

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	1013 Pantheon Drive, Kissimmee, FL 34759	Order ID	8831429	Property ID	34389360
Inspection Date	07/16/2023	Date of Report	07/16/2023		
Loan Number	53651	APN	252628613821900100		
Borrower Name	Champery Real Estate 2015 LLC	County	Osceola		

Tracking IDs					
Order Tracking ID	07.14.23 BPO Request	Tracking ID 1	07.14.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments from the exterior inspection, this property is in average conditions. Roof needs repairs or replacement
R. E. Taxes	\$4,041	
Assessed Value	\$247,900	
Zoning Classification	Residential OPUD	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$20,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$20,000	
HOA	poinciana	
Association Fees	\$980 / Year (Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments the subject property is located in a neighborhood with homes in similar style, age and conditions
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$255,000 High: \$385,000	
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	1013 Pantheon Drive	1133 Saint Tropez Ct	1025 Embrun Ct	763 Toulon Dr
City, State	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL
Zip Code	34759	34759	34759	34759
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.83 ¹	0.53 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$368,500	\$368,000	\$359,990
List Price \$	--	\$355,000	\$368,000	\$339,990
Original List Date		04/10/2023	07/05/2023	04/21/2023
DOM · Cumulative DOM	-- · --	95 · 97	9 · 11	84 · 86
Age (# of years)	18	19	21	20
Condition	Average	Average	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	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,192	2,162	2,142	2,162
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	8	8	8
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	--	--	Pool - Yes	Pool - Yes
Lot Size	0.18 acres	0.29 acres	0.23 acres	0.20 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** Home has just been newly painted. New A/C 2019, New Roof 2018. The flooring has Ceramic tiles and laminate in all the bedrooms. This adds to the beauty of the home and easy to Maintain. The Kitchen has Granite Counter Tops along with Solid Wood Cabinets with plenty of room for storage. This home has a large backyard with lots of room for entertaining family and friends.
- Listing 2** 2142 sq ft 4Bedrooms 2 1/2Baths screened in pool+spa home is just what you need to beat the summer heat. The interior is freshly painted and offers all new cordless blinds on the upper floor. The Master Bedroom suite features dual vanities, a garden tub, a separate shower + a walk-in closet. The Kitchen with a breakfast bar and nook area opens to the Family Room with view of the pool. Other areas include separate Living Room and Dining Room. Ceiling Fans throughout the home.
- Listing 3** 2162 square foot single family home boasts 4 bedrooms and 3 bathrooms, making it the perfect space for families and those who love to entertain. Pella windows and Solar panel keep the electric bill averaging about \$50.00 per month and the balance is completely paid off. In the backyard, a shed with power, water and antenna provides additional storage.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1013 Pantheon Drive	821 Massy Ct	407 Martigues Dr	1021 Cannes Dr
City, State	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL
Zip Code	34759	34759	34759	34759
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.67 ¹	0.68 ¹	0.59 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$395,000	\$357,000	\$330,000
List Price \$	--	\$349,900	\$312,000	\$330,000
Sale Price \$	--	\$341,000	\$300,000	\$315,000
Type of Financing	--	Conventional	Fha	Fha
Date of Sale	--	01/27/2023	03/23/2023	06/30/2023
DOM · Cumulative DOM	-- · --	191 · 191	185 · 185	42 · 42
Age (# of years)	18	23	20	18
Condition	Average	Average	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	2 Stories Contemporary	2 Stories Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,192	2,144	2,196	2,204
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2	4 · 2
Total Room #	8	8	7	7
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	0.18 acres	0.18 acres	0.19 acres	0.18 acres
Other	--	--	--	--
Net Adjustment	--	\$0	+\$2,000	+\$2,000
Adjusted Price	--	\$341,000	\$302,000	\$317,000

* 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** This 4 bedroom with a bonus room that can be used as a 5th bedroom or office space with 2 and a 1/2 bathroom with upgraded vanities and lights. Kitchen has been recently updated from cabinets to microwave and stove. All new floor on the first floor and new carpets on the second floor. New light fixtures and ceiling fans. Exterior/Interior paint 2022, A/C is 5 years old, Roof 2020 and Water Heater In May. It is fully fenced and has a screen in porch as well.
- Sold 2** The kitchen boasts spacious cabinetry and a breakfast bar, making cooking and entertaining a delight. Well placed windows create a bright and welcoming interior. The primary bathroom features a separate tub and shower and dual sinks. You won't want to leave the cozy primary suite, the perfect space to relax. Entertain on the covered back patio, perfect for barbecues.
- Sold 3** 4 bedroom and 2-bathroom home in the heart of Poinciana. Just 30 mins away from Disney and other local theme parks. The formal family room sits to your left right as you enter the home. The home has an open floor plan with the kitchen overlooking the living room. Beautiful kitchen with stainless steel appliances and granite counter tops. All bedrooms sit on the main floor of the home including the master with an ensuite bathroom which includes a large garden tub, walk-in shower and walk in closets. Solar panel is transferable to new owner.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			per public records, this property was sold on 05/20/2015 for \$146,000				
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	\$320,000	\$340,000
Sales Price	\$310,000	\$330,000
30 Day Price	\$305,000	--
Comments Regarding Pricing Strategy		
the subject's final value represents the most similar comps in this report		

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.
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Subject Photos



