

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	2617 Jaylene Road, North Port, FL 34288	Order ID	8581537	Property ID	33816486
Inspection Date	01/13/2023	Date of Report	01/15/2023		
Loan Number	52254	APN	1137157507		
Borrower Name	Catamount Properties 2018 LLC	County	Sarasota		

Tracking IDs					
Order Tracking ID	01.13.22 BPO	Tracking ID 1	01.13.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CHARLES A HUMMER	Condition Comments	
R. E. Taxes	\$1,170	Subject looks from the exterior observations has roof damage from the Hurricane. No other defects were noted based on exterior observations. Subject is a typical example of homes in that area.	
Assessed Value	\$30,400		
Zoning Classification	Residential RSF2		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Fair		
Estimated Exterior Repair Cost	\$25,000		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$25,000		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments	
Local Economy	Stable	Area is about 25% built out with the majority of homes built after 2000, and most requiring a well and septic. Area was declared disaster after Hurrican Ian. Over 50% of the homes have sustained some damage.	
Sales Prices in this Neighborhood	Low: \$274440 High: \$519400		
Market for this type of property	Increased 5 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2617 Jaylene Road	1867 Dragonfly Ave	1279 Jeanin Dr	2752 Firebrand Rd
City, State	North Port, FL	North Port, FL	North Port, FL	North Port, FL
Zip Code	34288	34288	34288	34288
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.63 ¹	1.05 ¹	1.87 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$375,000	\$389,900	\$429,000
List Price \$	--	\$375,000	\$389,900	\$429,000
Original List Date		12/14/2022	10/29/2022	12/20/2022
DOM · Cumulative DOM	-- · --	8 · 32	77 · 78	25 · 26
Age (# of years)	15	15	15	16
Condition	Fair	Fair	Fair	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,119	2,108	2,000	2,034
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.23 acres	0.23 acres	0.23 acres	0.23 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.

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

Listing 1 Similar style and construction with laminate and tile flooring, a formal dining room, and split bedroom floor plan. Comp has roof, soffits, and fascia damage similar to subject. Most similar based on same needed repairs.

Listing 2 Similar style and construction with the MLS stating it has a pending insurance claim for a new roof. Included is information concerning the hook up for city water. Comp has updated vinyl flooring. Inferior.

Listing 3 Similar style and construction with the MLS information stating it is move in ready and freshly painted. Comp has upgraded vinyl flooring, and granite counter tops and stainless steel appliances. Superior

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2617 Jaylene Road	2082 Switzerland Rd	2613 S Haberland Blvd	2233 Namiot Cir
City, State	North Port, FL	North Port, FL	North Port, FL	North Port, FL
Zip Code	34288	34288	34288	34288
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.40 ¹	0.20 ¹	0.04 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$299,000	\$419,900	\$459,900
List Price \$	--	\$299,000	\$419,900	\$459,900
Sale Price \$	--	\$270,000	\$410,000	\$425,000
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	01/05/2023	10/18/2022	10/28/2022
DOM · Cumulative DOM	-- · --	35 · 65	6 · 47	28 · 84
Age (# of years)	15	19	19	16
Condition	Fair	Fair	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,119	1,929	2,156	2,263
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.23 acres	0.23 acres	0.24 acres	0.36 acres
Other	--	--	--	Shed
Net Adjustment	--	+\$23,750	-\$40,000	-\$65,000
Adjusted Price	--	\$293,750	\$370,000	\$360,000

* Sold 1 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** Similar style and construction with the MLS stating it needs repairs from the hurricane. Per MLS the roof has missing shingles but no leaks and needs updating per remarks. Adjustments were made for GLA +\$23,750 Similar
- Sold 2** Similar style and construction with an oversized lot, has updates per MLS, stainless steel appliances, granite counter tops, and open floor plan. Adjustments were made for Age differential, +\$5,000, Roof differential -\$25,000 and upgrades differential -\$20,000. Superior
- Sold 3** Similar style and construction with a corner lot, custom shelving, Travertine flooring in the kitchen, master bath and lanai. Fresh paint inside and out, formal dining room, wood cabinets and corian counter tops. Adjustments were made for GLA differential -\$18,000, Age differential -\$2,500, roof differential -\$25,000. shed differential (24'x12') -\$10,000, and lot differential -\$7,500. Superior

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last sale per county records was 2007 for \$193,000			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$310,000	\$360,000
Sales Price	\$305,000	\$360,000
30 Day Price	\$305,000	--
Comments Regarding Pricing Strategy		
Valuation is based on subject needing a roof based on tarp and other homes in that area. It is unknown what other damage subject might have. The valuation is based on similar homes that have sold recently with hurricane damage. County records shows the improved value of \$27,800, land value at \$21,500 with a just market value of \$49,300 and assessed value of \$33,440. It is unknown why the values are so low and to whether there is more damage than visibly shown. Further investigation is recommended.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to prior report was done as vacant land. Current report is done as SFR in fair condition.

