

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	3863 Oakleaf Circle, Tarpon Springs, FL 34688	Order ID	9601505	Property ID	35919859
Inspection Date	09/09/2024	Date of Report	09/09/2024		
Loan Number	54108	APN	132716970150000280		
Borrower Name	Catamount Properties 2018 LLC	County	Pinellas		

Tracking IDs					
Order Tracking ID	9.6_CitiAgedBPO	Tracking ID 1	9.6_CitiAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CATARNOUNT PROPERTIES 2018 LLC	Enjoy your Pool & Water Views in this updated 3 bedroom + Office/Flex space, 2 bath, 2 car garage pool home located in a cul de sac of Whispering Lakes! New HVAC (2023). Newer Roof (2020). Newly resurfaced pool (2024). As you walk up to this home, you will notice the charming brick facade.
R. E. Taxes	\$5,783	
Assessed Value	\$337,472	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(All windows and doors appear to be locked and secure.)		
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Whispering Lakes HOA 727-799-8982	
Association Fees	\$75 / Month (Tennis,Greenbelt,Other: Trash removal)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subject neighborhood community is residential in nature and is close to all amenities. There were no adverse neighborhood conditions noted at the time of the inspection, and there are no significant commercial or industrial influences in the area.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$503500 High: \$776000	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3863 Oakleaf Circle	500 Waterford Cir W	860 Crestridge Cir	525 Waterford Cir W
City, State	Tarpon Springs, FL	Tarpon Springs, FL	Tarpon Springs, FL	Tarpon Springs, FL
Zip Code	34688	34688	34688	34688
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.67 ¹	1.70 ¹	1.63 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$599,000	\$639,000	\$615,000
List Price \$	--	\$591,500	\$598,900	\$599,900
Original List Date		08/07/2024	09/21/2023	07/20/2024
DOM · Cumulative DOM	-- · --	3 · 33	354 · 354	51 · 51
Age (# of years)	37	34	36	34
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	Beneficial ; Water	Neutral ; Residential	Beneficial ; Pastoral	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,056	2,072	2,028	2,138
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	4 · 2
Total Room #	7	8	7	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	Pool - Yes	Pool - Yes
Lot Size	0.59 acres	0.19 acres	0.15 acres	0.18 acres
Other	None	None	None	Fireplace

* 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** 4 Bedroom, 2 Bath Pool Home in Woodfield. All the contemporary and tasteful updates for your forever home. Enter to a bright & open floorplan with a living room room with warm laminate flooring and a separate dining room with sliders to the backyard.
- Listing 2** This 2028 square foot home is complete with high ceilings and a split floor plan with 3 Bedrooms, 2 Bathrooms and a 2car garage. Relax while knowing the home has a brand- new AC and a brand- new roof, and newly resurfaced pool.
- Listing 3** 4-bedroom, 2-bath with a pool is the perfect blend. Nestled off Eastlake Road and Keystone Road. Step inside to a spacious open living and dining area, featuring neutral LVP flooring. Retreat to the primary bedroom, boasting a fully remodeled en-suite with a walk-in shower, a soothing jetted soaking tub, and a walk-in closet. The updated kitchen, adorned with neutral tones and solid surface countertops, flows into the family room, complete with a wood-burning fireplace.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3863 Oakleaf Circle	3359 Jadewood Cir	419 Carriage House Ln	887 Crestridge Cir
City, State	Tarpon Springs, FL	Tarpon Springs, FL	Tarpon Springs, FL	Tarpon Springs, FL
Zip Code	34688	34688	34688	34688
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.28 ¹	1.82 ¹	1.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$599,000	\$599,000	\$585,000
List Price \$	--	\$594,900	\$599,000	\$585,000
Sale Price \$	--	\$573,000	\$580,000	\$590,000
Type of Financing	--	Va	Va	Conventional
Date of Sale	--	06/14/2024	08/14/2024	07/08/2024
DOM · Cumulative DOM	-- · --	98 · 157	3 · 26	1 · 31
Age (# of years)	37	35	27	33
Condition	Good	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Water	Beneficial ; Water	Neutral ; Residential	Beneficial ; Water
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,056	2,010	1,915	2,124
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	4 · 2
Total Room #	7	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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 Spa - Yes	Pool - Yes
Lot Size	0.59 acres	0.24 acres	0.21 acres	0.21 acres
Other	None	None	None	Fireplace
Net Adjustment	--	+\$10,690	+\$7,115	-\$1,020
Adjusted Price	--	\$583,690	\$587,115	\$588,980

