

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	1314 Mountainview, Tampa, FL 33612	Order ID	9601505	Property ID	35919695
Inspection Date	09/09/2024	Date of Report	09/09/2024		
Loan Number	52936	APN	0362740246		
Borrower Name	Catamount Properties 2018 LLC	County	Hillsborough		

Tracking IDs

Order Tracking ID	9.6_CitiAgedBPO	Tracking ID 1	9.6_CitiAgedBPO
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 repairs or defects evident. Has recently undergone updating.
R. E. Taxes	\$442	
Assessed Value	\$26,494	
Zoning Classification	Residential RMC-20	
Property Type	Condo	
Occupancy	Vacant	
Secure?	Yes (Lockbox)	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	Carlyle Garden Townhomes HOA 813-879-1139	
Association Fees	\$428 / Month (Landscaping,Insurance,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Typical residential sector in an area which is comprised of mostly older (<1980) SFR and condominium/townhome complexes. Lower to mid range prices, appeals to Military, singles, couples and families alike. Schools are considered average. Located in the "commuter corridor" for Tampa/St. Petersburg proper. Close proximity to public transportation, highways, shopping, restaurants, schools, medical care, military bases, major airports, and entertainment.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$123500 High: \$123500	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1314 Mountainview	12411 Titus Court 12411	203 Pine Violet Ct Apt 101	12413 Oak Cedar Pl Apt 102
City, State	Tampa, FL	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33612	33612	33612	33612
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.02 ¹	0.84 ¹	0.81 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$224,500	\$160,000	\$144,900
List Price \$	--	\$199,900	\$154,000	\$139,999
Original List Date		05/25/2024	06/24/2024	08/07/2024
DOM · Cumulative DOM	-- · --	106 · 107	76 · 77	32 · 33
Age (# of years)	38	40	49	49
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Condo	2 Stories Condo	1 Story Condo	2 Stories Condo
# Units	1	1	1	1
Living Sq. Feet	1,072	1,096	899	899
Bdrm · Bths · ½ Bths	2 · 1 · 1	2 · 1 · 1	2 · 1	2 · 1
Total Room #	6	6	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0 acres	0 acres	0 acres	0 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 as subject. Very similar interior square footage with same room count. MLS Comments: 2-bedroom, 1.5-bathroom townhome situated near USF. This two-story offers an attached single-car garage and a plethora of upgrades to elevate your living experience. Step inside to discover new vinyl flooring downstairs, complemented by plush new carpeting throughout the second story. Fresh interior paint creates a bright and inviting atmosphere, enhanced by new fans and light fixtures overhead. The kitchen shines with brand new stainless steel appliances and quartz countertops. Relax in the cozy ambiance of the living room fireplace, accented by high ceilings for an airy feel. The half bathroom is located off the kitchen and features a new vanity and toilet. Upstairs, indulge in the luxury of a fully remodeled bathroom boasting a new double vanity, stylish fixtures, quartz countertops, new toilet, and sleek subway tile. Enjoy the convenience of a designated office space or flex space on the landing pad off the stairs, ideal for remote work or study sessions. Storage is abundant with large closets, under stair storage, and a one-car garage for all your organizational needs. Step outside to your fully fenced backyard via the brand new back slider, perfect for outdoor gatherings and relaxation.
- Listing 2** Older construction than subject. Less interior square footage with minus 1 half bath. No garage. MLS Comments: 2 bed 1 bath condo in the Renaissance Villas Community. As you enter the first floor condo, you are greeted with the large living and dining area that has new laminate floor and fresh paint. The spacious kitchen has been updated and is ready for delicious cooking. From the kitchen, you have an access to the porch area with the fence, so bring in your patio furniture to enjoy outdoor morning coffee. Large size bedrooms and one bathroom has tile floor. The bathroom has remodeled tile in the shower.
- Listing 3** Older construction than subject. Less interior square footage with minus 1 half bath. No garage. MLS Comments: First floor unit condominium , 2 good size bedrooms with an ample living room area, you can fit a dining table and still enjoy the space. kitchen with natural light brown cabinets, stainless steal appliances. small patio ready for your bistro table. Ceramic floors through out, lots of closets.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1314 Mountainview	12415 Titus Ct 12415	203 Poinsettia Pine Ct Apt 202	203 Pine Tulip Ct Apt 102
City, State	Tampa, FL	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33612	33612	33612	33612
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.01 ¹	0.84 ¹	0.84 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$235,000	\$165,000	\$154,999
List Price \$	--	\$220,000	\$158,000	\$154,999
Sale Price \$	--	\$220,000	\$158,000	\$150,000
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	06/20/2024	04/26/2024	12/21/2023
DOM · Cumulative DOM	-- · --	136 · 136	147 · 147	7 · 84
Age (# of years)	38	40	49	49
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	2	1
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Condo	2 Stories Condo	1 Story Condo	1 Story Condo
# Units	1	1	1	1
Living Sq. Feet	1,072	1,096	899	899
Bdrm · Bths · ½ Bths	2 · 1 · 1	2 · 1 · 1	2 · 1	2 · 1
Total Room #	6	6	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	--	--	--	--
Net Adjustment	--	-\$900	+\$22,500	+\$22,500
Adjusted Price	--	\$219,100	\$180,500	\$172,500

