

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	4829 Cypress Tree Drive, Tampa, FLORIDA 33624	Order ID	8792097	Property ID	34293364
Inspection Date	06/21/2023	Date of Report	06/21/2023		
Loan Number	53954	APN	023742-8694		
Borrower Name	Catamount Properties 2018 LLC	County	Hillsborough		

Tracking IDs

Order Tracking ID	06.20.23 BPO Request	Tracking ID 1	06.20.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Mateo Edwin	Condition Comments	
R. E. Taxes	\$1,602	Based on exterior observation, subject property is in Average condition. No immediate repair or modernization required.	
Assessed Value	\$250,841		
Zoning Classification	Residential		
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	The subject is located in a suburban neighborhood with stable property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.	
Sales Prices in this Neighborhood	Low: \$292,000 High: \$487,800		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4829 Cypress Tree Drive	10301 Fernbrook Lane	5370 Black Pine Drive	5374 Black Pine Drive
City, State	Tampa, FLORIDA	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33624	33624	33624	33624
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.90 ¹	0.92 ¹	0.94 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$365,000	\$410,000	\$410,000
List Price \$	--	\$365,000	\$410,000	\$410,000
Original List Date		05/26/2023	06/02/2023	05/12/2023
DOM · Cumulative DOM	-- · --	25 · 26	18 · 19	39 · 40
Age (# of years)	43	45	39	37
Condition	Average	Average	Average	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	1,384	1,469	1,623	1,394
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.16 acres	0.11 acres	0.43 acres	0.18 acres
Other	None	None	None	None

* 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.

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

Listing 1 Adjustments:Bed:-4000,Bath:0,HBath:0,GLA:\$-1700,Garage:\$2000,Total Adjustment:\$-3700,Net Adjustment Value:\$361300 Property is superior in bedroom count but similar in Age to the subject.

Listing 2 Adjustments:Bed:0,Bath:0,HBath:0,GLA:\$-4780,Lot:\$-540,Total Adjustment:\$-5320,Net Adjustment Value:\$404680 Property is superior in lot size but similar in bed/bath count to the subject.

Listing 3 Adjustments:Condition:\$-8500,Bed:0,Bath:0,HBath:0,Total Adjustment:\$-8500,Net Adjustment Value:\$401500 Property is superior in Condition but similar in GLA to the subject.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4829 Cypress Tree Drive	4805 Ridge Point Drive	4810 Cypress Tree Drive	11447 Cypress Park
City, State	Tampa, FLORIDA	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33624	33624	33624	33624
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.11 ¹	0.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$370,000	\$379,000	\$410,000
List Price \$	--	\$370,000	\$379,000	\$410,000
Sale Price \$	--	\$365,000	\$377,000	\$406,500
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	10/07/2022	08/02/2022	02/28/2023
DOM · Cumulative DOM	-- · --	58 · 58	41 · 41	43 · 43
Age (# of years)	43	43	44	26
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	1,384	1,292	1,383	1,550
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	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	--	--	--	--
Lot Size	0.16 acres	0.14 acres	0.14 acres	0.17 acres
Other	None	None	None	None
Net Adjustment	--	+\$1,840	\$0	-\$3,745
Adjusted Price	--	\$366,840	\$377,000	\$402,755

* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Sold1 => GLA= \$1840, Total= \$1840, Net Adjusted Value= \$366840 Property is inferior in GLA but similar in View to the subject.

Sold 2 Sold2 => Net Adjusted Value= \$377000 FMV property similar in GLA and Age.

Sold 3 Sold3 => GLA= \$-3320, Age= \$-425, Total= \$-3745, Net Adjusted Value= \$402755 Property is superior in Age but similar in condition to the subject.

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	\$385,000	\$385,000
Sales Price	\$375,000	\$375,000
30 Day Price	\$370,000	--
Comments Regarding Pricing Strategy		
<p>I have searched a distance up to 0.50 mile, GLA +/-20%, year built 20 +/-, sold date up to 6 months back. There were limited comparable available. Therefore I had to exceed bed count, year built, lot size guideline parameters and search up to 1 mile and back 12 Months. Since there were limited comparable available within subject's market neighborhood, it was necessary to use two sold comparable with a sale date beyond 180 days from the date of this report. In order to use proximate comparable, it was necessary to use comparable having variance in condition. Most of the similar comparable in the subject neighborhood is renovated or having updates, Due to limited availability of similar conditions comparable, I was forced to use compared with some minor upgrades. Due to the limited availability of recently sold comps within 1 mile proximity, it was necessary to use comps that exceeds 120 days pending date. Subject is located near water bodies and major roadways. This will not affect the market ability of the subject. In delivering final valuation, most weight has been placed on CS2 and LC1 as they are most similar to subject condition and overall structure.</p>		

