

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	901 Charlotte Street, Longwood, FL 32750	Order ID	9114473	Property ID	34989239
Inspection Date	01/18/2024	Date of Report	01/18/2024		
Loan Number	53687	APN	0121295CK760C0080		
Borrower Name	Catamount Properties 2018 LLC	County	Seminole		

Tracking IDs					
Order Tracking ID	1.17_Citi_BPO_Update	Tracking ID 1	1.17_Citi_BPO_Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	VICTORIA W ROBBINS	Condition Comments	
R. E. Taxes	\$1,858	Subject is a 1 story house, located in an established neighborhood and a comparable style to others in neighborhood. Features include a garage and a pool and an atypically large lot. The property has been fully renovated and MLS sheet is attached. The property appeared maintained with no deferred maintenance observed.	
Assessed Value	\$157,445		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	Established neighborhood with homes of comparable style and ranging in size, year built, lot size and condition with varying features. Location is within 2-3 miles to grocery, retailers and area businesses. Market stats show a shortage of inventory, with demand declining and with values stable. Short sales and REO were 1% of zip code. Unemployment rate is stable. Concessions typically 3% of sales price. The sales price to list ratio is 98%.	
Sales Prices in this Neighborhood	Low: \$159000 High: \$630500		
Market for this type of property	Increased 7 0 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	901 Charlotte Street	518 Hermits Trl	930 Hobson St	104 Ichabod Trl
City, State	Longwood, FL	Altamonte Springs, FL	Longwood, FL	Longwood, FL
Zip Code	32750	32701	32750	32750
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.82 ¹	0.23 ¹	1.68 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$464,900	\$529,000	\$559,900
List Price \$	--	\$464,900	\$529,000	\$559,900
Original List Date		11/09/2023	01/04/2024	01/12/2024
DOM · Cumulative DOM	-- · --	53 · 70	8 · 14	4 · 6
Age (# of years)	57	45	29	54
Condition	Good	Good	Good	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	1,820	1,857	2,188	2,040
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	4 · 2	4 · 2 · 1
Total Room #	8	6	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	Pool - Yes	Pool - Yes	--	Pool - Yes
Lot Size	0.80 acres	0.32 acres	0.4 acres	0.44 acres
Other	porch	porch	porch	porch

* Listing 2 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 Standard sale, comparable size, inferior bed and bath counts, new roof, freshly painted, Stainless appliances, updated baths, carpet and tile flooring.

Listing 2 Standard sale, sale pending, same neighborhood, superior size, inferior bath counts and lacks a pool, renovated.

Listing 3 Standard sale, sale pending, superior size, comparable features, smaller lot, renovated, carpet, Vinyl and tile flooring.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	901 Charlotte Street	1031 Alberta St	295 Frances Cir	1760 Wyoming St
City, State	Longwood, FL	Longwood, FL	Altamonte Springs, FL	Longwood, FL
Zip Code	32750	32750	32701	32750
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.32 ¹	0.21 ¹	1.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$460,000	\$535,000	\$549,000
List Price \$	--	\$460,000	\$509,800	\$529,900
Sale Price \$	--	\$450,000	\$515,000	\$530,500
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/22/2023	04/07/2023	03/28/2023
DOM · Cumulative DOM	-- · --	8 · 39	35 · 72	10 · 57
Age (# of years)	57	52	56	53
Condition	Good	Good	Good	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	1,820	1,815	2,293	2,112
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 2	3 · 2
Total Room #	8	6	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	0.80 acres	0.32 acres	0.56 acres	0.32 acres
Other	porch	porch	porch	porch
Net Adjustment	--	+\$30,800	+\$9,480	-\$880
Adjusted Price	--	\$480,800	\$524,480	\$529,620

* Sold 2 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** Standard sale, same neighborhood, comparable size, inferior bed and bath counts and lacks a pool subject has, completely renovated. +1000 bed, +5000 bath, +20000 pool, +4800 lot
- Sold 2** Standard sale, superior size, inferior bed and bath counts, lacks a pool subject has, fully renovated, smaller lot. -18920 sf, +1000 bed, +5000 bath, +20000 pool, +2400 lot
- Sold 3** Standard sale, superior size, inferior bed and bath counts, smaller lot, upgraded and updated, smaller lot. -11680 sf, +1000 bed, +5000 bath, +4800 lot

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	GRANDE REALTY GROUP LLC	current active listing					
Listing Agent Name	Patricia Visconti						
Listing Agent Phone	407-234-8426						
# of Removed Listings in Previous 12 Months	1						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
04/11/2023	\$450,000	05/06/2023	\$425,000	Sold	05/26/2023	\$380,000	MLS
08/18/2023	\$539,900	11/28/2023	\$539,900	Cancelled	10/19/2023	\$533,900	MLS
11/28/2023	\$539,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$535,000	\$535,000
Sales Price	\$525,000	\$525,000
30 Day Price	\$505,000	--
Comments Regarding Pricing Strategy		
Comparables used are taken from within a 2 mile radius and within last 12 months and searched with a 500 sf variance, so mostly updated properties could be used with sale 2 weighing heaviest as in closest proximity and adjusted for differences.		