* 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** Adjusted 300 for age of construction, -1200 for interior square footage. MLS Comments: 2 bed, 1 1/2 bath, 2-story condo with attached single car garage. First level living with new vinyl flooring has a spacious open floor plan with vinyl wood plank flooring, ample sized dining area with views of the private fenced-in backyard and lush landscaping. The kitchen is updated with granite countertops, and stainless-steel appliances with the half bath and garage just adjacent. Newer high end LG full-size washer and dryer that convey are also located in the garage. Stairs and second level have newer carpet with open loft area, split plan with two good size bedrooms and large reach-in closets, and a shared bath with shower/ tub combo, porcelain tile and marble countertop. There is also extra storage closet underneath the stairs. This unit is fresh and clean and can be sold furnished with all the modern and tasteful furniture included.
- Sold 2** Adjusted 1650 for age of construction, 9850 for interior square footage, 3500 for bathroom, 7500 for garage. MLS Comments: second floor condo with new gorgeous renovations! Fresh neutral paint colors and stunning porcelain tile are carried throughout the home. The kitchen features new quartz countertops, backsplash, all new appliances and an added bar top area. The bathroom has new granite, porcelain tile and an LED mirror. New hot water heater, and modern LED lighting/fans! New roof 2023 and A/C replaced 2022. Open layout and laundry room in the condo with a balcony off the rear entrance.
- Sold 3** Adjusted 1650 for age of construction, 9850 for interior square footage, 3500 for bathroom, 7500 for garage. MLS Comments: Updates include real wood kitchen cabinets, granite countertops, stainless steel appliances, wood look plank tile throughout the home. No carpet anywhere. The bathroom has been updated with newer vanity and tiled shower. Inside laundry room, private back patio. Brand NEW ROOF on condo building

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	3						
# 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
10/12/2023	\$199,900	12/01/2023	\$215,000	Expired	12/13/2023	\$215,000	MLS
02/20/2024	\$219,900	04/19/2024	\$214,900	Cancelled	05/01/2024	\$214,900	MLS
05/03/2024	\$205,000	08/02/2024	\$194,700	Cancelled	08/16/2024	\$194,700	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$194,000	\$194,000
Sales Price	\$194,000	\$194,000
30 Day Price	\$179,000	--
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.

