

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.

<b>Address</b>	3926 Indianapolis St Ne, Saint Petersburg, FL 33703	<b>Order ID</b>	9415486	<b>Property ID</b>	35564314
<b>Inspection Date</b>	06/18/2024	<b>Date of Report</b>	06/18/2024		
<b>Loan Number</b>	54203	<b>APN</b>	043117815220280040		
<b>Borrower Name</b>	Champery Rental REO LLC	<b>County</b>	Pinellas		

### Tracking IDs

<b>Order Tracking ID</b>	Atlas_agedbpo	<b>Tracking ID 1</b>	Atlas_agedbpo
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	CHAMPERY REAL ESTATE 2015	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$4,014	The subject is a block construction 3/2 single-family pool home in average condition. The subjects exterior shows no obvious deferred maintenance or disrepair. The subject is typical for the area in age and style.	
<b>Assessed Value</b>	\$230,102		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Reo and short sale activity are not prevalent and will not significantly impact values. Values have begun to stabilize after a period of continual market increases. Market stabilization is due in part to interest rate hikes. There continues to be a lack of inventory in the area. The subject is located within blocks of a community pool and rec center. The subject is located in a predominately residential subdivision. The subject is in a flood zone and flood insurance will be a contingency of financing.	
<b>Sales Prices in this Neighborhood</b>	Low: \$250,000 High: \$2,000,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	3926 Indianapolis St Ne	4381 Shore Acres Blvd Ne	4227 Harrisburg St Ne	4143 Des Moines St Ne
<b>City, State</b>	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
<b>Zip Code</b>	33703	33703	33703	33703
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.42 <sup>1</sup>	0.26 <sup>1</sup>	0.26 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$439,000	\$520,000	\$495,000
<b>List Price \$</b>	--	\$419,000	\$460,000	\$464,900
<b>Original List Date</b>		05/14/2024	06/22/2023	03/02/2024
<b>DOM · Cumulative DOM</b>	-- · --	8 · 35	225 · 362	108 · 108
<b>Age (# of years)</b>	63	68	56	63
<b>Condition</b>	Average	Average	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,140	2,088	1,164	1,584
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 2	3 · 2	2 · 2
<b>Total Room #</b>	6	8	6	5
<b>Garage (Style/Stalls)</b>	None	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.17 acres	.20 acres	.16 acres	.17 acres
<b>Other</b>	--	--	--	--

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Under contract-accepting backup offers. Here's a 4 bedroom 2 bathroom home Pool home in Shore Acres. Schedule a showing to see the home, more information available upon request.
- Listing 2** DISCOVER THE UNPARALLELED VALUE OF THIS CHARMING 3 BEDROOM /2 BATHROOM POOL HOME IN THE HEART OF SHORE ACRES JUST MINUTES FROM THE NEIGHBORHOOD COMMUNITY CENTER AND A SHORT DRIVE FROM THE 4TH ST CORRIDOR & DOWNTOWN ST PETERSBURG. Updated in 2016, this pool home offers plenty of space for a property this size and includes a large, picturesque pool and expansive backyard with plenty of room for family, friends and guests to play and create memories everyday! With an updated kitchen, open layout and a split bedroom plan, the house is ideal for families that value their time together and a quiet space to where they can retreat in the privacy of their bedroom or home office. Nestled in the family friendly neighborhood of Shore Acres, when not at home or relaxing and recharging by the pool or backyard, enjoy the Shore Acres Community Center is just 3 minute away or take a short drive to the 4th Street Corridor where you will find everything you need for your home. Just a short drive from Sunken Gardens, Crescent Lake Park, downtown St Petersburg, Tropicana Field, USF St Pete Campus and the updated Central Ave corridor, you are in an ideal location to enjoy all the best that St Petersburg has to offer so CALL TO SCHEDULE A SHOWING TODAY!
- Listing 3** BONUS: Why pay current high interest rates when you can Assume a VA loan at 4% (\$220,000) plus have extremely low energy bills (approximately \$25+/month) from solar panels (also assumable at a current interest rate of 6.49%) or paid off in the event seller receives an acceptable offer. Welcome to your very own island paradise! This gorgeously updated gem is located in the coveted Shore Acres neighborhood of North St. Petersburg. This versatile split floor plan maximizes the privacy and space of the 2 bedrooms and 2 bathrooms with lots of space for living and entertaining in between. New hurricane impact windows throughout allows for an abundance of natural light to give you an immense feeling of indoor/outdoor living. The outdoor living area boasts of an expansive wooden deck that surrounds the swimming pool with a natural landscaping design of greenery and seashell creating a coastal oasis. This home overdelivers relaxing and or entertainment space inside and out. New AC was installed in 2021 with ultraviolet light which prohibits accumulation of mold and mildew amongst other microorganisms, also equipped with solar panels for a much lower electricity bill. Enjoy the charm and walkability of Shore Acre's living complemented by its nearby cultural entertainment and dining scene. Convenient shopping and services on nearby 4th Street, only 12 minutes to downtown, fast travel to the beach and airports. This property is the perfect blend of comfort and convenience to enjoy with family and friends.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	3926 Indianapolis St Ne	4110 Indianapolis St Ne	4619 Helena St Ne	4600 Venetian Blvd Ne
<b>City, State</b>	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
<b>Zip Code</b>	33703	33703	33703	33703
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.13 <sup>1</sup>	0.45 <sup>1</sup>	0.39 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$325,000	\$375,000	\$412,500
<b>List Price \$</b>	--	\$313,000	\$350,000	\$412,500
<b>Sale Price \$</b>	--	\$310,000	\$335,000	\$412,500
<b>Type of Financing</b>	--	Cash	Cash	Cash
<b>Date of Sale</b>	--	01/21/2024	12/31/2023	01/05/2024
<b>DOM · Cumulative DOM</b>	-- · --	40 · 79	4 · 58	1 · 2
<b>Age (# of years)</b>	63	63	65	64
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,140	972	1,606	1,476
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 1	3 · 2	4 · 2
<b>Total Room #</b>	6	5	6	8
<b>Garage (Style/Stalls)</b>	None	Attached 1 Car	None	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.17 acres	.17 acres	.22 acres	.25 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$8,760	-\$27,960	-\$38,160
<b>Adjusted Price</b>	--	\$318,760	\$307,040	\$374,340

