

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	3230 Caulfield Street, Apopka, FL 32703	Order ID	8754987	Property ID	34210216
Inspection Date	05/25/2023	Date of Report	05/25/2023		
Loan Number	53745	APN	18-21-29-522-0C00-0090		
Borrower Name	Catamount Properties 2018 LLC	County	Seminole		

Tracking IDs					
Order Tracking ID	05.24.23 BPO Request	Tracking ID 1	05.24.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Desanto Allison	Condition Comments	
R. E. Taxes	\$3,381	The subject is SFR located in a established community of similar type home. The subject appears to be in Average condition with the interior assumed to be the same. There were no noted repairs needed at the time of inspection. The subject's community is in good condition and is located with-in 1.0 to shopping, transportation, medical, ETC. Sales in the subject's community are steady and well priced homes are selling.	
Assessed Value	\$266,617		
Zoning Classification	R-1a-R-1a		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
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	Stable	Subject conforms to neighborhood and is located nearby shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no boarded up homes or major construction noted nearby. Using market data and properties comparable to the subject it would appear that the overall market conditions in the area directly surrounding the subject are stable. Employment conditions in this neighborh...	
Sales Prices in this Neighborhood	Low: \$270,000 High: \$440,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Neighborhood Comments

Subject conforms to neighborhood and is located nearby shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no boarded up homes or major construction noted nearby. Using market data and properties comparable to the subject it would appear that the overall market conditions in the area directly surrounding the subject are stable. Employment conditions in this neighborhood are stable.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3230 Caulfield Street	2875 N Bermuda Ave	1322 Ravida Woods Dr	670 E Cadillac Dr
City, State	Apopka, FL	Apopka, FL	Apopka, FL	Altamonte Springs, FL
Zip Code	32703	32703	32703	32714
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.53 ¹	1.08 ¹	1.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$325,000	\$399,900	\$440,000
List Price \$	--	\$325,000	\$369,900	\$389,000
Original List Date		04/05/2023	03/21/2023	11/02/2022
DOM · Cumulative DOM	-- · --	18 · 50	61 · 65	178 · 204
Age (# of years)	51	43	30	37
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,446	1,512	1,700	1,458
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	3 · 2
Total Room #	6	7	7	6
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	0.25 acres	0.35 acres	0.17 acres	0.27 acres
Other	None	None	None	None

* 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.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** MLS Remarks: Welcome to 2875 N Bermuda Ave, a charming 4 bedroom home located in the desirable city of Apopka, FL 32703. This property offers endless potential for those looking for a renovation project, with plenty of room to transform this house into your dream home. As you step inside, you'll immediately notice the spacious feel of this home. The living room features large windows that let in plenty of natural light, and the adjacent dining area is perfect for family meals or entertaining guests. The kitchen is in need of renovation, but offers a great opportunity to create a stylish and functional space that suits your needs. The home features four bedrooms, including a master suite with a private bathroom, and three additional bedrooms that share a bathroom. Outside, the backyard is a blank slate, offering plenty of space for outdoor activities and entertaining. With some landscaping and imagination, this yard could become your own personal oasis. Additional features of this home include a laundry room, a two-car garage, and plenty of storage space throughout the home. Located in a peaceful and friendly neighborhood, this home is just minutes away from shopping, dining, and entertainment options. This home is a perfect opportunity for those looking to put their personal touch on a property and create the home of their dreams. Don't miss your chance to own this fantastic property in the heart of Apopka. Schedule a showing today and see the possibilities for yourself!
- Listing 2** MLS Remarks: This exquisite well-maintained 4-bed, 2-bath home in coveted Piedmont Lakes has it all! A sparkling community pool, cabana, 2 tennis courts, & playground. Master bedroom on one side, other bedrooms on the other side. Features an open kitchen-dining room, and a separate living room. Whole house upgraded with porcelain tile imported Italy, and kitchen has also been remodeled with Italian rustic Tuscan porcelain tile and backsplash. Large, fully fenced yard and huge screen porch is perfect for outdoor activities, lounging and recreation. This home is being sold by its original owner with a completely new roof that was installed in 2018. Located in Apopka, minutes from shops, restaurants, main roads, and 20 mins to Disney. So why wait? With a motivated seller and unbeatable features schedule a viewing today!
- Listing 3** MLS Remarks: One or more photo(s) has been virtually staged. Come see this charming home now on the market! This home has a new HVAC and fresh interior paint. Windows throughout the home create a bright and welcoming interior. Step into the kitchen, complete with an eye catching stylish backsplash. Head to the spacious primary suite with good layout and closet included. Extra bedrooms add nice flex space for your everyday needs. The primary bathroom features plenty of under sink storage waiting for your home organization needs. Kick back next to your very own private pool in the back yard. If the shade is more your style, hang out under the covered sitting area. Like what you hear? Come see it for yourself!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3230 Caulfield Street	3206 Everett St	3178 Windchime Cir W	1443 Floral Way
City, State	Apopka, FL	Apopka, FL	Apopka, FL	Apopka, FL
Zip Code	32703	32703	32703	32703
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.34 ¹	0.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$425,000	\$384,900	\$380,000
List Price \$	--	\$365,000	\$384,900	\$390,000
Sale Price \$	--	\$357,000	\$378,000	\$380,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/22/2023	12/27/2022	04/28/2023
DOM · Cumulative DOM	-- · --	165 · 268	6 · 42	8 · 63
Age (# of years)	51	51	43	52
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,446	1,500	1,520	1,612
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
Lot Size	0.25 acres	0.18 acres	0.26 acres	0.32 acres
Other	None	None	None	None
Net Adjustment	--	-\$800	-\$1,600	-\$7,660
Adjusted Price	--	\$356,200	\$376,400	\$372,340

