

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>	1225 Stone Harbour Road, Winter Springs, FLORIDA 32708	<b>Order ID</b>	8935523	<b>Property ID</b>	34622144
<b>Inspection Date</b>	09/20/2023	<b>Date of Report</b>	09/21/2023		
<b>Loan Number</b>	55259	<b>APN</b>	35-20-30-5QB-0000-2390		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Seminole		

### Tracking IDs

<b>Order Tracking ID</b>	09.20.23 BPO Request	<b>Tracking ID 1</b>	09.20.23 BPO Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Yalcin Aykin	<b>Condition Comments</b> Based on a drive by inspection on 09/21/2023, the subject property was determined to be a Lake front 2 Story style, single family home with a 5,4,1 room count. The home appears well maintained on exterior. The roof, exterior paint, doors, windows and landscaping all appear to be in good condition and no repairs appear to be needed. The subject conforms well to this neighborhood.
<b>R. E. Taxes</b>	\$6,440	
<b>Assessed Value</b>	\$451,312	
<b>Zoning Classification</b>	PUD	
<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> 4 homes sold in this zip code with a living area of 2810-4214 in the last 180 days. There were no short sales and REO properties. This neighborhood is 23.81% rented, 71.43% owner occupied, and 4.76% vacant per tax records. The population was 48,218 at the 2010 census.[3]. Subject conforms to neighborhood and is located nearby shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. Thi...
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$550,000 High: \$770,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Neighborhood Comments

4 homes sold in this zip code with a living area of 2810-4214 in the last 180 days. There were no short sales and REO properties. This neighborhood is 23.81% rented, 71.43% owner occupied, and 4.76% vacant per tax records. The population was 48,218 at the 2010 census.[3]. Subject conforms to neighborhood and is located nearby shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no boarded up homes or major construction noted nearby.

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	1225 Stone Harbour Road	201 Burgess Dr	698 Samuelson Ct	843 Leopard Trl
<b>City, State</b>	Winter Springs, FLORIDA	Winter Springs, FL	Winter Springs, FL	Winter Springs, FL
<b>Zip Code</b>	32708	32708	32708	32708
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.42 <sup>1</sup>	2.75 <sup>1</sup>	2.58 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$610,000	\$713,000	\$725,000
<b>List Price \$</b>	--	\$610,000	\$675,000	\$715,000
<b>Original List Date</b>		07/29/2023	07/27/2023	08/07/2023
<b>DOM · Cumulative DOM</b>	-- · --	16 · 54	34 · 56	40 · 45
<b>Age (# of years)</b>	20	20	34	46
<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>	2 Stories Conventional	2 Stories Conventional	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,512	3,046	3,039	2,965
<b>Bdrm · Bths · ½ Bths</b>	5 · 4 · 1	4 · 2 · 1	4 · 2 · 1	4 · 3
<b>Total Room #</b>	11	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 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>	--	--	Pool - Yes	--
<b>Lot Size</b>	0.73 acres	0.14 acres	0.28 acres	0.69 acres
<b>Other</b>	None	None	None	None

