

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	5095 Bay Street Unit 315, Saint Petersburg, FLORIDA 33703	Order ID	9473197	Property ID	35670034
Inspection Date	07/12/2024	Date of Report	07/12/2024		
Loan Number	54740	APN	063117984056003150		
Borrower Name	Champerey Real Estate 2015 LLC	County	Pinellas		

Tracking IDs

Order Tracking ID	7.11_Atlas aged bpo	Tracking ID 1	7.11_Atlas aged bpo
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CHAMPERY REAL ESTATE 2015 LLC	Condition Comments	Subject property is in good condition for neighborhood. Updated kitchen with solid surface counter tops, new cabinets, fixtures, flooring and S/S appliances. Original baths. Wood frame construction built in 1975. Garden style unit. There are no external influences affecting the marketing or value of this property. Conforms to neighborhood.
R. E. Taxes	\$2,907		
Assessed Value	\$166,842		
Zoning Classification	Residential		
Property Type	Condo		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Winston Park NE Condo Association		
Association Fees	\$599 / Month (Pool,Landscaping,Insurance)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	Neighborhood within 2 miles of local schools, parks, shopping, restaurants and other amenities. There are no commercial or industrial influences negative impacting the marketing or values in this immediate area. REO and pre foreclosure activity in area. Due to current interest rates, DOM are increasing and values are currently stable.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$382000 High: \$1561000		
Market for this type of property	Decreased 2 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5095 Bay Street Unit 315	4920 Locust St Ne., #311	4895 Bay St Ne., #112	4895 Bay St Ne., #114
City, State	Saint Petersburg, FLORIDA	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
Zip Code	33703	33703	33703	33703
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.09 ¹	0.09 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$175,000	\$235,000	\$260,000
List Price \$	--	\$175,000	\$235,000	\$260,000
Original List Date		12/30/2023	09/20/2023	05/10/2024
DOM · Cumulative DOM	-- · --	113 · 195	280 · 296	44 · 63
Age (# of years)	49	49	51	51
Condition	Good	Average	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	3	3	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	3 Stories Garden	3 Stories Garden	3 Stories Garden	3 Stories Garden
# Units	1	1	1	1
Living Sq. Feet	1,035	1,035	1,035	1,035
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other	None	None	None	Superior Finishes

* Listing 2 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 in same complex with same number of beds, baths, and square footage. One car carport. Average condition, no updates. Inferior due to conditions.

Listing 2 Listing #2 is located in same complex with same number of beds and baths. Same square footage. Updated kitchen and one bath. New solid surface counter tops, new cabinets, fixture and flooring. 2nd bath in its original condition.

Listing 3 Listing #3 is located in same complex with same number of beds and baths. Same square footage. Updated through out with high end finishes. Superior in conditions.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	5095 Bay Street Unit 315	4910 Bay St Ne., #111	4915 Bay St Ne., #225	5095 Bay St Ne., #111
City, State	Saint Petersburg, FLORIDA	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
Zip Code	33703	33703	33703	33703
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.00 ¹	0.00 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$210,000	\$248,000	\$225,000
List Price \$	--	\$210,000	\$212,500	\$225,000
Sale Price \$	--	\$187,000	\$196,000	\$220,000
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	04/12/2024	04/15/2024	03/15/2024
DOM · Cumulative DOM	-- · --	237 · 262	225 · 375	40 · 98
Age (# of years)	49	44	49	49
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	3	1	2	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	3 Stories Garden	3 Stories Garden	3 Stories Garden	3 Stories Garden
# Units	1	1	1	1
Living Sq. Feet	1,035	1,025	1,035	1,035
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other	None	Inferior upgrades	None	Superior upgrades to baths
Net Adjustment	--	+\$10,000	\$0	-\$15,000
Adjusted Price	--	\$197,000	\$196,000	\$205,000

* 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 in same complex with same number of beds, baths, and square footage. Standard grade updates with newer cabinets and counter tops. Original flooring and appliances. Inferior finishes. One covered parking. Inferior due to finishes.
- Sold 2** Sold #2 is located close in same complex as subject property with same number of beds and baths. Same square footage. Standard grade updates with newer cabinets, counter tops, flooring, and S/S appliances. Most comparable to subject property in beds, baths, and square footage. Similar in conditions.
- Sold 3** Sold #3 is located in same complex. Same number of beds, baths, and square footage. Updated kitchen with wood counter tops, new cabinets, and fixtures in kitchen. Updated baths with new vanities and tile. Original flooring and appliances. Adjusted for conditions for both baths @\$7500 each (-\$15,000)

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Sunset Realty Group	Per MLS listed on 04/17/2024 for \$215000 (Active Listing). Per tax records sold on 10/31/2001 for \$64,900, on 09/22/1995 for \$49,000 and on 01/1979 for \$39,000					
Listing Agent Name	Patricia Corsetti						
Listing Agent Phone	727-310-4842						
# 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
04/17/2024	\$229,000	06/14/2024	\$215,000	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$210,000	\$210,000
Sales Price	\$205,000	\$205,000
30 Day Price	\$195,000	--
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. Subject property is in average condition for neighborhood. Fair market property to sell in a normal marketing period. As Is with no seller concessions. Based value on subject in overall good condition as a fair market property. Based value on active and solds and adjusted for differences. There is a limited inventory of properties 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