Front



Address Verification



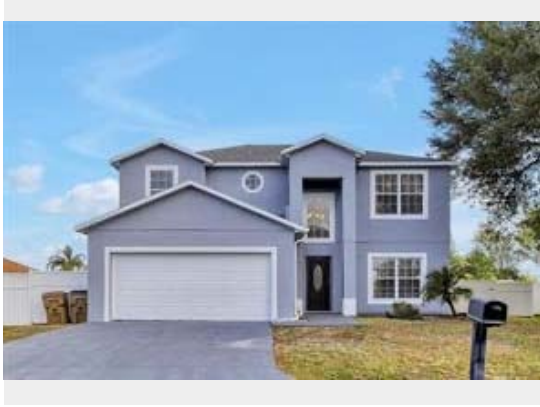
Street



Other

Listing Photos

L1 1133 Saint Tropez Ct
Kissimmee, FL 34759



Front

L2 1025 Embrun Ct
Kissimmee, FL 34759



Front

L3 763 Toulon Dr
Kissimmee, FL 34759



Front

Sales Photos

S1 821 Massy Ct
Kissimmee, FL 34759



Front

S2 407 Martigues Dr
Kissimmee, FL 34759



Front

S3 1021 Cannes Dr
Kissimmee, FL 34759



Front

ClearMaps Addendum

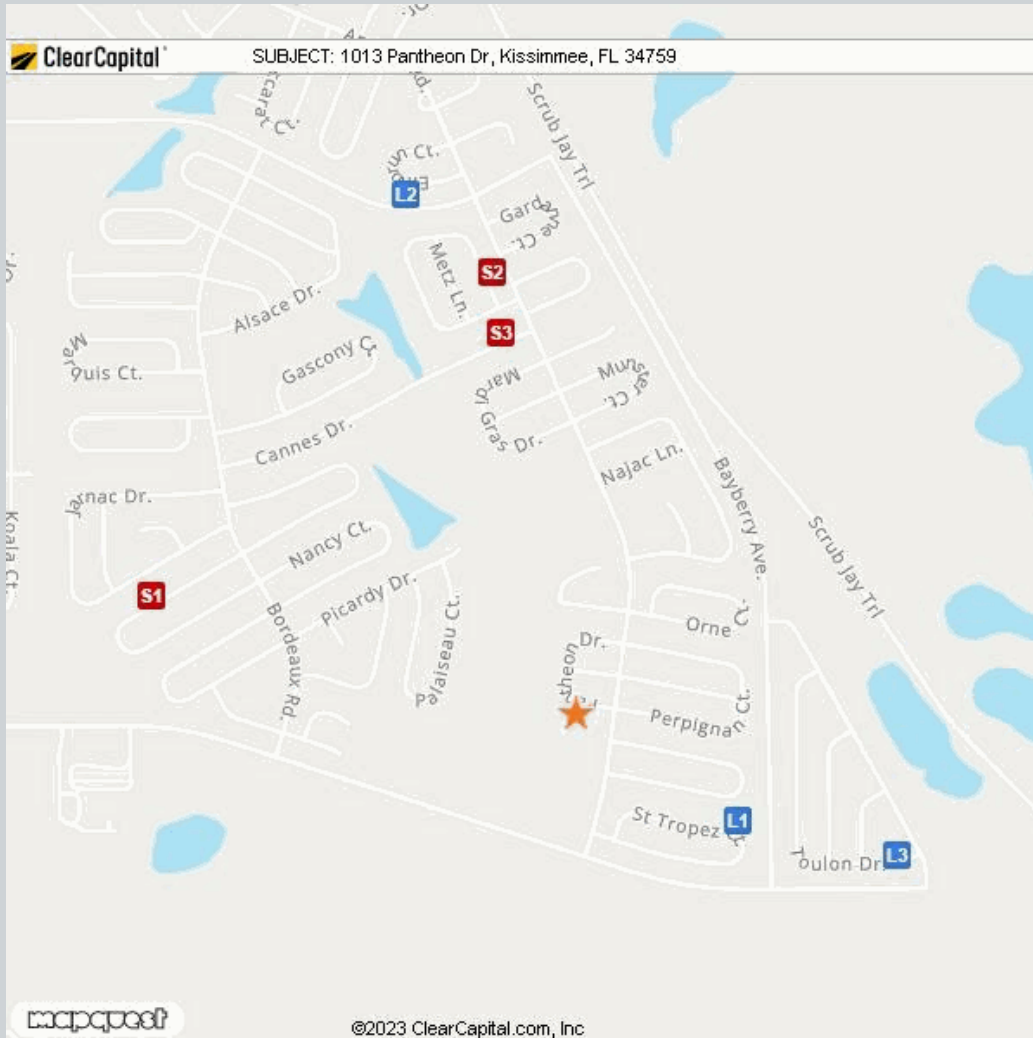
Address ★ 1013 Pantheon Drive, Kissimmee, FL 34759

Loan Number 53651

Suggested List \$320,000

Suggested Repaired \$340,000

Sale \$310,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1013 Pantheon Drive, Kissimmee, FL 34759	--	Parcel Match
L1 Listing 1	1133 Saint Tropez Ct, Kissimmee, FL 34759	0.29 Miles ¹	Parcel Match
L2 Listing 2	1025 Embrun Ct, Kissimmee, FL 34759	0.83 Miles ¹	Parcel Match
L3 Listing 3	763 Toulon Dr, Kissimmee, FL 34759	0.53 Miles ¹	Parcel Match
S1 Sold 1	821 Massy Ct, Kissimmee, FL 34759	0.67 Miles ¹	Parcel Match
S2 Sold 2	407 Martigues Dr, Kissimmee, FL 34759	0.68 Miles ¹	Parcel Match
S3 Sold 3	1021 Cannes Dr, Kissimmee, FL 34759	0.59 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	Sandra Pereira	Company/Brokerage	ipanema realty LLC
License No	BK3082558	Address	340 grand canal dr kissimmee FL 34759
License Expiration	03/31/2024	License State	FL
Phone	3216622348	Email	burbs70@gmail.com
Broker Distance to Subject	1.98 miles	Date Signed	07/16/2023

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.