* 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** Lot adj: \$700 and Concession adj: -\$1500. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size. MLS Remarks: One or more photo(s) has been virtually staged. Newly updated in 2023! Come see this charming 3 bedroom, 2 bathroom home now on the market! You'll enjoy preparing meals in the gorgeous kitchen with updated counters, tiled backsplash, stainless steel appliances, breakfast bar and beautiful spacious cabinetry. Step inside this beautiful interior with neutral floors, plenty of natural light, and neutral palette. Relax in your primary suite, complete with a spacious closet and a private bathroom. Step outside to your sparkling pool, host the next gathering here! Don't miss this incredible opportunity.
- Sold 2** Bed adj: -\$5000, Built adj: -\$1600 and Sale date adj: \$5000. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size. MLS Remarks: Great find in Seminole County, Lake Brantley Schools, 4 BR house with pool on a large corner lot. Recently updated kitchen cabinets, freshly painted, luxury vinyl plank flooring throughout main rooms. Indoor laundry and custom pantry. Custom closet in master bedroom. Formal living room, open family room, kitchen, dining area, that opens to the screened porch that leads to the fenced yard and pool. Additional shed in the backyard. Close to major roads, 429 and 414, close to shopping and restaurants. 30 min drive to Disney and other parks, this one won't last.
- Sold 3** GLA adj: -\$9960, Lot adj: -\$700 and Garage adj: \$3000. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size. MLS Remarks: BACK ON MARKET! NEW ROOF as of 3/23/23! This lovely three bedroom two bath block pool home boasts over \$100k in improvements including; a beautiful remodeled kitchen with granite counters, 42" hard wood cabinets, and stainless steal appliances. The kitchen spills out onto your very own screen enclosed salt water pool perfect place to relax in or great place to entertain. Also, enjoy the benefits of an established quiet neighborhood with a fenced yard and access to Bear Lake. This home has easy to maintain porcelain floors throughout the main areas and beautiful engineered wood in the bedrooms. Don't forget this home does have a bonus room that can be used as an alternate family room, pet room, or study. This home benefits from well water with a water conditioner and is assigned to highly sought after Seminole County Schools. This home also has easy access to I4, SR434, SR436, and SR429 for travel to downtown Orlando, East and West Coast Beaches, theme parks, Orlando Philharmonic Orchestra, Amway Center. The Altamonte Mall, AMC Theater, and Cranes Roost are right around the corner with plenty to do any day of the week as well.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				None noted			
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	\$393,750	\$393,750
Sales Price	\$375,000	\$375,000
30 Day Price	\$345,000	--
Comments Regarding Pricing Strategy		
<p>Subjects value is based on current market Conditions and recent sales in area. Due to a lack of more similar recent comps in this market, it was necessary to exceed guidelines.Comps selected for this report are all settled properties within the subject market area.They are considered to be the best available at the time of inspection and good indicator of market value. Note that overall market conditions have been taken into account in arriving at final opinion of value. Current sales, under contract sales and active listings have been considered.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 2875 N BERMUDA AVE
Apopka, FL 32703



