

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>	11318 Torrey Pines Drive, Riverview, FL 33579	<b>Order ID</b>	9205963	<b>Property ID</b>	35173506
<b>Inspection Date</b>	03/09/2024	<b>Date of Report</b>	03/10/2024		
<b>Loan Number</b>	53494	<b>APN</b>	0776843524		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Hillsborough		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	3.8_CitiBPO_update	<b>Tracking ID 1</b>	3.8_CitiBPO_update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	Subject appears to be well maintained in good condition with no noticeable defects or necessary repairs evident.
<b>R. E. Taxes</b>	\$5,672	
<b>Assessed Value</b>	\$320,668	
<b>Zoning Classification</b>	Residential PD	
<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>		
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	Typical residential sector in a popular area which is comprised of mostly newer (1980>) SFR and condominium/townhome complexes. Mid range prices, appeals to Military, singles, couples and families alike. Schools are considered average to above average. Located in the "commuter corridor" for Tampa/St. Petersburg proper. Easy and close access to public transportation, highways, shopping, restaurants, schools, medical care, military bases, major airports, and entertainment.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$299910 High: \$562200	
<b>Market for this type of property</b>	Decreased 4 % in the past 6 months.	
<b>Normal Marketing Days</b>	<180	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	11318 Torrey Pines Drive	12912 Leadwood Dr	13447 Silvercreek Dr	11172 Golden Silence Dr
<b>City, State</b>	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
<b>Zip Code</b>	33579	33579	33579	33579
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.09 <sup>1</sup>	0.63 <sup>1</sup>	1.00 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$345,000	\$340,000	\$340,000
<b>List Price \$</b>	--	\$335,000	\$339,900	\$340,000
<b>Original List Date</b>		11/14/2023	02/07/2024	02/13/2024
<b>DOM · Cumulative DOM</b>	-- · --	113 · 117	32 · 32	6 · 26
<b>Age (# of years)</b>	36	38	21	19
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Residential	Beneficial ; Waterfront	Beneficial ; Residential	Beneficial ; Residential
<b>View</b>	Neutral ; Residential	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,838	1,534	1,550	1,930
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	4 · 2
<b>Total Room #</b>	7	7	7	8
<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 Spa - Yes	--	--	--
<b>Lot Size</b>	0.19 acres	0.21 acres	.14 acres	.13 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** Older construction than subject on Larger lot. Less interior square footage with same room count. Waterfront offsets pool. MLS Comments:
- Listing 2** Newer construction than subject on smaller lot. Less interior square footage with same room count. no pool. Superior condition to subject. MLS Comments: NEW Roof (Feb 2024), NEW Washer (2023), NEW Water Heater (2023), NEW Dishwasher (2023), Disposal (2021), Microwave and Stove (2020), A/C (2019) with upgraded UV Filter and maintenance done twice a year, Tile and Ceiling Fans were all replaced (2016). Ready for you to move in and make it your home! Split Floor plan - Entering in the front door you'll find 2 bedrooms and 1 bathroom. Opposite end of the house is the Master Bedroom, Walk in Closet, and en suite Bathroom with Dual sink vanity. Open Floor plan - Eat in Kitchen with bar, nice sized pantry, opens into Family Room and Flex Space/Dining Room. Fenced in backyard - Ready for your furry friends and perfect for an outside BBQ party.
- Listing 3** Newer construction than subject on smaller lot. Larger interior square footage with 1 add'l bedroom. No pool. MLS Comments: kitchen is a culinary haven, offering additional pantry storage and practicality for planning family dinners with its cooktop stove and double oven. A built-in breakfast bar and an additional eat-in space, bathed in natural light from picturesque sliding glass doors, provide delightful spots for casual dining. The primary bedroom is a retreat of comfort, featuring walk-in closets and an adjacent en-suite with dual sinks, a standalone shower, and a relaxing tub. The remaining split bedrooms mirror the master in spaciousness, sharing a well-appointed bathroom. Washer and dryer hookups add to the convenience of daily living. Completing this home is an attached 2-car garage.