\* 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** MLS Remarks: Welcome Home to your charming FRONT PORCH LIVING in the fantastic GATED community of AVERY PARK. This upscale neo-traditional style residence offers a sense of community! From the LOW MAINTENANCE landscaping to the CHARMING FRONT PORCH, this LOVELY 4 BEDROOM 2/1 BATH, 3-car garage home is waiting for you to call it home! As you enter this STUNNING home you are greeted by the light & bright foyer with HIGH CEILINGS, OPEN FLOOR PLAN with spacious living areas. The heart of the home is the EXTRA-LARGE KITCHEN with a center island, granite counters, and 42-inch WOOD cabinets. The family room has plenty of room for large gatherings or quiet times with family. Retreat to the OVERSIZED Master SUITE featuring tray ceilings, custom shelves in the walk-in closet, and en-suite with dual sinks, and HUGE garden tub. Upstairs, you'll find three more bedrooms and a large bonus room. UPDATES INCLUDE-ROOF 2020, NEWER AC, PLANTATION SHUTTERS, HARDWOOD FLOORS, EXTERIOR PAINT 2021. SMART HOME FEATURES- WIRED with an ELECTRIC VEHICLE CHARGING STATION, HIGH END LUTRON ELECTRICAL SWITCHES with CLOCK TIMERS, a built-in SECURITY SYSTEM, HYBRID HOT WATER HEATER and a TOP OF THE LINE IRRIGATION SYSTEM. PLUS there is a FILTER SYSTEM for CLEAN DRINKING WATER. As a bonus, the HIGH END WASHER AND DRYER STAY! This home is ready and waiting for you to make it your own. Beautiful and fashionably functional, this home beckons you to RELAX & ENJOY the serene resort-style life both inside and out! Located in the heart of Winter Springs, Avery Park residents enjoy the POOL, playground, basketball court, gazebo, and stocked fishing pond! Walking distance to the TOP RATED SCHOOLS, shopping, Seminole County TRAILS, and Award-Winning CENTRAL WINDS PARK. Just a short commute to the 417. SHOWINGS BEGIN SUNDAY JULY 30TH. Make an appointment to see this gorgeous home before it's too late!
- Listing 2** MLS Remarks: Make an appointment today to see this amazing four-bed 2.5 bath pool home in the heart of Winter Springs. This home is perfect for entertaining with an oversized covered lanai connected to an excellent screened-in heated pool and spa. Split floor plan with an open kitchen living room space. High ceilings throughout the home. Full roof replacement in 2020. Completely re-piped in 2021. Leaf guards for gutters 2022. The heater for the spa was replaced in 2020. The exterior will be fully painted in 2022. The home is within 2 miles of Indian trails middle school, Keeth Elementary and Trotwood Park. Two nearby shopping centers, one at Tuskawilla and one at Redbug or Tuskawilla and Alafya. Within minutes of 417 for highway access. Motivated Sellers. Come see this wonderful home today.
- Listing 3** MLS Remarks: TUSKAWILLA- 843 Leopard Trail, Winter Springs - Offered at \$715,000! Beautiful 4 bedroom, 3-bath home (including an attached 1-bed, 1-bath in-law apartment with full kitchen & private entrance) on a large 0.74-acre, cul-de-sac lot. Home has recently been remodeled. The stunning chef's kitchen was completely renovated in 2022. Customized to perfection, the kitchen features solid wood custom cabinets with soft close drawers, Taj Mahal Quartz countertops, and new high-end appliances and Sub-Zero refrigerator. Additional interior highlights include bamboo floors, recessed lighting, arched entry ways, formal dining, separate living & family rooms, solid pine doors, updated bathrooms, and more. The serene, screened back porch wraps around the back of the home and overlooks the open patio and peaceful backyard which is beautifully landscaped with tall oaks and palms, lily bushes, and other native plants. Recent improvements include R-30 blown insulation, low-E windows, new French doors, skylights, custom blinds, upgraded irrigation and pump system, and a paver driveway. All the big-ticket items have been updated so you don't have to incur the expense (Roof replaced in 2022, house re-plumbed in 2006, electrical panels replaced in 2006, HVAC units 2015/2016, water heater 2018). For questions or to schedule a showing inquire today.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	1225 Stone Harbour Road	113 Windsor Crescent St	433 Sandringham Ct	366 Twelve Oaks Dr
<b>City, State</b>	Winter Springs, FLORIDA	Winter Springs, FL	Winter Springs, FL	Winter Springs, FL
<b>Zip Code</b>	32708	32708	32708	32708
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.26 <sup>1</sup>	0.20 <sup>1</sup>	0.95 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$620,000	\$649,900	\$756,300
<b>List Price \$</b>	--	\$620,000	\$649,900	\$739,900
<b>Sale Price \$</b>	--	\$610,000	\$649,900	\$716,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	05/24/2023	08/15/2023	02/28/2023
<b>DOM · Cumulative DOM</b>	-- · --	13 · 54	7 · 35	45 · 124
<b>Age (# of years)</b>	20	22	22	23
<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>	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,512	3,194	3,512	3,657
<b>Bdrm · Bths · ½ Bths</b>	5 · 4 · 1	4 · 3 · 1	5 · 3 · 1	5 · 3 · 1
<b>Total Room #</b>	11	9	10	10
<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>	--	--	--	Pool - Yes
<b>Lot Size</b>	0.73 acres	0.17 acres	0.18 acres	0.21 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$30,546	+\$13,000	-\$1,615
<b>Adjusted Price</b>	--	\$640,546	\$662,900	\$714,385