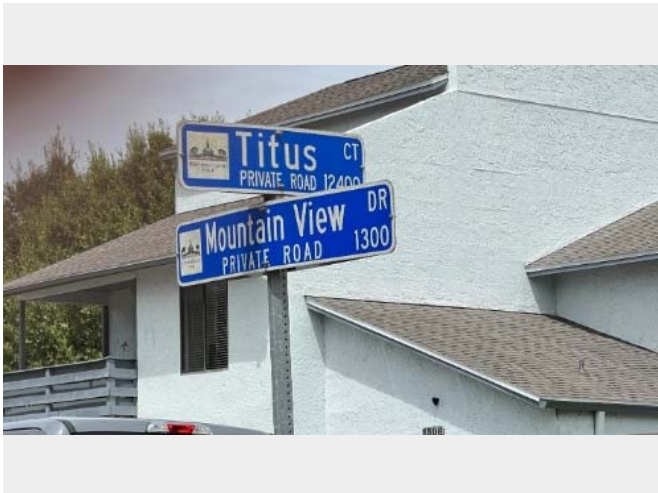
Subject Photos



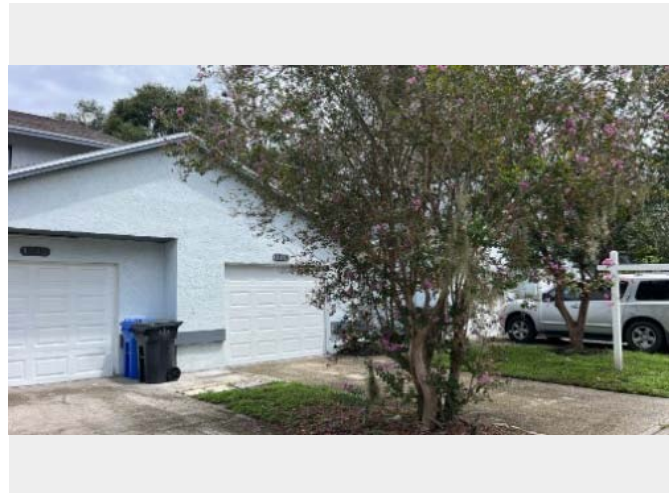
Front



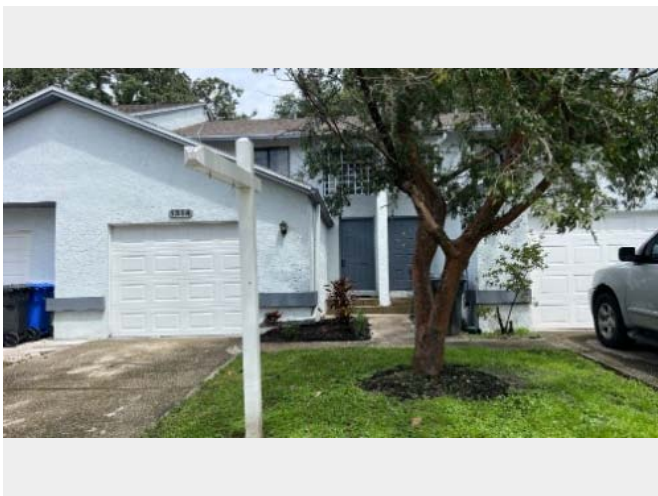
Address Verification



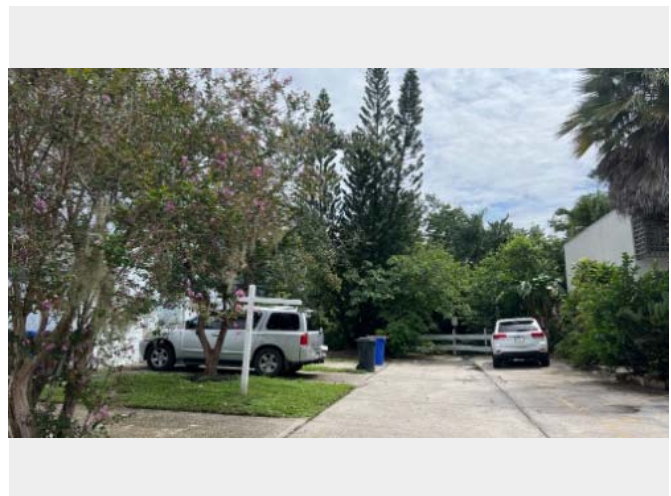
Address Verification



Side

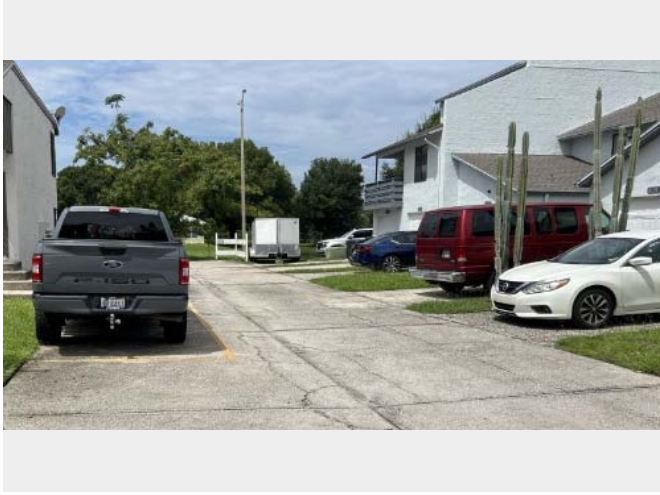


Side

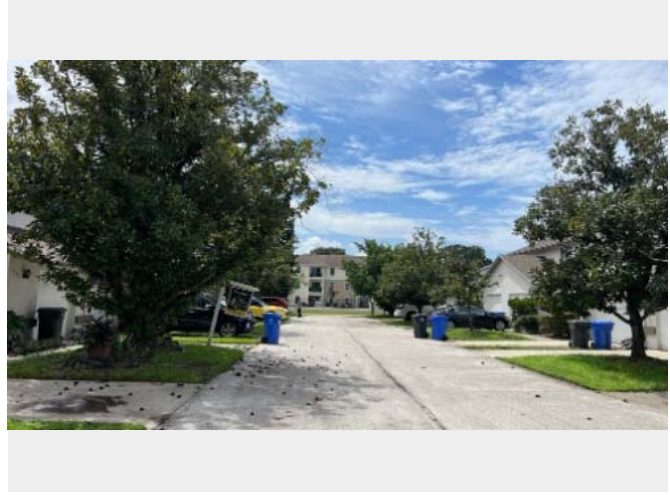


Street

Subject Photos



Street



Other

Listing Photos

L1 12411 TITUS COURT 12411
Tampa, FL 33612



Front

L2 203 Pine Violet Ct Apt 101
Tampa, FL 33612



Front

L3 12413 Oak Cedar Pl Apt 102
Tampa, FL 33612



Front

Sales Photos