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



Street



Other

Listing Photos

L1 518 Hermits Trl
Altamonte Springs, FL 32701



Front

L2 930 Hobson St
Longwood, FL 32750



Front

L3 104 Ichabod Trl
Longwood, FL 32750



Front

Sales Photos

S1 1031 Alberta St
Longwood, FL 32750



Front

S2 295 Frances Cir
Altamonte Springs, FL 32701



Front

S3 1760 Wyoming St
Longwood, FL 32750



Front

ClearMaps Addendum

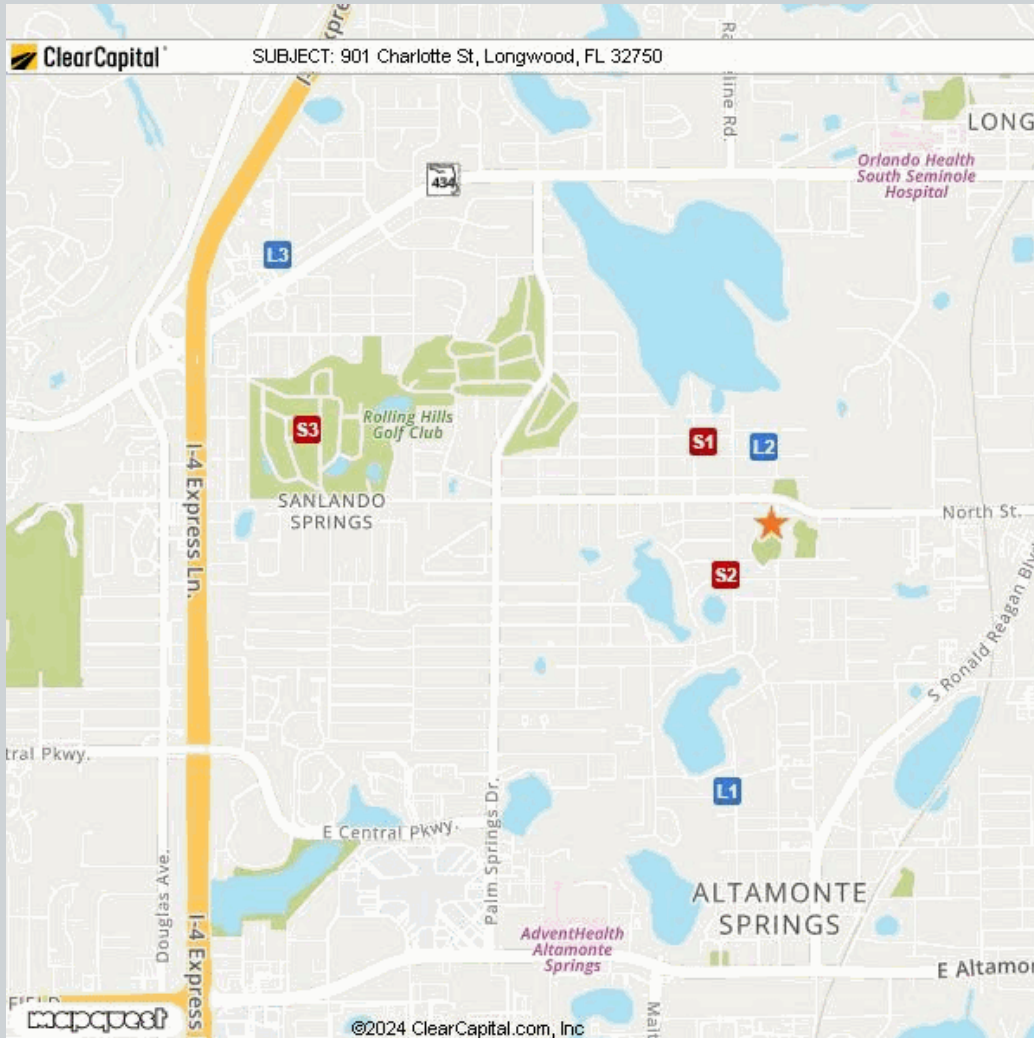
Address ★ 901 Charlotte Street, Longwood, FL 32750

Loan Number 53687

Suggested List \$535,000

Suggested Repaired \$535,000

Sale \$525,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	901 Charlotte Street, Longwood, FL 32750	--	Parcel Match
L1 Listing 1	518 Hermits Trl, Altamonte Springs, FL 32701	0.82 Miles ¹	Parcel Match
L2 Listing 2	930 Hobson St, Longwood, FL 32750	0.23 Miles ¹	Parcel Match
L3 Listing 3	104 Ichabod Trl, Longwood, FL 32750	1.68 Miles ¹	Parcel Match
S1 Sold 1	1031 Alberta St, Longwood, FL 32750	0.32 Miles ¹	Parcel Match
S2 Sold 2	295 Frances Cir, Altamonte Springs, FL 32701	0.21 Miles ¹	Parcel Match
S3 Sold 3	1760 Wyoming St, Longwood, FL 32750	1.42 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

Report Instructions - cont.

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.

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	Kim M. Minehart	Company/Brokerage	Minehart Real Estate LLC
License No	SL3119700	Address	542 Lancer Oak Drive Apopka FL 32712
License Expiration	03/31/2025	License State	FL
Phone	4079204510	Email	kimminehart@gmail.com
Broker Distance to Subject	9.63 miles	Date Signed	01/18/2024

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.