

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>	12912 Fenway Ridge Drive, Riverview, FLORIDA 33579	<b>Order ID</b>	8882694	<b>Property ID</b>	34509113
<b>Inspection Date</b>	08/18/2023	<b>Date of Report</b>	08/18/2023		
<b>Loan Number</b>	54578	<b>APN</b>	0776817870		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Hillsborough		

Tracking IDs					
<b>Order Tracking ID</b>	08.16.23 BPO Request	<b>Tracking ID 1</b>	08.16.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	CARMA JONES	<b>Condition Comments</b> Subject appears to be well maintained in good condition with no noticeable defects or necessary repairs evident.
<b>R. E. Taxes</b>	\$2,043	
<b>Assessed Value</b>	\$131,796	
<b>Zoning Classification</b>	Residential PD	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>		
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	Summerfield HOA 813-671-2005	
<b>Association Fees</b>	\$430 / Quarter (Pool,Landscaping,Insurance,Tennis)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Typical residential sector in a popular area which is comprised of mostly newer (1980>) SFR and condominium/townhome complexes. Mid range prices, appeals to Military, singles, couples and families alike. Schools are considered average to above average. Located in the "commuter corridor" for Tampa/St. Petersburg proper. Easy and close access to public transportation, highways, shopping, restaurants, schools, medical care, military bases, major airports, and entertainment.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$244400 High: \$520000	
<b>Market for this type of property</b>	Decreased 2 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	12912 Fenway Ridge Drive	10606 Logan Chase Ln	12631 Bramfield Dr	12807 Avelar Creek Dr
<b>City, State</b>	Riverview, FLORIDA	Riverview, FL	Riverview, FL	Riverview, FL
<b>Zip Code</b>	33579	33579	33579	33578
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.91 <sup>1</sup>	0.84 <sup>1</sup>	0.95 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$398,900	\$400,000	\$409,500
<b>List Price \$</b>	--	\$389,900	\$379,050	\$399,900
<b>Original List Date</b>		08/07/2023	05/05/2023	06/06/2023
<b>DOM · Cumulative DOM</b>	-- · --	8 · 11	87 · 105	28 · 73
<b>Age (# of years)</b>	21	19	18	22
<b>Condition</b>	Good	Good	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>	2 Stories Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,834	1,745	1,900	2,057
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	3 · 2	4 · 2	4 · 2
<b>Total Room #</b>	9	7	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	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>	--	--	--	--
<b>Lot Size</b>	0.09 acres	0.12 acres	0.13 acres	.14 acres
<b>Other</b>	--	--	--	--