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



Street

Listing Photos

L1 10301 FERNBROOK LANE
Tampa, FL 33624



Front

L2 5370 BLACK PINE DRIVE
Tampa, FL 33624



Front

L3 5374 BLACK PINE DRIVE
Tampa, FL 33624



Front

Sales Photos

S1 4805 RIDGE POINT DRIVE
Tampa, FL 33624



Front

S2 4810 CYPRESS TREE DRIVE
Tampa, FL 33624



Front

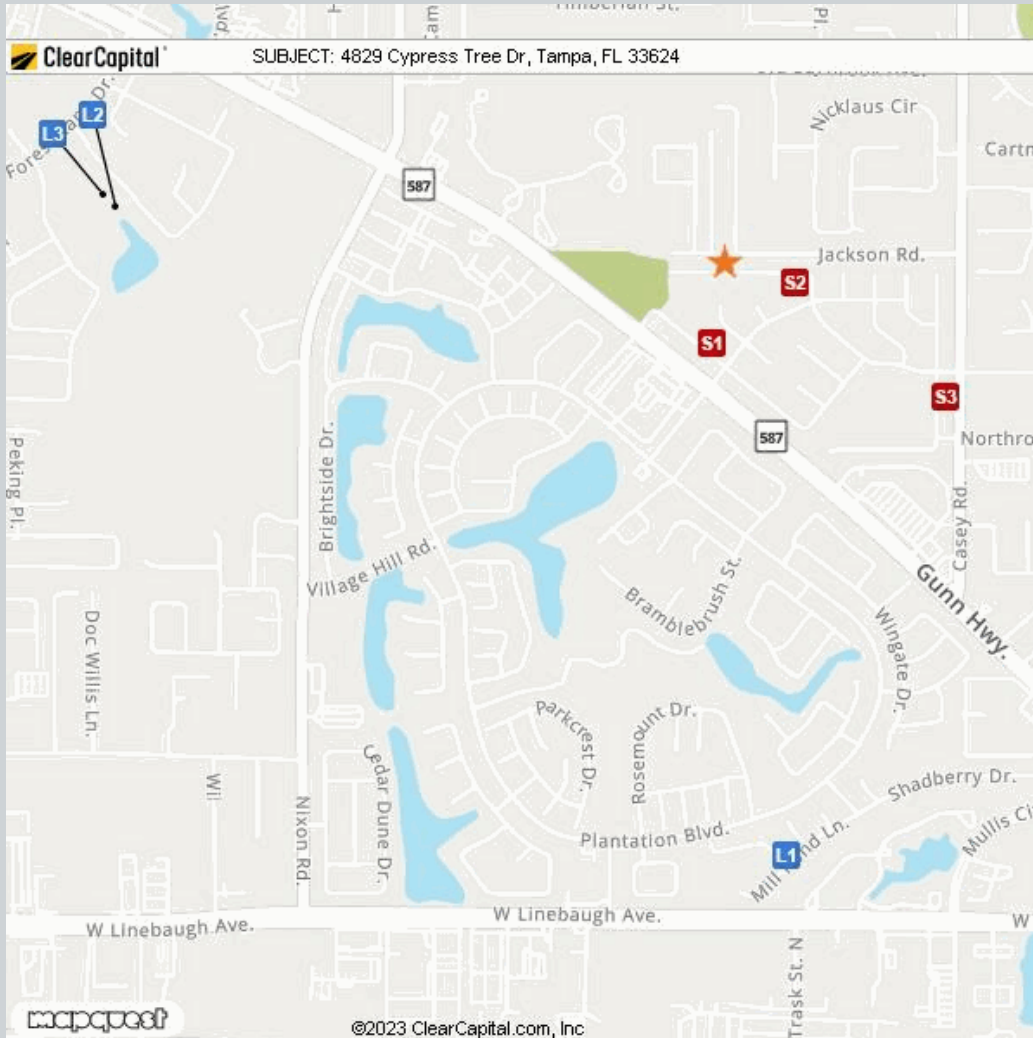
S3 11447 CYPRESS PARK
Tampa, FL 33624



Front

ClearMaps Addendum

Address ★ 4829 Cypress Tree Drive, Tampa, FLORIDA 33624
Loan Number 53954 **Suggested List** \$385,000 **Suggested Repaired** \$385,000 **Sale** \$375,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4829 Cypress Tree Drive, Tampa, Florida 33624	--	Parcel Match
L1 Listing 1	10301 Fernbrook Lane, Tampa, FL 33624	0.90 Miles ¹	Parcel Match
L2 Listing 2	5370 Black Pine Drive, Tampa, FL 33624	0.92 Miles ¹	Parcel Match
L3 Listing 3	5374 Black Pine Drive, Tampa, FL 33624	0.94 Miles ¹	Parcel Match
S1 Sold 1	4805 Ridge Point Drive, Tampa, FL 33624	0.13 Miles ¹	Parcel Match
S2 Sold 2	4810 Cypress Tree Drive, Tampa, FL 33624	0.11 Miles ¹	Parcel Match
S3 Sold 3	11447 Cypress Park, Tampa, FL 33624	0.39 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	Vanity Marsh	Company/Brokerage	SAP Real Estate Services LLC
License No	SL3217285	Address	6422 Harney Rd Tampa FL 33610
License Expiration	09/30/2024	License State	FL
Phone	2532018048	Email	marshvn84@gmail.com
Broker Distance to Subject	9.24 miles	Date Signed	06/21/2023

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.