* 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** 3 bedroom 2-bathroom home poolside home situated in Lakeshore Village at Woodfield community! This home is located within a cul-desac. As you enter the front door, you will notice the home light and bright throughout ready for your own personal touches. The gourmet kitchen opens to a breakfast area overlooking the family room, a perfect place to entertain guests! Head into the spacious primary suite where you will find your own custom walk-in closet and ensuite bathroom featuring a dual vanity sink and a spacious walk in shower. Adjusted +\$690 for SF variance; +\$10,000 for condition.
- Sold 2** 4/2 3 CAR, POOL HOME in the community of Keystone in Tarpon Springs. Floor plan is ideal and ready for entertaining! Large FENCED IN backyard with inground, enclosed saltwater, gas heated swimming pool, and outdoor paver area with fire pit and hot tub to enjoy your evenings outdoors. Kitchen is large in size and features quartz countertops, waterfall edge on the peninsula, wood Shaker style cabinets with 42" uppers, GAS stove, all over looking your family room and eat in breakfast nook. Adjusted +\$2,115 for SF variance; -\$5,000 for garage count; -\$5,000 for spa; +\$5,000 for view;+\$10,000 for condition.
- Sold 3** 4 bedroom, 2 bath home offers an upfront view of nature. The home features a formal living room and dining. A great space for large family gatherings. If you're not "formal", make this space functional for your family – maybe a game room or office space. The oversized kitchen has been updated with light gray cabinets, granite counters, large, deep sink, dark bronze faucet and a slate backsplash that ties everything together. The breakfast bar is large enough to seat 4. Adjusted -\$1,020 for SF variance.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Listed on 3/15/2024 for \$589,900 and is currently shown as "Temporarily Off Market". Not an active listing.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
03/15/2024	\$649,900	08/23/2024	\$589,900	Withdrawn	08/23/2024	\$589,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$590,000	\$590,000
Sales Price	\$585,000	\$585,000
30 Day Price	\$580,000	--
Comments Regarding Pricing Strategy		
<p>Value determined using the Comparable Market Analysis Method. All comparable properties used are non-distressed properties. All comparable properties used are from subject subdivision or in a similar subdivision and within 2 mile of subject. There is not a significant number of REO and Short Sale properties in the subject area. It is estimated to be approximately 1%. I went back 3 months, out in distance 2 mile, and was able to find comps which fit the subject requirements. The ones used are the best possible currently available comps within 2 mile and the adjustments are sufficient for this area to account for the differences in the subject and comps.</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



