

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	4121 9th Avenue, Saint Petersburg, FL 33711	Order ID	8911897	Property ID	34557662
Inspection Date	09/06/2023	Date of Report	09/07/2023		
Loan Number	55065	APN	273116569520020030		
Borrower Name	Hollyvale Rental Holdings LLC	County	Pinellas		

Tracking IDs					
Order Tracking ID	09.05.23 BPO Request	Tracking ID 1	09.05.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	MIDLAND IRA INC	Subject appears to be well maintained in average condition with no noticeable defects or necessary repairs evident.
R. E. Taxes	\$2,048	
Assessed Value	\$156,410	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Typical residential sector in an area which is comprised of mostly older (<1980) SFR and condominium/townhome complexes. Mid range prices, appeals to Military, singles, couples and families alike. Schools are considered 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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$121770 High: \$368430	
Market for this type of property	Increased 12 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4121 9th Avenue	3805 14th Ave S	1926 Quincy St S	2475 17th Ave S
City, State	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
Zip Code	33711	33711	33711	33712
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.42 ¹	0.75 ¹	1.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$195,000	\$225,000
List Price \$	--	\$300,000	\$195,000	\$225,000
Original List Date		07/11/2023	07/10/2023	09/06/2023
DOM · Cumulative DOM	-- · --	7 · 58	25 · 59	1 · 1
Age (# of years)	39	66	68	66
Condition	Average	Good	Average	Average
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	960	1,004	770	936
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	2 · 1	2 · 1
Total Room #	6	6	5	5
Garage (Style/Stalls)	Carport 1 Car	None	Carport 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	0.14 acres	.15 acres	.15 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** Older construction than subject on larger lot. Larger interior square footage with same room count. SUPERIOR condition. Has carport. MLS Comments: remodeled home in sunny Saint Petersburg, FL. The roof is brand new at this one! The home features an open plan layout with beautiful luxury vinyl plank flooring throughout. The bathroom has also been completely redone with gorgeous modern finishes. The kitchen features quartz countertops, stainless steel appliances, a peninsula facing the living area, and new cabinetry including the much needed pantry. Off the kitchen is the inside laundry room, storage, and utility room. There is access from the alley to be able to park your vehicle in the backyard too. Take advantage of the incredible value in this property.
- Listing 2** Older construction than subject on larger lot. Less interior square footage with minus 1 bedroom. MLS Comments: Great investment or starter home. Open floor plan, large lot, carport. New roof 2018. Currently tenant occupied. Lease expires October 31st. Please do not disturb tenants. Seller live out of Country. Has never occupied the property and has limited knowledge defects or deficiencies.
- Listing 3** Older construction than subject on larger lot. Very similar interior square footage with minus 1 bedroom. MLS Comments: Two Bedroom house with spacious back yard.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4121 9th Avenue	4711 14th Ave S	3645 14th Ave S	3611 3rd Ave S
City, State	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL	Saint Petersburg, FL
Zip Code	33711	33711	33711	33711
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.61 ¹	0.49 ¹	0.66 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$199,000	\$225,000	\$220,000
List Price \$	--	\$199,000	\$225,000	\$220,000
Sale Price \$	--	\$175,000	\$212,000	\$220,000
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	01/13/2023	04/25/2023	08/18/2023
DOM · Cumulative DOM	-- · --	8 · 14	19 · 74	17 · 55
Age (# of years)	39	35	52	52
Condition	Average	Average	Average	Average
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	960	1,080	936	936
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 1	3 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Carport 1 Car	None	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	.15 acres	.18 acres	.14 acres
Other	--	--	--	--
Net Adjustment	--	-\$6,600	-\$4,350	+\$3,150
Adjusted Price	--	\$168,400	\$207,650	\$223,150