\* Listing 2 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** Newer construction than subject on larger lot. Less interior square footage with minus 1 bedroom and half bath. MLS Comments: fresh paint, a newer roof, and tastefully landscaped surroundings. As you step inside, be welcomed by the grandeur of high ceilings and an open floor plan that effortlessly connects the living spaces. A versatile flex room on the left is adorned with wood laminate flooring and a beautiful arched window, perfect for an office, formal sitting area, or elegant dining space. The kitchen is a chef's delight, boasting upgraded wood cabinetry with crown molding, soft-close drawers, and stainless-steel appliances. Granite countertops and a stylish backsplash elevate the space, complemented by the eat-in kitchen area and additional bar top seating, providing an ideal spot to entertain guests or enjoy views of the lanai. Your master bedroom oasis awaits, offering ample space for a cozy seating area to unwind with a good book or meditate in the morning. The master bathroom features a dual vanity with a designated chair space, a soothing garden tub, an enclosed shower, and a linen closet, all adorned with beautiful tile flooring. On the other side of the home, you'll find two generously sized bedrooms, each boasting laminate wood flooring and spacious closets. A full bathroom with convenient access to the outside lanai completes this wing. French doors from the main living room lead to an inviting enclosed lanai, perfect for enjoying the serene outdoors without any backyard neighbors. The vinyl-fenced backyard offers additional privacy, and you can explore behind it where conservation land lies. Beyond the exceptional features of the home, the location is equally advantageous, with easy access to major roads, schools, shopping, dining, and entertainment.
- Listing 2** Newer construction than subject on larger lot. Larger interior square footage with minus half bath. MLS Comments: 4 Bedrooms 2 Bathrooms And 2 Car Garage With 1900 Square Feet Of Living Area! Your New Home Has A Fantastic Open Floor Plan W/Separate Family/Dining & Living Rooms For Great Functional Use Of Space! This Home Has "NO CARPET" With All Laminate & Tile Floors! Your New Kitchen Has: Lots Of Cabinet Space, Stainless Steel Appliances W/Gas Range, Closet Pantry, And Is Positioned Adjacent To Family Room For Ultimate Entertaining! Your Private Owners Suite Has Large Bedroom W/Walk-In Closet, Dual Sinks In Vanity, And Huge Shower! This Awesome Home Has A Nice Size Covered Back Porch, Fenced-In Yard And Has Been Painted Inside In The Last Few Years!
- Listing 3** Same basic age of construction as subject on larger lot. Larger interior square footage with minus 1 half bath. MLS Comments: NEW... new roof (in process), AC, flooring, interior paint, granite countertops in kitchen and more! Open plan with high ceilings and formal areas. New Luxury Vinyl Plank flooring runs throughout the main area with new carpet in bedrooms. Spacious kitchen features top of the line "smart appliances" including a gas range and fridge with huge screen. Spacious secondary bedrooms share an oversized bathroom with dual sinks and an enclosed water closet for privacy. Master suite has 2 walk-in closets, separate shower and tub along with an enclosed water closet. Huge sliders from the family room leads to a covered and screened lanai with no rear neighbors and fenced yard.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	12912 Fenway Ridge Drive	12960 Fenway Ridge Dr	10815 Whitecap Dr	13206 Wellington Hills Dr
City, State	Riverview, FLORIDA	Riverview, FL	Riverview, FL	Riverview, FL
Zip Code	33579	33579	33579	33579
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.10 <sup>1</sup>	0.36 <sup>1</sup>	0.35 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$385,000	\$453,000	\$399,900
List Price \$	--	\$385,000	\$403,000	\$399,900
Sale Price \$	--	\$390,000	\$385,000	\$389,900
Type of Financing	--	Va	Fha	Conventional
Date of Sale	--	09/01/2022	10/18/2022	02/17/2023
DOM · Cumulative DOM	-- · --	8 · 49	72 · 153	15 · 84
Age (# of years)	21	21	8	7
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Beneficial ; Golf Course	Neutral ; Residential	Beneficial ; Waterfront
View	Neutral ; Residential	Beneficial ; Golf Course	Neutral ; Residential	Beneficial ; Water
Style/Design	2 Stories Contemporary	2 Stories Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,834	1,834	2,006	2,006
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 3	4 · 3
Total Room #	9	10	10	10
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	0.09 acres	0.19 acres	0.11 acres	0.13 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,000	-\$14,050	-\$9,050
Adjusted Price	--	\$395,000	\$370,950	\$380,850

\* Sold 1 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** Adjusted 5k for golf course frontage. MLS Comments: This Home Is Right on the golf course, which offers the Best Views! This Home has one of the Biggest Yards, But don't worry, You never Have to Mow the Lawn ever Again. Yes, the HOA takes care of your Yard! Ceramic Tile throughout the first floor. Master Bedroom that overlooks the Golf Course !!! All appliances and new Fence in 2019, Roof replaced in 2021..... HOA includes 2 Pools, Fitness and Cardio Room, Indoor Basketball, Volleyball, Tennis, and more !!! call now for a tour!!!!
- Sold 2** Adjusted -1950 for age of construction, -8600 for interior square footage, -3500 for bathroom. MLS Comments: 4 bedroom, 3 bath home nestled in the beautiful community of Summerfield in Riverview, FL. Summerfield offers two swimming pools, indoor & outdoor basketball courts, cardio fitness room, weight room, playground, dog park, tennis courts, a baseball field, and a private clubhouse. This well-maintained home was built in 2015. This home is also conveniently located next to grocery stores, shops, restaurants, and near I-75.
- Sold 3** Adjusted -2100 for age of construction, -8600 for interior square footage, -3500 for bathroom, 5k for waterfront. MLS Comments: upgrades including upgraded ceiling fans, beautiful landscaping, screened lanai, fenced yard with a gorgeous pond view, water softener and new hybrid hot water heater and garbage disposal. You will enjoy cooking and entertaining in the gourmet kitchen with nicely appointed 42" Espresso cabinets, granite countertops, stainless steel appliances, large center island and closet pantry! The spacious master suite and master bath have a luxurious garden tub and separate shower, along with granite counter tops with his and her vanities and DUAL walk in closets! This is a split bedroom floor plan with an additional master bedroom and ensuite bathroom on the opposite side of the home. It is the perfect option for guests or MIL suite!! THERE ARE NO CDD FEES! Survey is available in the attachments.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				see below			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<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>
--	--	--	--	Sold	10/31/2015	\$165,000	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$389,000	\$389,000
<b>Sales Price</b>	\$389,000	\$389,000
<b>30 Day Price</b>	\$358,000	--
<b>Comments Regarding Pricing Strategy</b>		
Standard evaluation benchmarks w/ +/- 20% interior square footage, using the smallest location radius possible to subject, amenities, design appeal and lot size. Additionally age of construction is taken into account as well as property condition, maintenance, like neighborhood. Subject and all comparables are all typical of the subdivision, surrounding subdivisions and residential Riverview. Nothing remarkable to note. All meet standard industry evaluation benchmarks.		