Street



Other

Listing Photos

L1 500 WATERFORD CIR W
Tarpon Springs, FL 34688



Front

L2 860 CRESTRIDGE CIR
Tarpon Springs, FL 34688



Front

L3 525 WATERFORD CIR W
Tarpon Springs, FL 34688



Front

Sales Photos

S1 3359 JADEWOOD CIR
Tarpon Springs, FL 34688



Front

S2 419 CARRIAGE HOUSE LN
Tarpon Springs, FL 34688



Front

S3 887 CRESTRIDGE CIR
Tarpon Springs, FL 34688



Front

ClearMaps Addendum

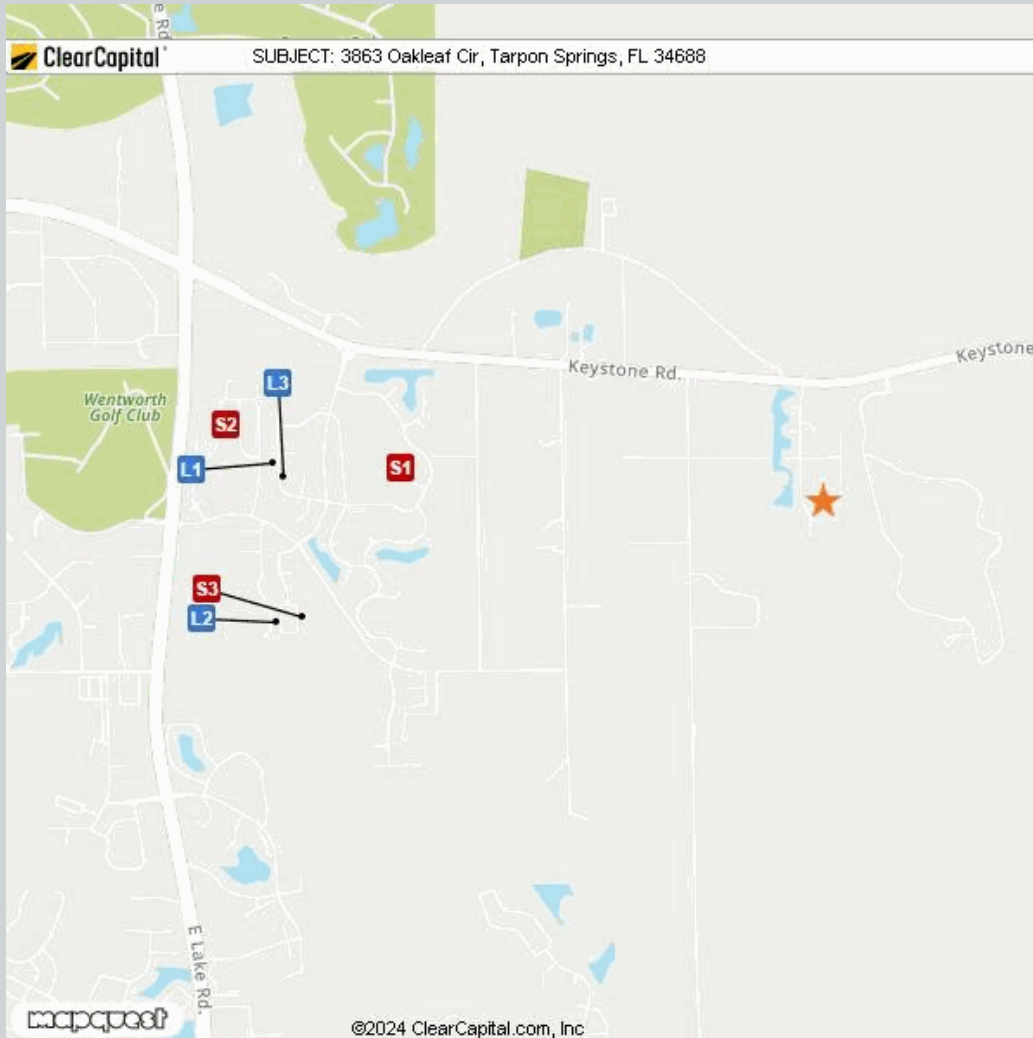
Address ★ 3863 Oakleaf Circle, Tarpon Springs, FL 34688

Loan Number 54108

Suggested List \$590,000

Suggested Repaired \$590,000

Sale \$585,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3863 Oakleaf Circle, Tarpon Springs, FL 34688	--	Parcel Match
L1 Listing 1	500 Waterford Cir W, Tarpon Springs, FL 34688	1.67 Miles ¹	Parcel Match
L2 Listing 2	860 Crestridge Cir, Tarpon Springs, FL 34688	1.70 Miles ¹	Parcel Match
L3 Listing 3	525 Waterford Cir W, Tarpon Springs, FL 34688	1.63 Miles ¹	Parcel Match
S1 Sold 1	3359 Jadewood Cir, Tarpon Springs, FL 34688	1.28 Miles ¹	Parcel Match
S2 Sold 2	419 Carriage House Ln, Tarpon Springs, FL 34688	1.82 Miles ¹	Parcel Match
S3 Sold 3	887 Crestridge Cir, Tarpon Springs, FL 34688	1.61 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprovider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	Fred Strickroot	Company/Brokerage	HomeNet
License No	BK3187035	Address	9020 Rancho Del Rio Dr New Port Richey FL 34655
License Expiration	03/31/2026	License State	FL
Phone	7278355567	Email	allprobpos@gmail.com
Broker Distance to Subject	6.64 miles	Date Signed	09/09/2024

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.