Front

L2 1322 RAVIDA WOODS DR
Apopka, FL 32703



Front

L3 670 E CADILLAC DR
Altamonte Springs, FL 32714



Front

Sales Photos

S1 3206 EVERETT ST
Apopka, FL 32703



Front

S2 3178 WINDCHIME CIR W
Apopka, FL 32703



Front

S3 1443 FLORAL WAY
Apopka, FL 32703



Front

ClearMaps Addendum

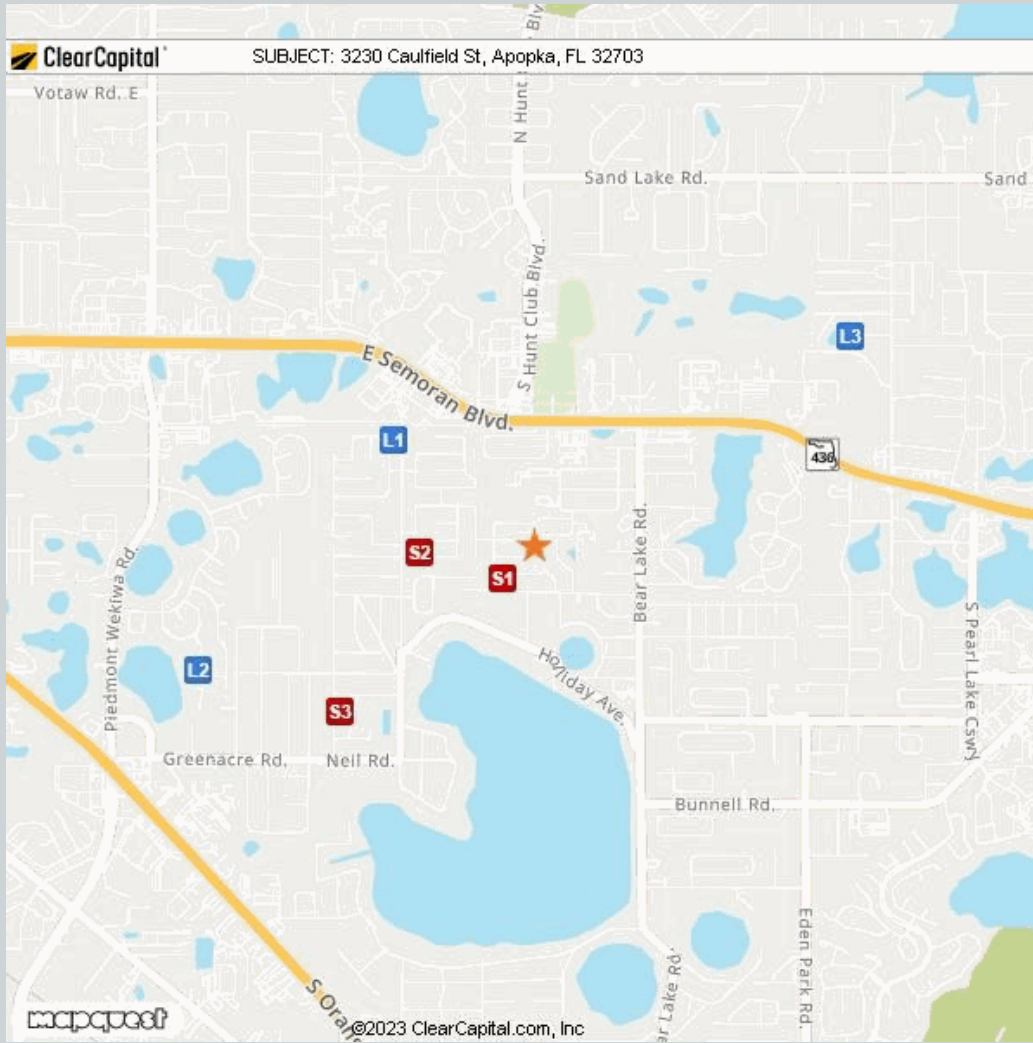
Address ★ 3230 Caulfield Street, Apopka, FL 32703

Loan Number 53745

Suggested List \$393,750

Suggested Repaired \$393,750

Sale \$375,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3230 Caulfield Street, Apopka, FL 32703	--	Parcel Match
L1 Listing 1	2875 N Bermuda Ave, Apopka, FL 32703	0.53 Miles ¹	Parcel Match
L2 Listing 2	1322 Ravida Woods Dr, Apopka, FL 32703	1.08 Miles ¹	Parcel Match
L3 Listing 3	670 E Cadillac Dr, Altamonte Springs, FL 32714	1.15 Miles ¹	Parcel Match
S1 Sold 1	3206 Everett St, Apopka, FL 32703	0.13 Miles ¹	Parcel Match
S2 Sold 2	3178 Windchime Cir W, Apopka, FL 32703	0.34 Miles ¹	Parcel Match
S3 Sold 3	1443 Floral Way, Apopka, FL 32703	0.77 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	Andrei Sagdeev	Company/Brokerage	Volke Real Estate, LLC
License No	BK3365282	Address	20 N Orange Ave Orlando FL 32801
License Expiration	09/30/2024	License State	FL
Phone	3054315071	Email	volkerealestate@gmail.com
Broker Distance to Subject	9.39 miles	Date Signed	05/25/2023

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.