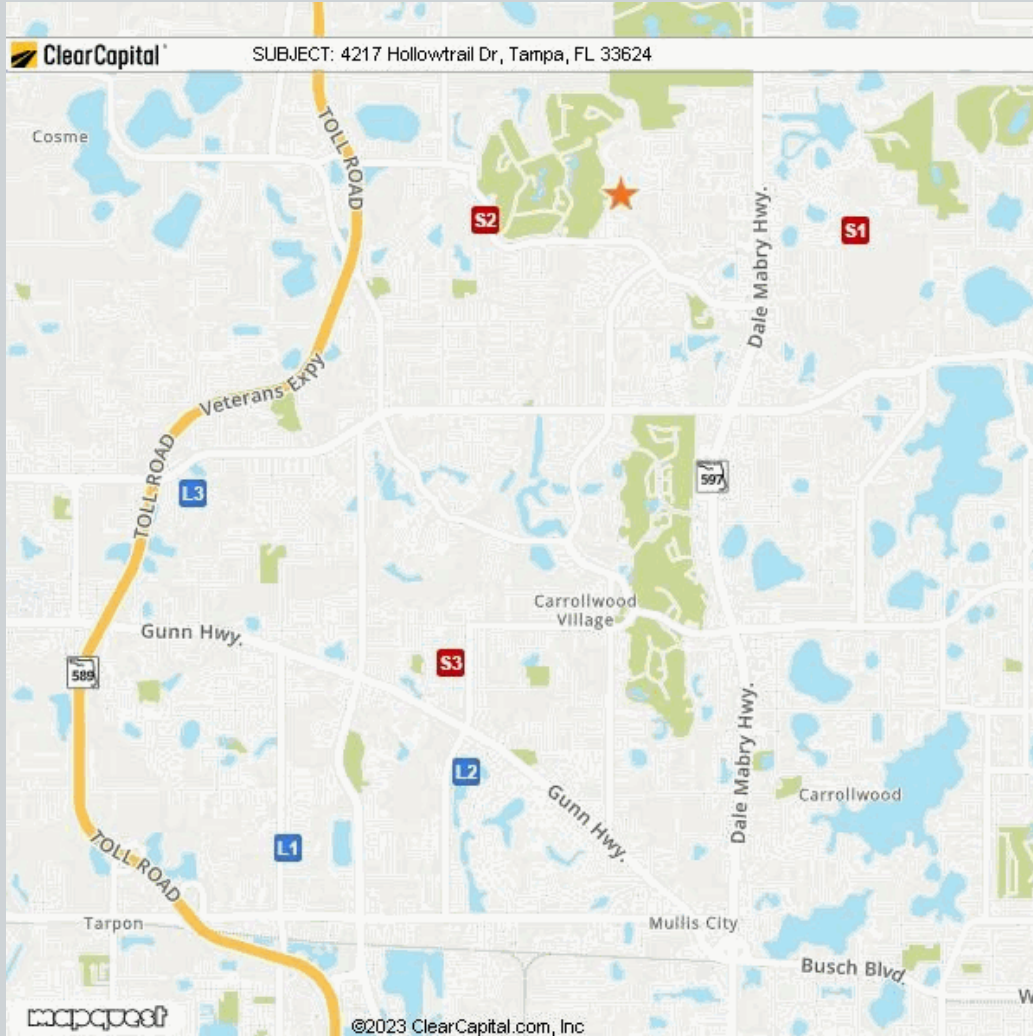
**Address** ★ 4217 Hollowtrail Drive, Tampa, FL 33624

**Loan Number** 52207

**Suggested List** \$349,000

**Suggested Repaired** \$349,000

**Sale** \$340,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4217 Hollowtrail Drive, Tampa, FL 33624	--	Parcel Match
L1 Listing 1	10901 Covey Ct, Tampa, FL 33625	4.44 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	5319 Starhill Pl, Tampa, FL 33624	3.62 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	5711 Ridgestone Dr, Tampa, FL 33625	3.16 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2911 Cedaridge Dr, Tampa, FL 33618	1.44 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4814 Northdale Blvd, Tampa, FL 33624	0.84 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	12706 Holyoke Ave, Tampa, FL 33624	3.02 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>	Elizabeth Eramo	<b>Company/Brokerage</b>	KMC Property Solutions, LLC
<b>License No</b>	SL3359546	<b>Address</b>	100 S Ashley Drive #600 Tampa FL 33602
<b>License Expiration</b>	03/31/2024	<b>License State</b>	FL
<b>Phone</b>	5173291515	<b>Email</b>	eeramobpo@zohomail.com
<b>Broker Distance to Subject</b>	11.58 miles	<b>Date Signed</b>	01/14/2023

*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.**