## 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



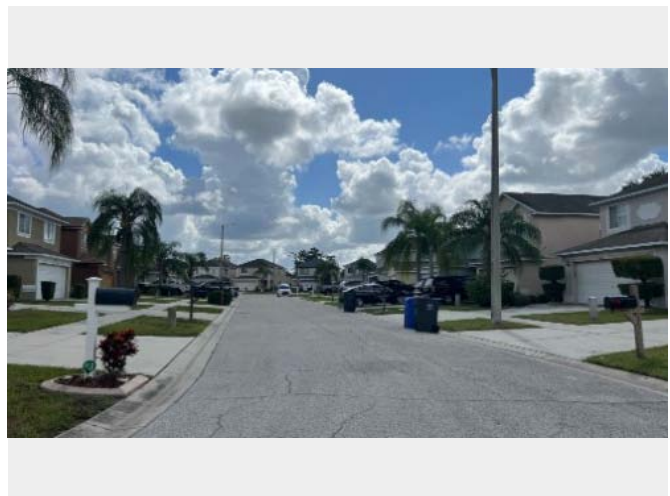
Address Verification



Side



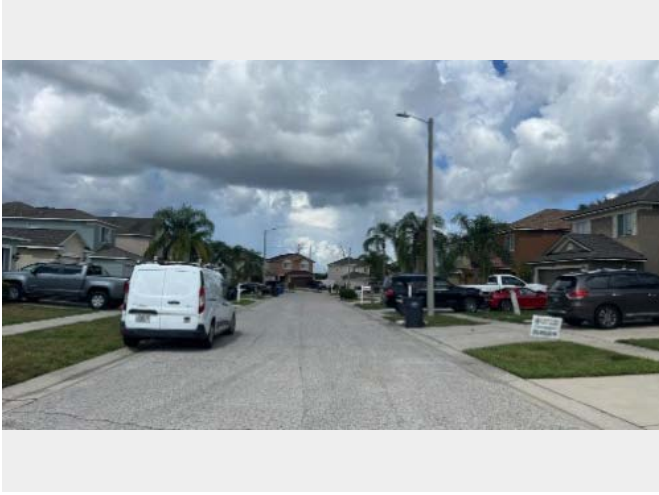
Side



Street



## Subject Photos



Street



Other

## Listing Photos

**L1** 10606 Logan Chase Ln  
Riverview, FL 33579



Front

**L2** 12631 Bramfield Dr  
Riverview, FL 33579



Front

**L3** 12807 AVELAR CREEK DR  
Riverview, FL 33578



Front

## Sales Photos

**S1** 12960 Fenway Ridge Dr  
Riverview, FL 33579



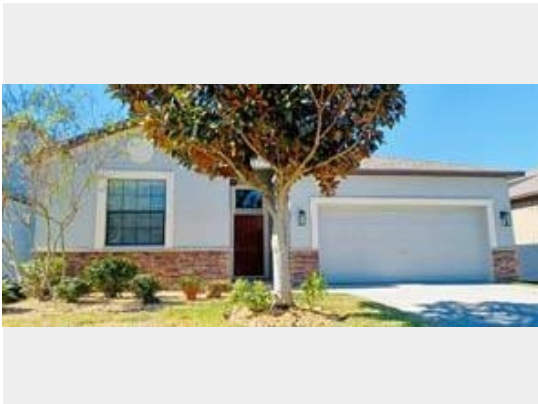
Front

**S2** 10815 Whitecap Dr  
Riverview, FL 33579



Front

**S3** 13206 Wellington Hills Dr  
Riverview, FL 33579



Front

## ClearMaps Addendum

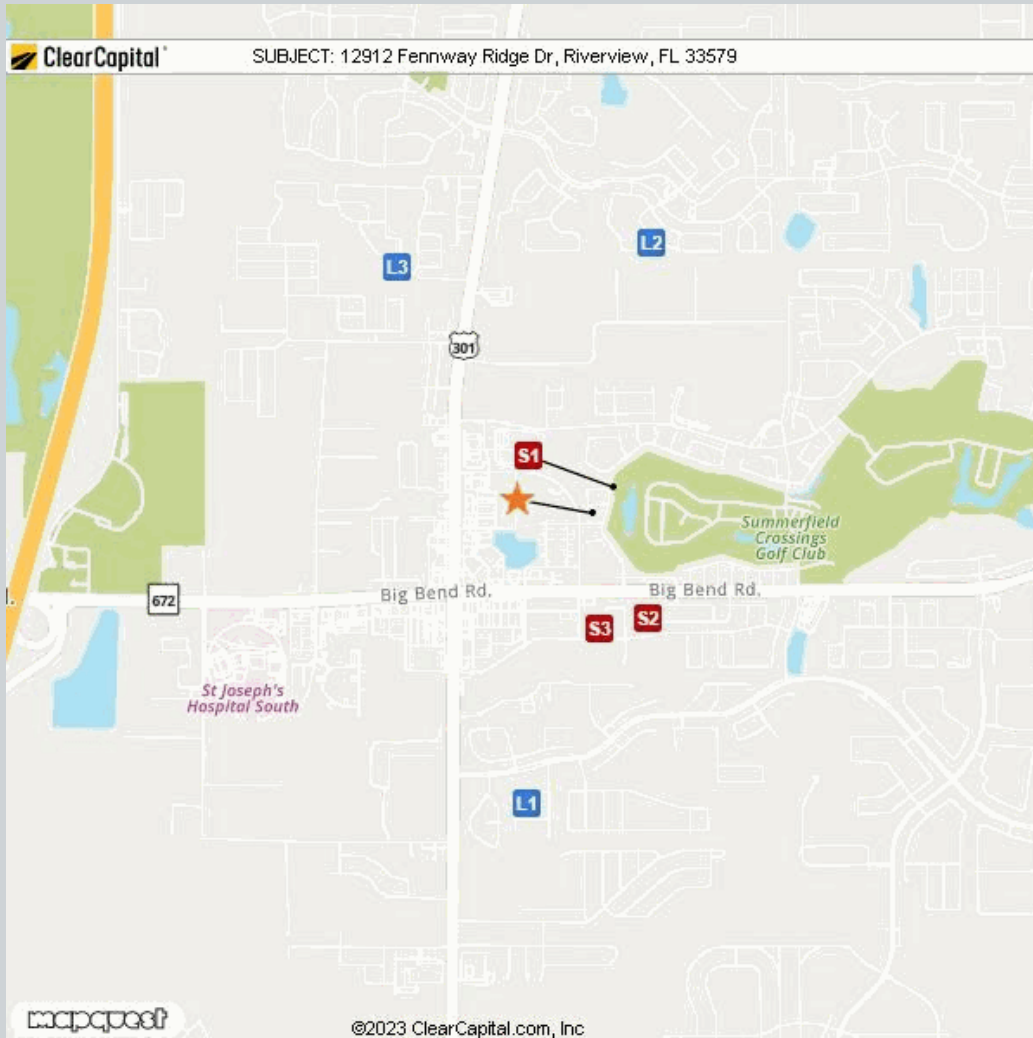
**Address** ★ 12912 Fenway Ridge Drive, Riverview, FLORIDA 33579

**Loan Number** 54578

**Suggested List** \$389,000

**Suggested Repaired** \$389,000

**Sale** \$389,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	12912 Fenway Ridge Drive, Riverview, Florida 33579	--	Parcel Match
L1 Listing 1	10606 Logan Chase Ln, Riverview, FL 33579	0.91 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	12631 Bramfield Dr, Riverview, FL 33579	0.84 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	12807 Avelar Creek Dr, Riverview, FL 33579	0.95 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	12960 Fenway Ridge Dr, Riverview, FL 33579	0.10 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	10815 Whitecap Dr, Riverview, FL 33579	0.36 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	13206 Wellington Hills Dr, Riverview, FL 33579	0.35 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>	Jayne Arden	<b>Company/Brokerage</b>	MVP Realty
<b>License No</b>	SL3458915	<b>Address</b>	3205 W. Leila Ave Tampa FL 33611
<b>License Expiration</b>	09/30/2023	<b>License State</b>	FL
<b>Phone</b>	7075673681	<b>Email</b>	rejayney@gmail.com
<b>Broker Distance to Subject</b>	11.98 miles	<b>Date Signed</b>	08/18/2023

*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.**