\* 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** GLA adj: \$14946, Lot adj: \$5600, Lake front adj: \$5000 and Sale date adj: \$5000. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size. MLS Remarks: Welcome to this Meticulously maintained 4 bedroom 3.5 bathroom home that is nestled away in the exclusive community of Parkstone. This well-designed floorplan flows with open spaces and lots of light! You will love the designer kitchen, complete with functional pullout shelving, newer appliances, 42 inch cabinets and beautiful high-end stone countertops. The kitchen flows into the kitchen nook and you will love the breakfast bar seating too! There are two on suite master bedrooms, the one downstairs has a beautiful master tub and walk-in closet. The three-way split bedrooms allow for flexibility, and the huge living areas are an entertainer's dream. There is even a plumbing rough-in ready for a wet bar! Upstairs, you are transported to a luxurious suite. Watch the sunsets out of your picture window from the private loft or picturesque bedroom window. The Upstairs master bedroom is oversized and the on suite master bathroom has every luxurious finish, including a seamless glass shower and a custom built in closet. You will LOVE the huge screen enclosure that is pre-fitted for an outdoor kitchen. Relax in your 9 person Hotsprings Grandee Spa while watching spectacular sunset views over the serene water. Relish your time at the private community fishing pier, tennis court or take a dip in the gorgeous community pool. Lawn Maintenance is even included in your HOA. Parkstone is a gated community with walking trails, scenic ponds, playground and community pool to enjoy. The Cross Seminole Trail borders Parkstone and you are just a short walk from Central Winds Park and the Dog park too! Minutes from grocery stores, The Town Center, shopping and dining, this home has it all! Welcome home!
- Sold 2** Lot adj: \$5500, Bath adj: \$2500 and Lake front adj: \$5000. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size. MLS Remarks: Under contract-accepting backup offers. Welcome home to this gorgeous two-story boasting 5 spacious bedrooms, 3.5 bathrooms, pond view and 2-car garage in the exclusive guard-gated community of Parkstone! As you step inside, you are greeted with a spacious floor plan with crown moulding throughout. On each floor, you'll find a master suite - perfect for an in-law suite or guests. That's right, you get two master suites! The two master baths offer stand-up showers, soaking tubs, dual sinks, separate toilets, and large walk-in closets. The home's design balances privacy with open-concept living and is an entertainer's delight featuring a large loft/flex space with a wet bar on the second floor - adding versatility, whether you need a game room, study, or home theater. Three generously sized additional bedrooms and full bath round out the second floor. The living space on the first level showcases new Wood-Plank Tile Floors (2022) that are as practical as they are beautiful. The energy-efficient heat pump hot water heater (2023), sound dampening double-pane windows (2021), and new roof (2020) not only keep the utility costs down but also add to the tranquillity of the home. A fresh coat of exterior paint (2022) beautifully compliments the home's timeless architecture. The spacious kitchen spills into a vast living area and flows seamlessly to a large, elegant screened patio, offering tranquil pond views. Imagine sipping your morning coffee as you watch the sunrise, or hosting a barbecue on warm summer evenings. Nestled within Parkstone, a community known for its scenic walking trails and vibrant wildlife. Picture yourself taking a leisurely stroll and watching the beautiful birds, turtles, and other wildlife, or venture out to the private community fishing dock on Lake Jesup for a peaceful afternoon. Take a dip in the community swimming pool with splash pad just steps from your front door. Or enjoy the tennis courts or playground. Lawn maintenance is included in the HOA