

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	2525 Earlswood Court, Brandon, FLORIDA 33510	Order ID	9342944	Property ID	35409616
Inspection Date	05/16/2024	Date of Report	05/16/2024		
Loan Number	53598	APN	0679767764		
Borrower Name	Catamount Properties 2018 LLC	County	Hillsborough		

Tracking IDs					
Order Tracking ID	5.14_Citi_AgedBPO	Tracking ID 1	5.14_Citi_AgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	
R. E. Taxes	\$3,722	Subject appears to be well maintained in good condition with no noticeable defects or necessary repairs evident.	
Assessed Value	\$203,006		
Zoning Classification	Residential IPD-1		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair	\$0		
HOA	CHELSEA MANOR HOA 813-968-5665		
Association Fees	\$794 / Quarter (Pool,Landscaping,Insurance,Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	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.	
Sales Prices in this Neighborhood	Low: \$242000 High: \$390000		
Market for this type of property	Decreased 7 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2525 Earlswood Court	2714 Scarlet Bay Pl	2210 Lake Woodberry Cir	11010 Black Swan Ct
City, State	Brandon, FLORIDA	Brandon, FL	Brandon, FL	Brandon, FL
Zip Code	33510	33510	33510	33510
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.89 ¹	0.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$309,000	\$220,000	\$264,000
List Price \$	--	\$309,000	\$220,000	\$255,000
Original List Date		05/14/2024	04/26/2024	03/14/2024
DOM · Cumulative DOM	-- · --	2 · 2	20 · 20	46 · 63
Age (# of years)	21	2	24	18
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Waterfront	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Waterfront
View	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential	Beneficial ; Water
Style/Design	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,240	1,485	1,110	1,154
Bdrm · Bths · ½ Bths	2 · 1 · 1	3 · 2 · 1	2 · 1 · 1	2 · 1 · 1
Total Room #	6	8	6	6
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	.03 acres	.04 acres	.02 acres	.02 acres
Other	--	--	--	--

* Listing 3 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** Newer construction than subject on similar lot. Larger interior square footage with 1 add'l bedroom and bath. MLS Comments: 3 bedrooms and 2.5 bathrooms at 1485 square feet, making it perfect for the entire family. The spacious open concept floorplan is designed with practicality and convenience in mind, providing an excellent entertainment space for your guests. This modern home is fitted with granite countertops, ceramic tile, double granite vanity, walk-in shower, LED lighting, automated thermostat, smart door locks and so much more. EnergyStar rated appliances preinstalled, including a washer and dryer in the laundry room!
- Listing 2** Older construction than subject on similar lot. Less interior square footage with same room count. MLS Comments: this townhome comes with an amazing HOA package, taking care of all your essential needs for just \$400 a month! Say goodbye to the hassle of separate bills because your HOA fee includes water, sewer, trash, cable, and internet! Don't miss out on this fantastic opportunity to own a piece of Brandon paradise. Schedule your showing today and make this townhome your own slice of Florida heaven! Roof was replaced in 2023, HVAC was updated in 2016, and bathroom downstairs was upgraded.
- Listing 3** Newer construction than subject on similar lot. Less interior square footage with same room count. MLS Comments: spacious living area, adorned with luxury plank vinyl flooring that extends throughout every room. Entertain guests effortlessly in this inviting space. The heart of the home, the chef-inspired kitchen, features gleaming marble countertops as well as abundant cabinet space. Adjacent to the kitchen is a sunlit dining area, perfect for enjoying meals with loved ones. Retreat to the master bedroom oasis, complete with a large walk-in closet and an en-suite bathroom featuring exquisite marble countertops. The second bedroom offers serene pond views and its own walk-in closet, ensuring ample storage. Convenience meets practicality with the upstairs laundry closet, equipped with newer washer and dryer. Step outside to the screen enclosed patio where you can unwind while overlooking the tranquil pond.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2525 Earlswood Court	2603 Chelsea Manor Blvd	2110 Tetley Ct	2449 Earlswood Ct
City, State	Brandon, FLORIDA	Brandon, FL	Brandon, FL	Brandon, FL
Zip Code	33510	33510	33510	33510
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.02 ¹	0.07 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$250,000	\$258,000	\$239,900
List Price \$	--	\$250,000	\$258,000	\$239,900
Sale Price \$	--	\$250,000	\$258,000	\$245,000
Type of Financing	--	Fha	Va	Conventional
Date of Sale	--	11/27/2023	09/20/2023	12/27/2023
DOM · Cumulative DOM	-- · --	4 · 55	9 · 43	1 · 30
Age (# of years)	21	21	21	20
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Waterfront	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Waterfront
View	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential	Beneficial ; Water
Style/Design	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,240	1,240	1,240	1,240
Bdrm · Bths · ½ Bths	2 · 1 · 1	2 · 2 · 1	2 · 2 · 1	2 · 1 · 1
Total Room #	6	7	7	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.03 acres	0.03 acres	0.03 acres	0.03 acres
Other	--	--	--	--
Net Adjustment	--	-\$2,000	-\$7,000	-\$150
Adjusted Price	--	\$248,000	\$251,000	\$244,850

