

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	2580 62nd Street, Saint Petersburg, FL 33710	Order ID	9103445	Property ID	34969236
Inspection Date	01/10/2024	Date of Report	01/11/2024		
Loan Number	54169	APN	083116405180070120		
Borrower Name	Champery Real Estate 2015 LLC	County	Pinellas		

Tracking IDs					
Order Tracking ID	1.9_UpdatedAtlasBPOs	Tracking ID 1	1.9_UpdatedAtlasBPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	CHAMPERY REAL ESTATE 2015	Subject property appears to be in average condition for neighborhood. No visible signs of needed repairs. Block construction built in 1959. There are no external influences affecting the marketing or value of this property. Conforms to neighborhood.
R. E. Taxes	\$2,434	
Assessed Value	\$164,076	
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

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Neighborhood within 2 miles of local schools, parks, shopping, restaurants and other amenities. There are no commercial or industrial influences affecting the marketing or value of this property. REO and pre foreclosure activity in area, there are no boarded up properties in this immediate area. Due to rising interest rates, values and DOM are currently stabilizing in this immediate neighborhood
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$313000 High: \$625000	
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	2580 62nd Street	5243 26th Ave N	5824 31st Ave N	6915 35th Ave N
City, State	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
Zip Code	33710	33710	33710	33710
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.98 ¹	0.56 ¹	1.01 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,900	\$484,900	\$489,000
List Price \$	--	\$399,900	\$454,900	\$489,000
Original List Date		12/22/2023	10/16/2023	12/29/2023
DOM · Cumulative DOM	-- · --	7 · 20	85 · 87	9 · 13
Age (# of years)	65	62	61	58
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	2,010	1,742	1,597	1,780
Bdrm · Bths · ½ Bths	3 · 3	2 · 2	3 · 2	4 · 2
Total Room #	8	6	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	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	0.17 acres	0.18 acres	0.30 acres
Other	None	None	None	None

* Listing 3 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** Listing #1 is located close in proximity to subject with one less bed and baths. Similar, yet less square footage. Average condition, no updates. One car garage. In ground pool. Fair Market Property. Inferior due to one less bed, bath, square footage and no pool.
- Listing 2** Listing #2 is located close in proximity to subject with same number of beds and one less bath. Less square footage than subject property. One car garage. In ground pool. Average condition, no updates. Inferior due to square footage and one less bath.
- Listing 3** Listing #3 is located close in proximity to subject with one additional bed and one less bath. Similar, yet less square footage. Two car garage. No pool. Updated through out with high end finishes. Similar to subject in value after adjustments for differences.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2580 62nd Street	3668 60th St N	3902 60th St N	6059 24th Ave N
City, State	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
Zip Code	33710	33710	33709	33710
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.74 ¹	0.88 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$475,000	\$475,000	\$525,000
List Price \$	--	\$475,000	\$475,000	\$499,000
Sale Price \$	--	\$425,000	\$475,000	\$480,000
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	11/30/2023	11/15/2023	06/12/2023
DOM · Cumulative DOM	-- · --	8 · 37	0 · 28	63 · 17
Age (# of years)	65	64	68	62
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	2,010	1,934	2,240	1,655
Bdrm · Bths · ½ Bths	3 · 3	4 · 2	4 · 2	3 · 2
Total Room #	8	8	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	None	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
Lot Size	0.25 acres	0.17 acres	0.21 acres	0.17 acres
Other	None	None	None	None
Net Adjustment	--	+\$36,800	+\$8,500	-\$2,250
Adjusted Price	--	\$461,800	\$483,500	\$477,750

* Sold 3 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** Sold #1 is located close in proximity to subject with one additional bed and one less baths. Similar square footage. Average condition, no updates. One car garage. No pool. Fair Market Property. Adjusted for square footage (+\$3800), additional bed (-\$10,000), one less bath (+\$10,000), garage difference (+\$3000), and no pool (+\$30,000).
- Sold 2** Sold #2 is located close in proximity to subject with one additional bed and same number of baths. Similar square footage. Average condition, no updates. No covered parking. No pool. Fair Market Property. Adjusted for square footage (-\$11,500), additional bed (-\$10,000), one less bath (+\$10,000), no covered parking (-\$10,000) and no pool (+\$30,000).
- Sold 3** Sold #3 is located close in proximity to subject with same number of beds and one less bath. Less square footage than subject property. One car garage. In ground pool. Updated kitchen with granite counter tops, new cabinets, fixtures, flooring and S/S appliances. Standard grade updates to baths. Fair Market Property. Adjusted for square footage (+\$17,750), one less bath (+\$10,000), and conditions (-\$30,000).

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Per MLS listed on 06/16/2023 for \$459,900 and sold on 06/30/2023 for \$430,000. Listed on 08/15/2022 for \$555,000 and cancelled on 01/31/2023. Per tax records sold on 02/23/2004 for \$210,000 and on 04/03/1996 for \$106,600			
Listing Agent Name							
Listing Agent Phone							
# 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
08/19/2022	\$555,000	06/16/2023	\$459,900	Cancelled	01/31/2023	\$449,000	MLS
06/16/2023	\$459,900	--	--	Sold	06/30/2023	\$459,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$483,000	\$483,000
Sales Price	\$478,000	\$478,000
30 Day Price	\$468,000	--
Comments Regarding Pricing Strategy		
Searched subdivision and zip code for properties similar to subject in age, condition, beds, baths, and square footage. Keeping proximity heavily weighted criteria. Based value on subject in average condition as a fair market property to sell in a normal marketing period. As Is with no seller concessions. Based value on active and solds and adjusted for differences. There is a limited inventory of properties in this immediate area similar to subject property. These are currently the best comps available for subject property. The adjustments are sufficient to account for differences. There are no external influences affecting the marketing or value of this property		