Address Verification



Street



Street

Listing Photos

L1 4920 Locust St Ne., #311
Saint Petersburg, FL 33703



Front

L2 4895 Bay St Ne., #112
Saint Petersburg, FL 33703



Front

L3 4895 Bay St Ne., #114
Saint Petersburg, FL 33703



Front

Sales Photos

S1 4910 Bay St Ne., #111
Saint Petersburg, FL 33703



Front

S2 4915 Bay St Ne., #225
Saint Petersburg, FL 33703



Front

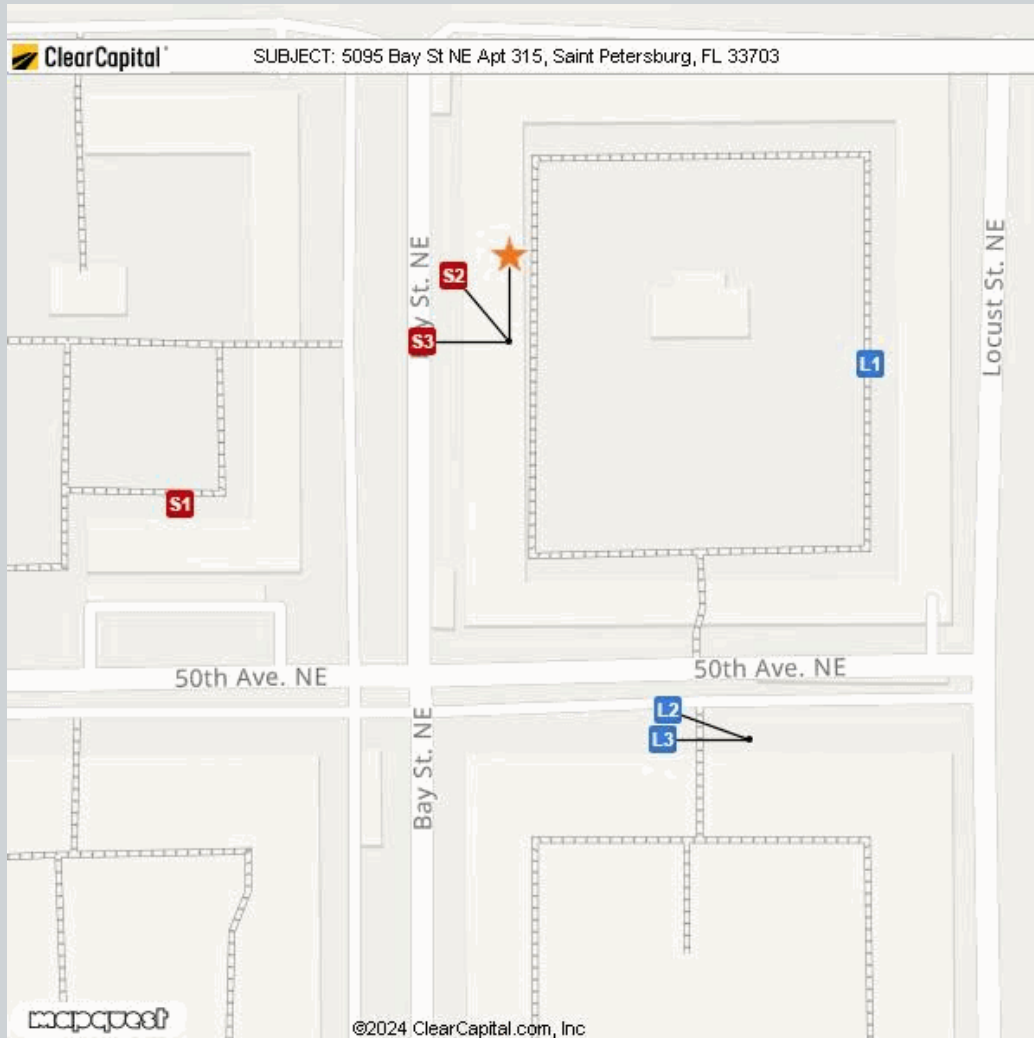
S3 5095 Bay St Ne., #111
Saint Petersburg, FL 33703



Front

ClearMaps Addendum

Address ★ 5095 Bay Street Unit 315, Saint Petersburg, FLORIDA 33703
Loan Number 54740 **Suggested List** \$210,000 **Suggested Repaired** \$210,000 **Sale** \$205,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5095 Bay Street Unit 315, Saint Petersburg, Florida 33703	--	Parcel Match
L1 Listing 1	4920 Locust St Ne., #311, Saint Petersburg, FL 33703	0.07 Miles ¹	Parcel Match
L2 Listing 2	4895 Bay St Ne., #112, Saint Petersburg, FL 33703	0.09 Miles ¹	Parcel Match
L3 Listing 3	4895 Bay St Ne., #114, Saint Petersburg, FL 33703	0.09 Miles ¹	Parcel Match
S1 Sold 1	4910 Bay St Ne., #111, Saint Petersburg, FL 33703	0.07 Miles ¹	Parcel Match
S2 Sold 2	4915 Bay St Ne., #225, Saint Petersburg, FL 33703	0.00 Miles ¹	Parcel Match
S3 Sold 3	5095 Bay St Ne., #111, Saint Petersburg, FL 33703	0.00 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	8.34 miles	Date Signed	07/12/2024

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.