S1 12415 Titus Ct 12415
Tampa, FL 33612



Front

S2 203 Poinsettia Pine Ct Apt 202
Tampa, FL 33612



Front

S3 203 Pine Tulip Ct Apt 102
Tampa, FL 33612



Front

ClearMaps Addendum

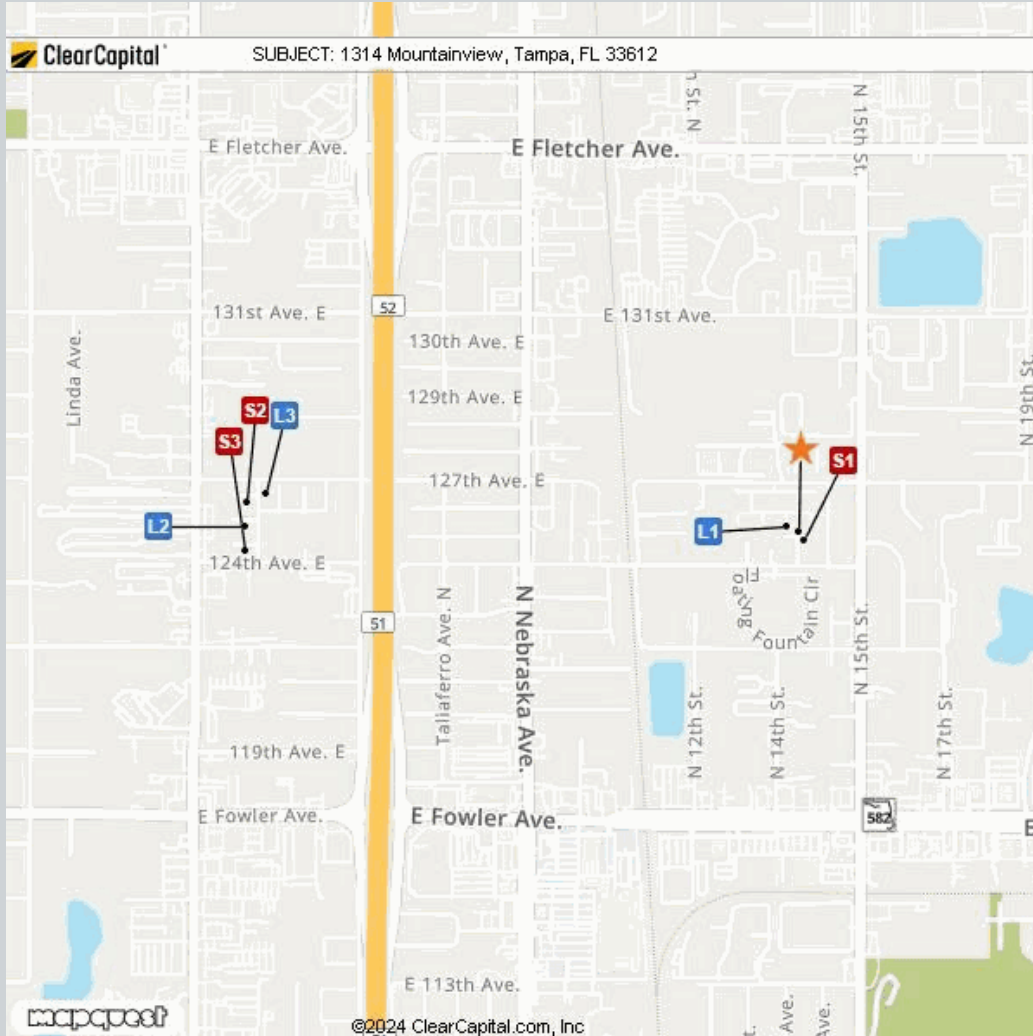
Address ★ 1314 Mountainview, Tampa, FL 33612

Loan Number 52936

Suggested List \$194,000

Suggested Repaired \$194,000

Sale \$194,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1314 Mountainview, Tampa, FL 33612	--	Parcel Match
L1 Listing 1	12411 Titus Court 12411, Tampa, FL 33612	0.02 Miles ¹	Parcel Match
L2 Listing 2	203 Pine Violet Ct Apt 101, Tampa, FL 33612	0.84 Miles ¹	Parcel Match
L3 Listing 3	12413 Oak Cedar Pl Apt 102, Tampa, FL 33612	0.81 Miles ¹	Parcel Match
S1 Sold 1	12415 Titus Ct 12415, Tampa, FL 33612	0.01 Miles ¹	Parcel Match
S2 Sold 2	203 Poinsettia Pine Ct Apt 202, Tampa, FL 33612	0.84 Miles ¹	Parcel Match
S3 Sold 3	203 Pine Tulip Ct Apt 102, Tampa, FL 33612	0.84 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 uiprotider@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	12.62 miles	Date Signed	09/09/2024

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.