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	11318 Torrey Pines Drive	11222 Fiddlewood Dr	11345 Village Brook Dr	11415 Smokethorn Dr
<b>City, State</b>	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
<b>Zip Code</b>	33579	33579	33579	33579
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.22 <sup>1</sup>	0.42 <sup>1</sup>	0.46 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$309,000	\$315,000	\$340,000
<b>List Price \$</b>	--	\$309,000	\$315,000	\$340,000
<b>Sale Price \$</b>	--	\$320,000	\$325,000	\$335,000
<b>Type of Financing</b>	--	Va	Fha	Conventional
<b>Date of Sale</b>	--	05/12/2023	11/03/2023	08/04/2023
<b>DOM · Cumulative DOM</b>	-- · --	3 · 43	2 · 40	28 · 28
<b>Age (# of years)</b>	36	38	21	36
<b>Condition</b>	Average	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Residential	Beneficial ; Waterfront	Beneficial ; Residential	Beneficial ; Waterfront
<b>View</b>	Neutral ; Residential	Beneficial ; Water	Neutral ; Residential	Beneficial ; Water
<b>Style/Design</b>	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,838	1,486	1,590	1,723
<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 Spa - Yes	--	--	--
<b>Lot Size</b>	0.19 acres	0.16 acres	0.16 acres	0.14 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$7,900	+\$20,150	+\$5,750
<b>Adjusted Price</b>	--	\$327,900	\$345,150	\$340,750

\* Sold 3 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** Adjusted 300 for age of construction, 17600 for interior square footage, -10k for condtion. Waterfront offsets pool. MLS Comments: NEWER WINDOWS AND DOORS, NEW FLOORING throughout, NEW GARAGE DOOR & opener, and two RENOVATED BATHROOMS with ceramic tile providing a luxurious touch. The ROOF is just 3 years old and the AC was replaced within the last 5 years. There's plenty of space to add an in-home office or simply enjoy the WATER VIEW from your huge enclosed patio. Property is currently tenant occupied.
- Sold 2** Adjusted -2250 for age of construction, 12400 for interior square footage, 10k for pool. MLS Comments: kitchen and living area create a spacious and inviting atmosphere, perfect for family meals and entertaining. Whether you're preparing gourmet dishes or enjoying a casual breakfast, this space is the heart of the home. The primary bedroom is to the far right of the home for that added privacy; equipped with its own large walk-in closet and bathroom with a full SOAKING TUB and shower. Bedroom two has its very own built-in Murphy bed and drawers to keep the room extra spacious when not in use. Experience tranquility with NO REAR NEIGHBORS and WOODED VIEWS offering you a peaceful retreat on your PATIO and plenty of space for your furry friends to run in your FENCED IN BACKYARD.
- Sold 3** Adjusted 5750 for interior square footage, waterfront offsets pool. MLS Comments: the kitchen, offering stainless steel appliances and a convenient breakfast bar, it effortlessly combines functionality and style. The kitchen opens up to the family room, making it an ideal space for entertaining and spending quality time with loved ones. The split floor plan ensures privacy and convenience, with the primary bedroom located on the opposite side of the home from the two guest bedrooms. The primary suite with an attached en-suite bathroom provides extra privacy for the new homeowner! The oversized backyard is a nature lover's paradise, featuring breathtaking views of the tranquil lake. Enjoy your morning coffee on the patio as you take in the serene surroundings or host unforgettable gatherings with friends and family. With a fully fenced backyard, you'll have all the privacy you desire. The two-car garage provides ample space for your vehicles and additional storage needs.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				see below			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	1						
<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>
03/24/2023	\$329,900	03/27/2023	\$329,900	Sold	09/15/2023	\$300,000	MLS
--	--	--	--	Sold	09/15/2023	\$300,000	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$335,000	\$335,000
<b>Sales Price</b>	\$335,000	\$335,000
<b>30 Day Price</b>	\$310,000	--
<b>Comments Regarding Pricing Strategy</b>		
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 Riverview. 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