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Adjustments: +11760 gla, +2000 bath, -5000 garage

Cheapest Fixer Upper in Shore Acres. This house needs renovation or can be torn down to build the home of your dreams! The pool in back was just redone.

**Sold 2** Adjustments: -27960 gla

Check out this 3/2 POOL home, ready for its new owners- OR BUILD YOUR DREAMHOME on this oversized lot- We have a floorplan and new construction quote available! Open floor plan living at its best- just needs the finishing touches to make it your own! Oversized lot with a circular driveway and large fenced in back yard with a paver area perfect for dining, entertaining and enjoying the pool. The bedrooms are a generous size with crown molding throughout. Newer roof and AC. The pool has a new motor installed in 2021. French drain and gutters. This home is a must see, don't wait to schedule a private showing today or call us to discuss pricing to lift this home! Property did flood- has been remediated, but not remodeled. Back on market- buyer cancelled.

**Sold 3** Adjustments: -10000 garage, -8000 lot, -20160 gla

Ready to renovate and make your own! This 4 bedroom, 2 bathroom, pool home sits on a large double corner lot in Shore Acres. When you walk through the front door you will notice that the living room and bedrooms have terrazzo floors that are waiting to be polished. The kitchen and dining area open up to the Florida room overlooking the pool. The primary bedroom features a en suite bathroom with access to the Florida room and pool. The pool has been updated with New equipment and Fresh New resurface. New roof 2024, New HVAC and duct work 2024. Easy access to Downtown St. Pete, US19, I275, shopping, and dining.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Urban Core Realty	Subject was initially listed on 10/06/2023					
<b>Listing Agent Name</b>	Monica Dudas						
<b>Listing Agent Phone</b>	813-418-0207						
<b># of Removed Listings in Previous 12 Months</b>	2						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
10/06/2023	\$369,900	10/16/2023	\$364,900	Cancelled	12/07/2023	\$364,900	MLS
04/03/2024	\$369,900	06/14/2024	\$324,900	Expired	06/03/2024	\$349,900	MLS
06/14/2024	\$324,900	--	--	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$315,000	\$315,000
<b>Sales Price</b>	\$310,000	\$310,000
<b>30 Day Price</b>	\$300,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The comp search was conducted within a 1-mile radius and a 6-month date of sale. GLA was expanded for the sales comps in order to bracket the subjects location and condition. The subject has been valued at the lowest end of adjusted values due to the subject being listed and removed from the market two previous times. The comps provided are the most proximate and comparable to the subject available. Address was visible on the home but does not photograph well. Address of neighboring property provided as verification.</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** 4381 Shore Acres Blvd NE  
Saint Petersburg, FL 33703