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



Side



Street



Street

Listing Photos

L1 5243 26th Ave N
Saint Petersburg, FL 33710



Front

L2 5824 31st Ave N
Saint Petersburg, FL 33710



Front

L3 6915 35th Ave N
Saint Petersburg, FL 33710



Front

Sales Photos

S1 3668 60th St N
Saint Petersburg, FL 33710



Front

S2 3902 60th St N
Saint Petersburg, FL 33709



Front

S3 6059 24th Ave N
Saint Petersburg, FL 33710



Front

ClearMaps Addendum

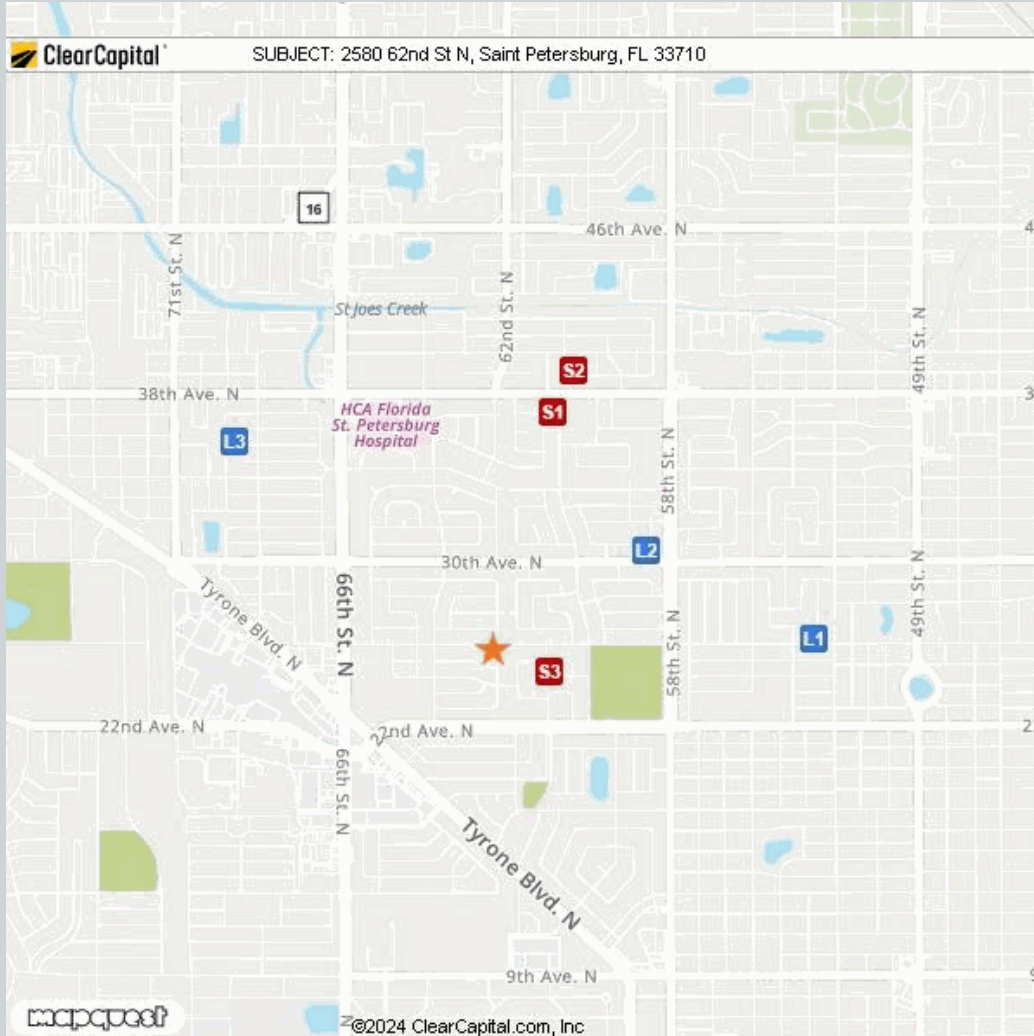
Address ★ 2580 62nd Street, Saint Petersburg, FL 33710

Loan Number 54169

Suggested List \$483,000

Suggested Repaired \$483,000

Sale \$478,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2580 62nd Street, Saint Petersburg, FL 33710	--	Parcel Match
L1 Listing 1	5243 26th Ave N, Saint Petersburg, FL 33710	0.98 Miles ¹	Parcel Match
L2 Listing 2	5824 31st Ave N, Saint Petersburg, FL 33710	0.56 Miles ¹	Parcel Match
L3 Listing 3	6915 35th Ave N, Saint Petersburg, FL 33710	1.01 Miles ¹	Street Centerline Match
S1 Sold 1	3668 60th St N, Saint Petersburg, FL 33710	0.74 Miles ¹	Parcel Match
S2 Sold 2	3902 60th St N, Saint Petersburg, FL 33709	0.88 Miles ¹	Parcel Match
S3 Sold 3	6059 24th Ave N, Saint Petersburg, FL 33710	0.18 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	Carin Bowman	Company/Brokerage	Century 21 Real Estate Champions
License No	SL646550	Address	11140 8th St E Treasure Island FL 33706
License Expiration	09/30/2024	License State	FL
Phone	8133634642	Email	carinbowman@aol.com
Broker Distance to Subject	2.71 miles	Date Signed	01/11/2024

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.