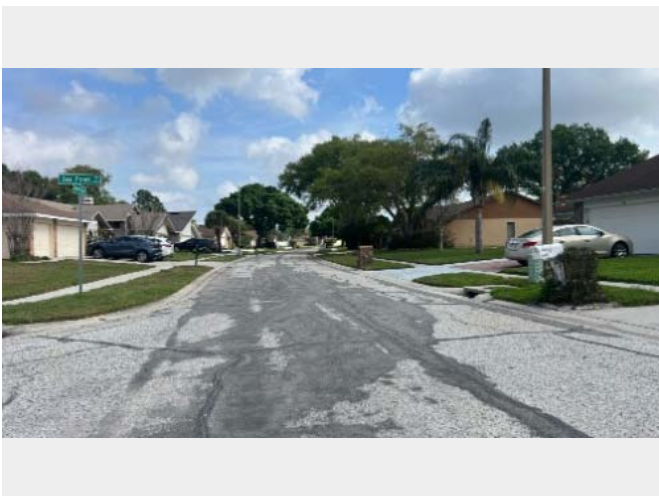
Address Verification



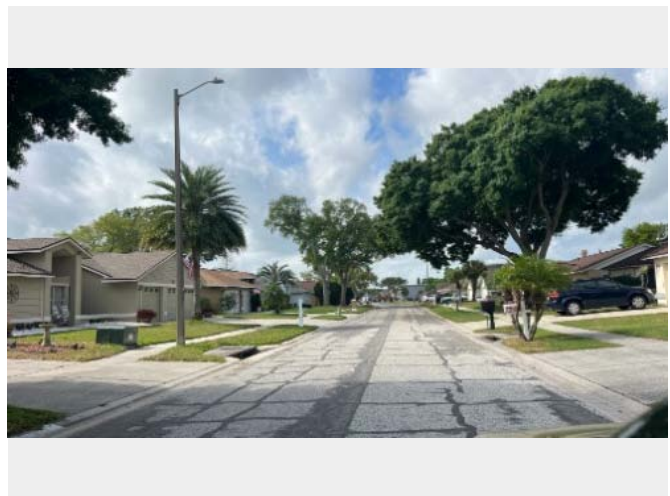
Side



Side



Street



Street



## Subject Photos



Other

## Listing Photos

**L1** 12912 Leadwood Dr  
Riverview, FL 33579



Front

**L2** 13447 SILVERCREEK DR  
Riverview, FL 33579



Front

**L3** 11172 GOLDEN SILENCE DR  
Riverview, FL 33579



Front

## Sales Photos

**S1** 11222 Fiddlewood Dr  
Riverview, FL 33579



Front

**S2** 11345 Village Brook Dr  
Riverview, FL 33579



Front

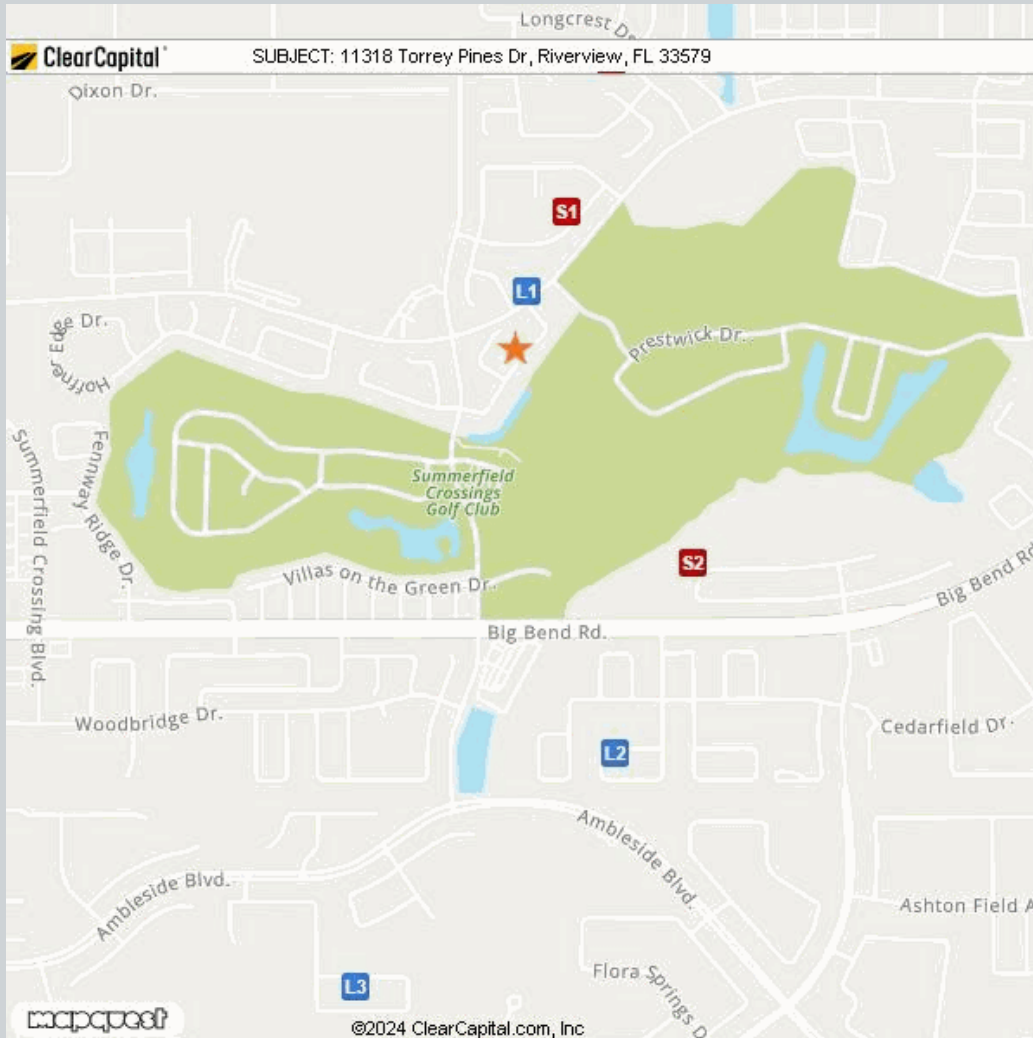
**S3** 11415 Smokethorn Dr  
Riverview, FL 33579



Front

## ClearMaps Addendum

**Address** ★ 11318 Torrey Pines Drive, Riverview, FL 33579  
**Loan Number** 53494      **Suggested List** \$335,000      **Suggested Repaired** \$335,000      **Sale** \$335,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	11318 Torrey Pines Drive, Riverview, FL 33579	--	Parcel Match
L1 Listing 1	12912 Leadwood Dr, Riverview, FL 33579	0.09 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	13447 Silvercreek Dr, Riverview, FL 33579	0.63 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	11172 Golden Silence Dr, Riverview, FL 33579	1.00 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	11222 Fiddlewood Dr, Riverview, FL 33579	0.22 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	11345 Village Brook Dr, Riverview, FL 33579	0.42 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	11415 Smokethorn Dr, Riverview, FL 33579	0.46 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>	Jayney Arden Sharpe	<b>Company/Brokerage</b>	MVP Realty
<b>License No</b>	SL3458915	<b>Address</b>	3205 W. Leila Ave Tampa FL 33611
<b>License Expiration</b>	09/30/2025	<b>License State</b>	FL
<b>Phone</b>	7075673681	<b>Email</b>	rejayney@gmail.com
<b>Broker Distance to Subject</b>	12.48 miles	<b>Date Signed</b>	03/10/2024

*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.**