Front

**L2** 4227 Harrisburg St NE  
Saint Petersburg, FL 33703



Front

**L3** 4143 Des Moines St NE  
Saint Petersburg, FL 33703



Front

## Sales Photos

**S1** 4110 Indianapolis St NE  
Saint Petersburg, FL 33703



Front

**S2** 4619 Helena St NE  
Saint Petersburg, FL 33703



Front

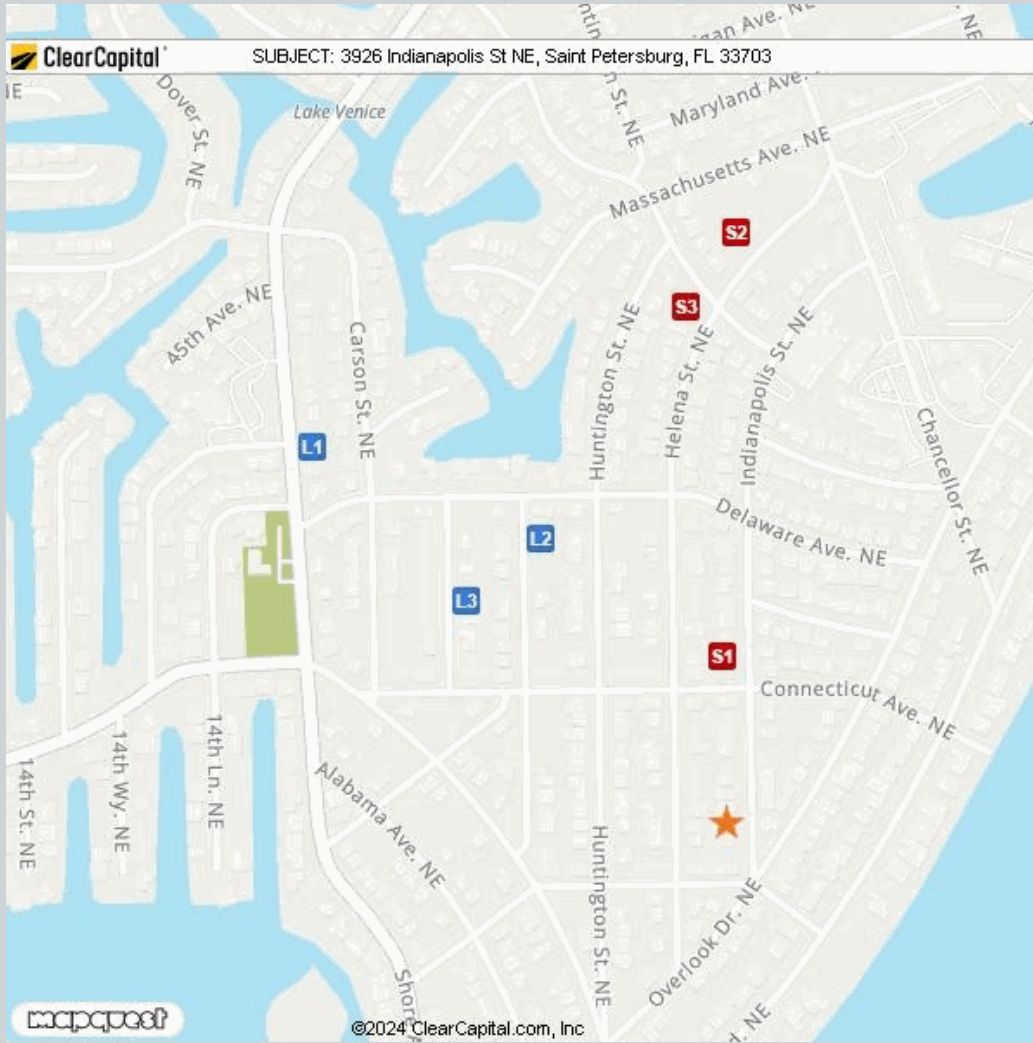
**S3** 4600 Venetian Blvd NE  
Saint Petersburg, FL 33703



Front

## ClearMaps Addendum

**Address** ★ 3926 Indianapolis St Ne, Saint Petersburg, FL 33703  
**Loan Number** 54203      **Suggested List** \$315,000      **Suggested Repaired** \$315,000      **Sale** \$310,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3926 Indianapolis St Ne, Saint Petersburg, FL 33703	--	Parcel Match
L1 Listing 1	4381 Shore Acres Blvd Ne, Saint Petersburg, FL 33703	0.42 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4227 Harrisburg St Ne, Saint Petersburg, FL 33703	0.26 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4143 Des Moines St Ne, Saint Petersburg, FL 33703	0.26 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	4110 Indianapolis St Ne, Saint Petersburg, FL 33703	0.13 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4619 Helena St Ne, Saint Petersburg, FL 33703	0.45 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	4600 Venetian Blvd Ne, Saint Petersburg, FL 33703	0.39 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Kristin Beck	<b>Company/Brokerage</b>	Concierge Realty Associates
<b>License No</b>	SL3245319	<b>Address</b>	3833 24th Ave N St Petersburg FL 33713
<b>License Expiration</b>	03/31/2025	<b>License State</b>	FL
<b>Phone</b>	7274175090	<b>Email</b>	kristinbeck@gmail.com
<b>Broker Distance to Subject</b>	5.14 miles	<b>Date Signed</b>	06/18/2024

*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.**