* Sold 3 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 -7k for bathroom, 5k for no waterfront. MLS Comments: On the first floor is the kitchen with crown molding, pantry/storage closet space, and plenty of cabinets for lots of storage. The living/dining room combination has wonderful natural light coming in from the large set of sliding doors. There is also a half bathroom downstairs with a newer glasstop vanity. The covered and screened lanai has a ceiling fan, and plenty of space for table, chairs and even an outdoor grill. The two spacious bedrooms are located upstairs along with the laundry closet for your convenience. The primary bedroom has large windows that allow for lots of natural light and even a vaulted ceiling. The bathroom in en suite and there is also a large walk-in closet. The second bedroom has vaulted ceilings as well and a large closet. A one car attached garage for your private use, as well as parking in the driveway. There are additional guest parking spots available throughout the community to use.
- Sold 2** Adjusted -7k for bathroom, 5k for no waterfront. MLS Comments: 2-bedroom, 2 1/2-bathroom townhome in Chelsea Manor which offers a welcoming entry with a pergola and 1-car attached garage. You will notice the pride of ownership from the owner the moment you step inside and feel the 2020 AC system. In the kitchen you'll find everything you need, including Stainless steel appliances, plenty of countertop space for meal prep, a closet pantry, breakfast/snack bar and room for a small table. The living/dining room combination is spacious and open and downstairs the powder room is convenient for both guests and residents, and everyone will enjoy the covered patio. Relax in your favorite chair or hammock and take in the peaceful view with a large field and no back neighbors! Upstairs there are two large bedrooms: the master bedroom boasts lots of closet space and a huge window that floods the room with natural light. You'll also find a bathroom that includes a tub with a shower in the hall upstairs.
- Sold 3** Adjusted -150 for age of construction. MLS Comments: 2-bedroom, 1.5-bathroom townhome nestled just moments away from the bustling city yet surrounded by serene pond views. This two-story gem offers a perfect blend of convenience and tranquility. Located in the highly sought after Chelsea Manor community, this townhome is the perfect blend of natural surroundings close to the city of Tampa and all that it has to offer. Just a quick 18 minutes and 11 miles and you are in the heart of Downtown Tampa! With a private driveway leading to the oversized 1 car garage, you walk under the gorgeous ivy covered trellis along the path to the front door. As you step inside, you'll be greeted by an inviting living space and an open floor plan, adorned with natural light and a cozy atmosphere. The kitchen boasts an eating area and ample storage, making meal preparation a delight. New vinyl flooring, fresh paint, and recently professionally cleaned, you will find this townhome move in ready. The open floor plan and 9+ ft ceilings make the living area feel bigger than it really is and allows for a wonderful flow from the eat in kitchen to dining space to living room/great room. Ceiling fans throughout and the large windows plus triple sliders to the back screened-in lanai make the home bright and airy. Upstairs, you'll find two spacious bedrooms, each offering comfortable retreats for rest and relaxation. The master bedroom features stunning pond views, creating a peaceful backdrop for your everyday routine. The master bedroom has its own private sink area just past the his and hers closets which then leads to the bathroom...also accessible from the hallway giving both privacy but accessibility for the 2nd bedroom. Coming back downstairs, step outside to your own private patio and take in the beauty of the pond from your backyard.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	CHARLES RUTENBERG REALTY INC	see below					
Listing Agent Name	David Mayhew						
Listing Agent Phone	352-667-4269						
# 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
01/12/2024	\$269,900	04/05/2024	\$254,900	Pending/Contract	04/09/2024	\$254,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$250,000	\$250,000
Sales Price	\$250,000	\$250,000
30 Day Price	\$230,000	--
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 Brandon. Nothing remarkable to note. All meet standard industry evaluation benchmarks.		