* 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** Adjusted -600 for age of construction, -6k for interior square footage. MLS Comments: This home has 3 Bedrooms and 1 Bath with inside laundry hook-up and a back alley access with a parking pad. Close to transportation, shopping, dining and Childs Park Recreation Center. Childs Park has a pool, indoor fitness, athletic courts and playground to enjoy. This home is offered "As Is" only for sellers convenience.
- Sold 2** Adjusted 1950 for age of construction, 1200 for interior square footage, -7500 for garage. MLS Comments: 3 bed/1 bath well maintained single family home on corner lot with garage. This home is less than 10 minutes to Downtown St. Petersburg, Gulfport Historic Waterfront, and beaches. By appointment only. Call/text for scheduled showings. *Tenant occupied until November 2023. Income producing property.
- Sold 3** Adjusted 1950 for age of construction, 1200 for interior square footage. MLS Comments: INVESTMENT OPPORTUNITY or live here and fix up as you go., the roof was installed in 2015, HVAC 2021 and the hot water heater in 2015.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				see below			
Listing Agent Name							
Listing Agent Phone							
# 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
--	--	--	--	Sold	08/31/2012	\$52,500	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$223,000	\$223,000
Sales Price	\$223,000	\$223,000
30 Day Price	\$206,000	--
Comments Regarding Pricing Strategy		
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 St. Petersburg. Nothing remarkable to note. All meet standard industry evaluation benchmarks.		

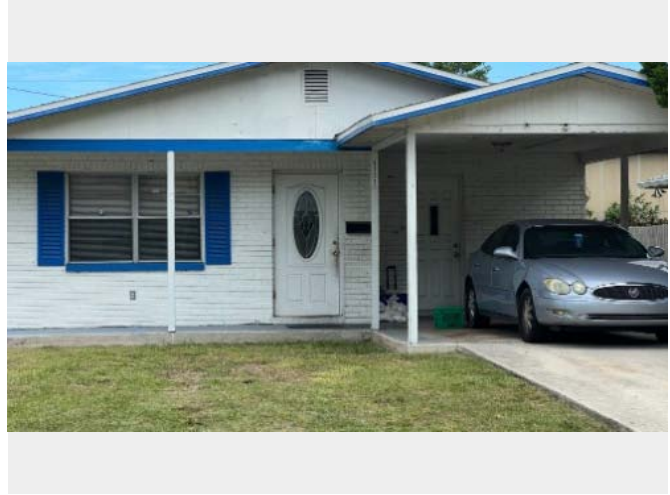
Clear Capital Quality Assurance Comments Addendum

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 3805 14th Ave S
Saint Petersburg, FL 33711