Subject Photos



Front



Address Verification



Street



Street



Other



Other

Subject Photos



Other



Other



Other

Listing Photos

L1 1867 Dragonfly Ave
North Port, FL 34288



Front

L2 1279 Jeanin Dr
North Port, FL 34288



Front

L3 2752 Firebrand Rd
North Port, FL 34288



Front

Sales Photos

S1 2082 Switzerland Rd
North Port, FL 34288



Front

S2 2613 S Haberland Blvd
North Port, FL 34288



Front

S3 2233 Namiot Cir
North Port, FL 34288



Front

ClearMaps Addendum

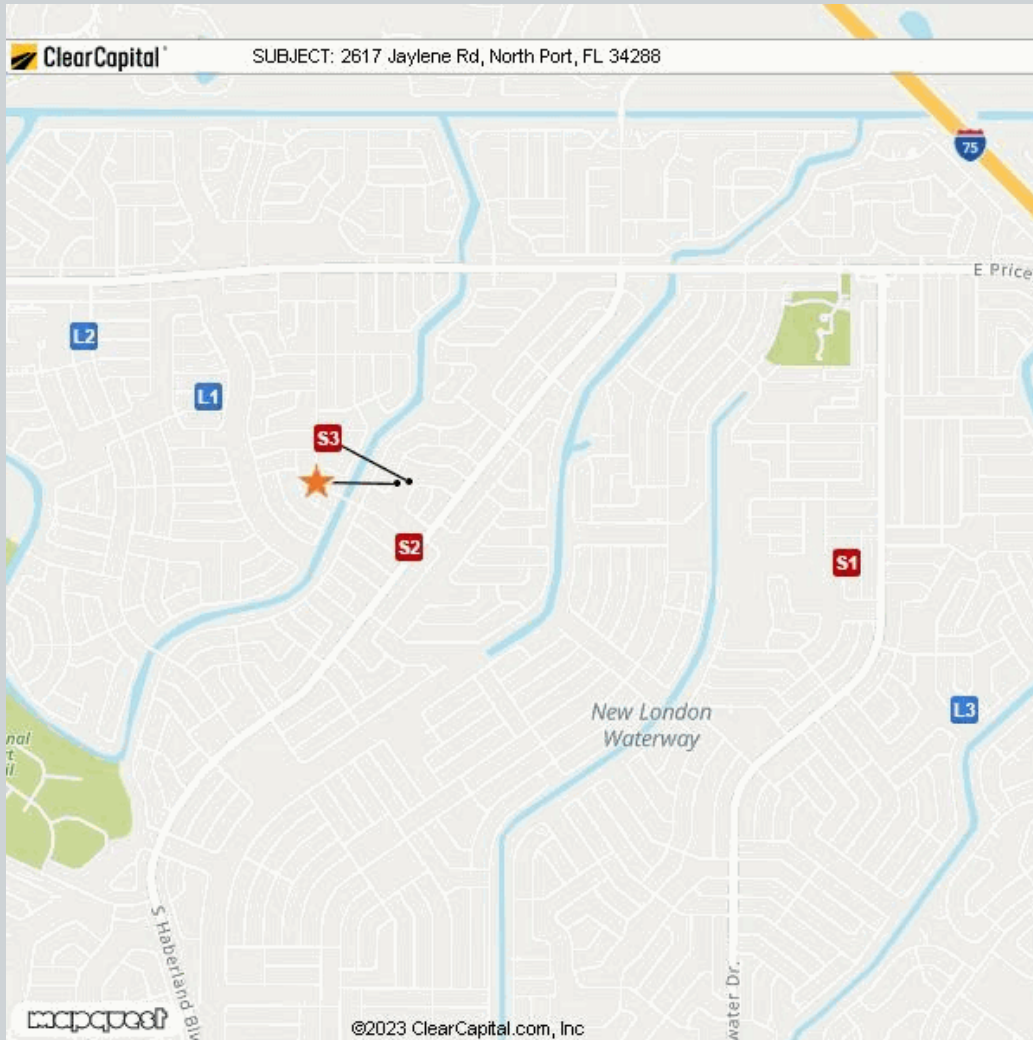
Address ★ 2617 Jaylene Road, North Port, FL 34288

Loan Number 52254

Suggested List \$310,000

Suggested Repaired \$360,000

Sale \$305,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2617 Jaylene Road, North Port, FL 34288	--	Parcel Match
L1 Listing 1	1867 Dragonfly Ave, North Port, FL 34288	0.63 Miles ¹	Parcel Match
L2 Listing 2	1279 Jeanin Dr, North Port, FL 34288	1.05 Miles ¹	Parcel Match
L3 Listing 3	2752 Firebrand Rd, North Port, FL 34288	1.87 Miles ¹	Parcel Match
S1 Sold 1	2082 Switzerland Rd, North Port, FL 34288	1.40 Miles ¹	Parcel Match
S2 Sold 2	2613 S Haberland Blvd, North Port, FL 34288	0.20 Miles ¹	Parcel Match
S3 Sold 3	2233 Namiot Cir, North Port, FL 34288	0.04 Miles ¹	Parcel Match

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

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Robert Allen	Company/Brokerage	Remax Palm Realty
License No	SL3045960	Address	1808 Tamiami trail UN D-2 Port Charlotte FL 33948
License Expiration	09/30/2024	License State	FL
Phone	9416261529	Email	boballendeals@gmail.com
Broker Distance to Subject	3.68 miles	Date Signed	01/15/2023

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.