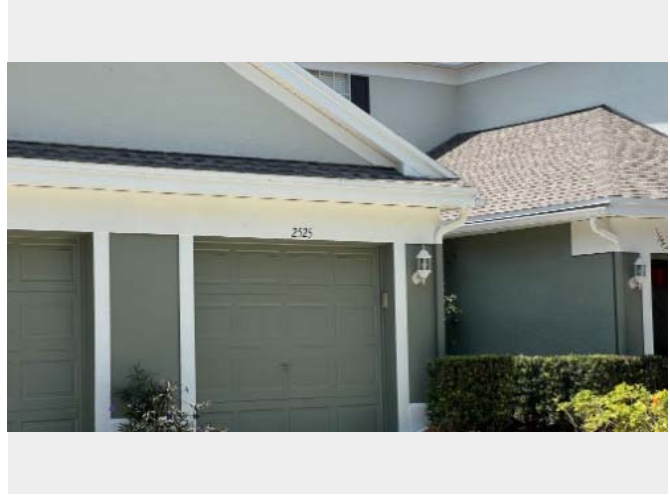
Clear Capital Quality Assurance Comments Addendum

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



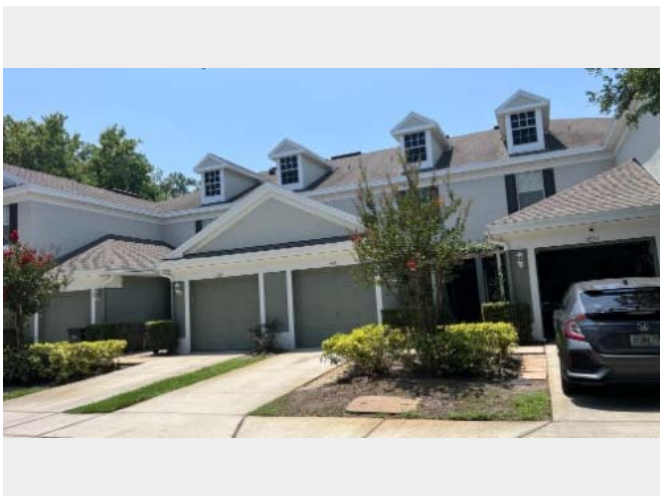
Address Verification



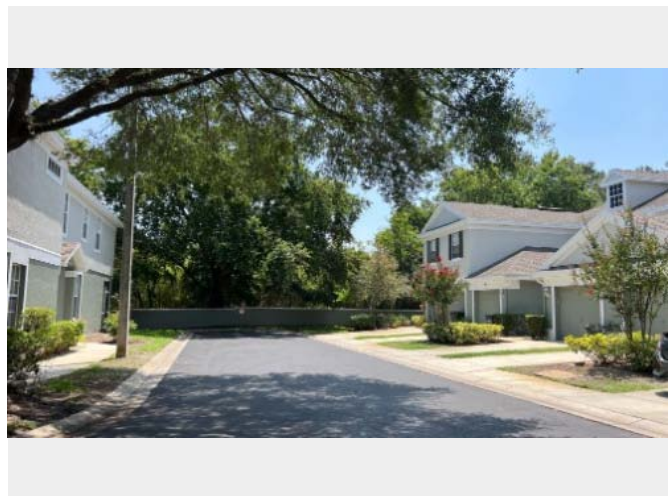
Address Verification



Side

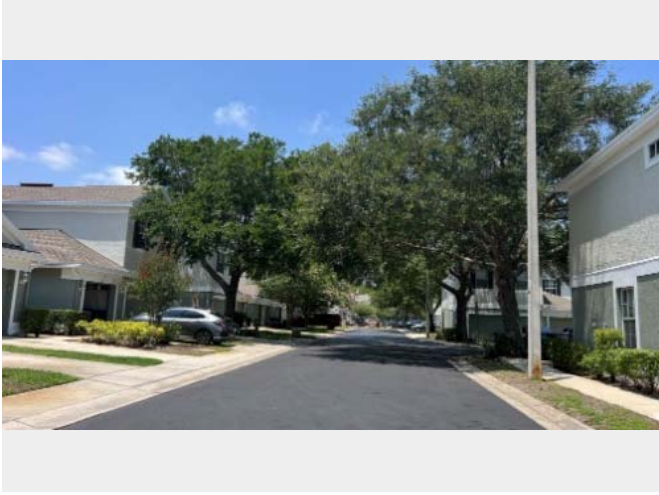


Side



Street

Subject Photos



Street



Other

Listing Photos

L1 2714 SCARLET BAY PL
Brandon, FL 33510



Front

L2 2210 LAKE WOODBERRY CIR
Brandon, FL 33510



Front

L3 11010 BLACK SWAN CT
Brandon, FL 33510



Front

Sales Photos

S1 2603 Chelsea Manor Blvd
Brandon, FL 33510



Front

S2 2110 Tetley Ct
Brandon, FL 33510



Front

S3 2449 Earlswood Ct
Brandon, FL 33510



Front

ClearMaps Addendum

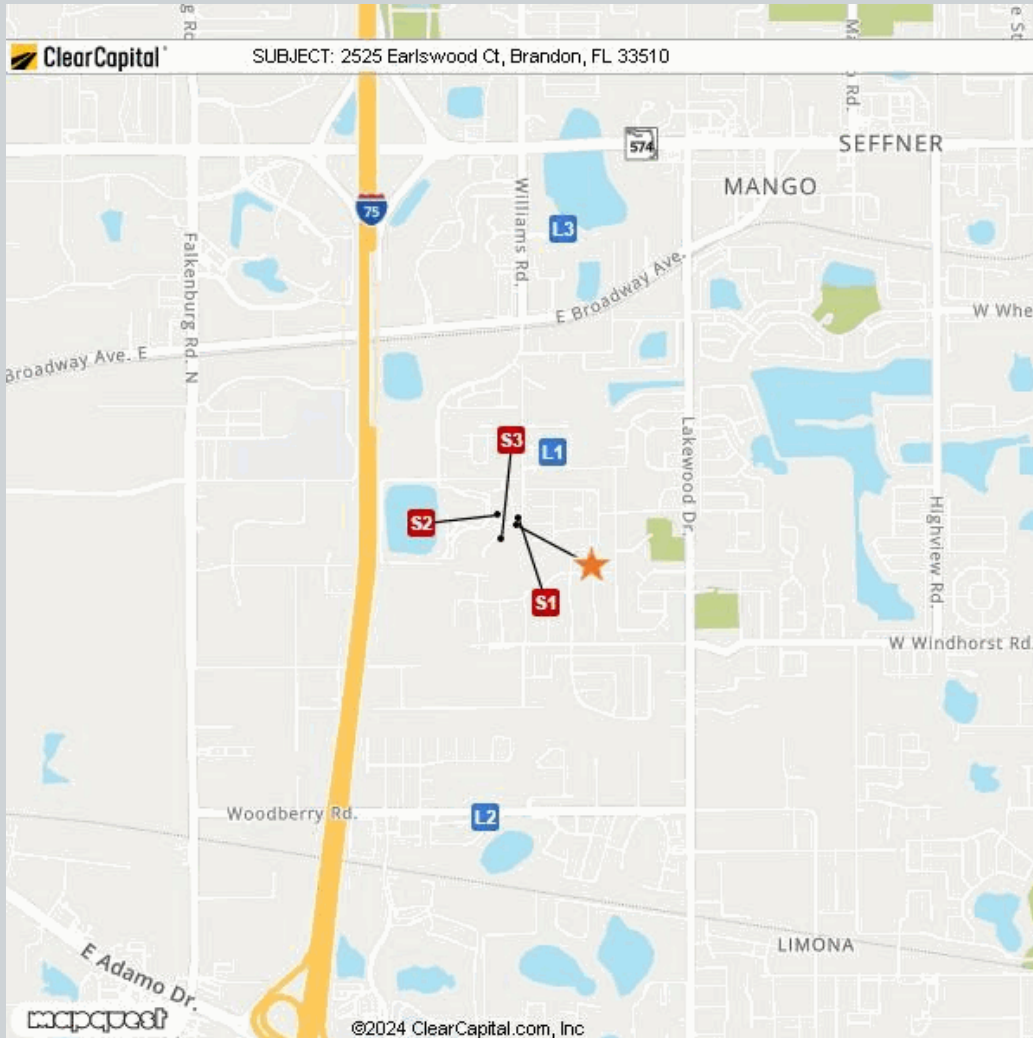
Address ★ 2525 Earlswood Court, Brandon, FLORIDA 33510

Loan Number 53598

Suggested List \$250,000

Suggested Repaired \$250,000

Sale \$250,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2525 Earlswood Court, Brandon, Florida 33510	--	Parcel Match
L1 Listing 1	2714 Scarlet Bay Pl, Brandon, FL 33510	0.25 Miles ¹	Parcel Match
L2 Listing 2	2210 Lake Woodberry Cir, Brandon, FL 33510	0.89 Miles ¹	Parcel Match
L3 Listing 3	11010 Black Swan Ct, Brandon, FL 33510	0.91 Miles ¹	Parcel Match
S1 Sold 1	2603 Chelsea Manor Blvd, Brandon, FL 33510	0.02 Miles ¹	Parcel Match
S2 Sold 2	2110 Tetley Ct, Brandon, FL 33510	0.07 Miles ¹	Parcel Match
S3 Sold 3	2449 Earlswood Ct, Brandon, FL 33510	0.06 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	Jayne 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	12.20 miles	Date Signed	05/16/2024

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.