Front

L2 1926 QUINCY ST S
Saint Petersburg, FL 33711



Front

L3 2475 17TH AVE S
Saint Petersburg, FL 33712



Front

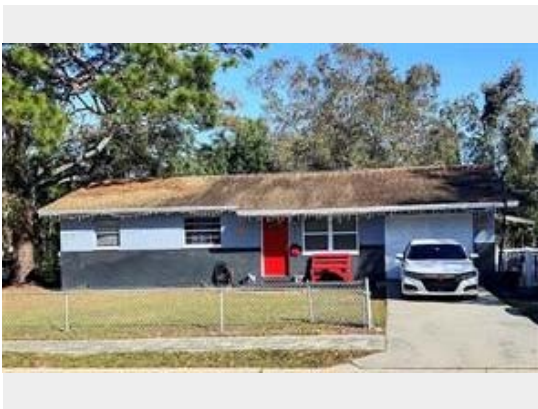
Sales Photos

S1 4711 14TH AVE S
Saint Petersburg, FL 33711



Front

S2 3645 14TH AVE S
Saint Petersburg, FL 33711



Front

S3 3611 3RD AVE S
Saint Petersburg, FL 33711



Front

ClearMaps Addendum

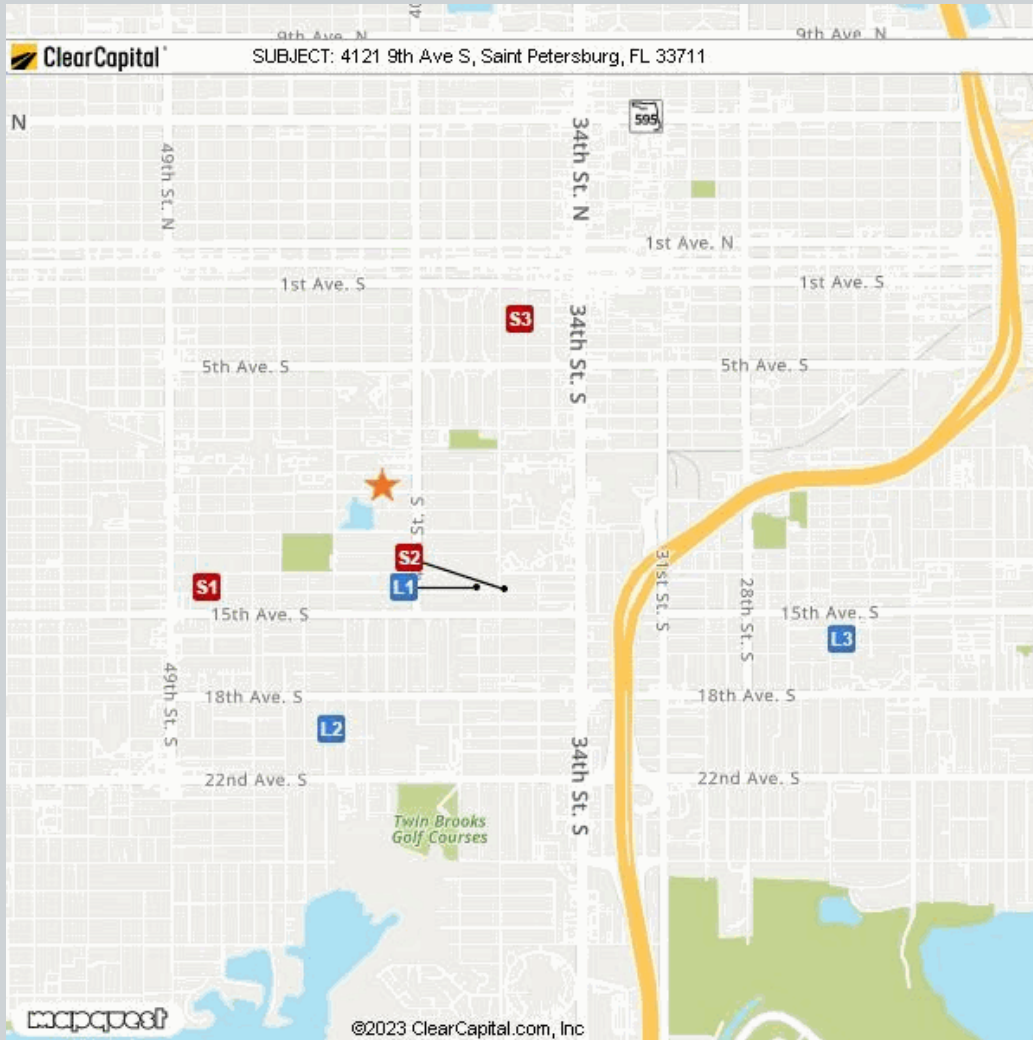
Address ★ 4121 9th Avenue, Saint Petersburg, FL 33711

Loan Number 55065

Suggested List \$223,000

Suggested Repaired \$223,000

Sale \$223,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4121 9th Avenue, Saint Petersburg, FL 33711	--	Parcel Match
L1 Listing 1	3805 14th Ave S, Saint Petersburg, FL 33711	0.42 Miles ¹	Parcel Match
L2 Listing 2	1926 Quincy St S, Saint Petersburg, FL 33711	0.75 Miles ¹	Parcel Match
L3 Listing 3	2475 17th Ave S, Saint Petersburg, FL 33711	1.47 Miles ¹	Parcel Match
S1 Sold 1	4711 14th Ave S, Saint Petersburg, FL 33711	0.61 Miles ¹	Parcel Match
S2 Sold 2	3645 14th Ave S, Saint Petersburg, FL 33711	0.49 Miles ¹	Parcel Match
S3 Sold 3	3611 3rd Ave S, Saint Petersburg, FL 33711	0.66 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	Jayne Arden	Company/Brokerage	MVP Realty
License No	SL3458915	Address	3205 W. Leila Ave Tampa FL 33611
License Expiration	09/30/2023	License State	FL
Phone	7075673681	Email	rejayney@gmail.com
Broker Distance to Subject	14.52 miles	Date Signed	09/07/2023

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.