fees, offering you more time to savor these amenities and less time worrying about upkeep. Just beyond this idyllic neighborhood, you'll find top-rated Seminole County schools, the Oviedo Hospital, and Oviedo Mall. An array of grocery stores, The Town Center, shopping, and dining venues are only minutes away. For nature lovers, the nearby Cross Seminole Trail and Central Winds Park offer more outdoor adventure, while dog owners will appreciate the short walk to the local Dog Park there. Conveniently located, just 20 minutes to UCF and 3 miles from 417, providing easy access to all Central Florida has to offer, including the theme parks and beautiful beaches. Don't miss this opportunity to experience the best of Florida living. Call today for a private showing.
- Sold 3** GLA adj: -\$6815, Lot adj: \$5200, Pool adj: -\$10000, Lake front adj: \$5000 and Sale date adj: \$5000. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size. MLS Remarks: Immaculate home with over \$60,000 in material upgrades, numerous other amenities, & ready for its new owners! This home resides off 'Winding Hollows' in a close knit community, voted one the BEST in winter springs, the surrounding homes are well maintained. Located about 1/2 mile off of SR 424 in this secluded community you'll find it close to parks, stores, and other communities This home has a lot of NEWNESS added in 2022, some of which are: Reticular porcelain on main floor New cabinets (construction material is plywood not particle board) with a white finished color for kitchen and master bathroom, and a new vanity cabinet for the kitchen side 1/2 bath. Beautiful new granite counter tops for kitchen and master bath areas Also the upstairs kitchenette sports a sink, microwave, cabinets, and a small Fridge See the new (stained) redwood stairway to the second floor Modern floor boards, rails and stiles around all perimeter walls and doors of the home on both levels New LED lighting fixtures throughout Large 38' x 19' in ground pool and spa (enclosed) with pool pump driven suction creeper, wall brush, and skimmer net Central vacuum system for interior and garage use Beautifully landscaped with night lighting DON'T MISS OUT!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				None noted			
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$693,000	\$693,000
<b>Sales Price</b>	\$660,000	\$660,000
<b>30 Day Price</b>	\$607,200	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The value as of today 09/21/2023 is \$660,000, with typical marketing time at 90 days. Subject is conforming to the neighborhood in GLA, lot size and age. It is adequately maintained, in average condition with adequately maintained landscaping. The property is located in an area of equal value homes; it conforms to other homes in regard to Proximity, GLA, Age, Condition, View, Style, Lot, Beds, &amp; Baths. The market is beginning to increase as listings and sales are balanced. The subject was strategically priced at the high end of the market since most sold comps used were inferior in GLA. Due to a lack of more similar recent comps in this market, it was necessary to exceed guidelines. Comps selected for this report are all settled properties within the subject market area. They are considered to be the best available at the time of inspection and good indicator of market value. Note that overall market conditions have been taken into account in arriving at final opinion of value. Current sales, under contract sales and active listings have been considered.</p>		

## 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

## Subject Photos



Street



Other

## Listing Photos

**L1** 201 BURGESS DR  
Winter Springs, FL 32708



Front

**L2** 698 SAMUELSON CT  
Winter Springs, FL 32708



Front

**L3** 843 LEOPARD TRL  
Winter Springs, FL 32708



Front

## Sales Photos

**S1** 113 WINDSOR CRESENT ST  
Winter Springs, FL 32708



Front

**S2** 433 SANDRINGHAM CT  
Winter Springs, FL 32708



Front

**S3** 366 TWELVE OAKS DR  
Winter Springs, FL 32708



Front

## ClearMaps Addendum

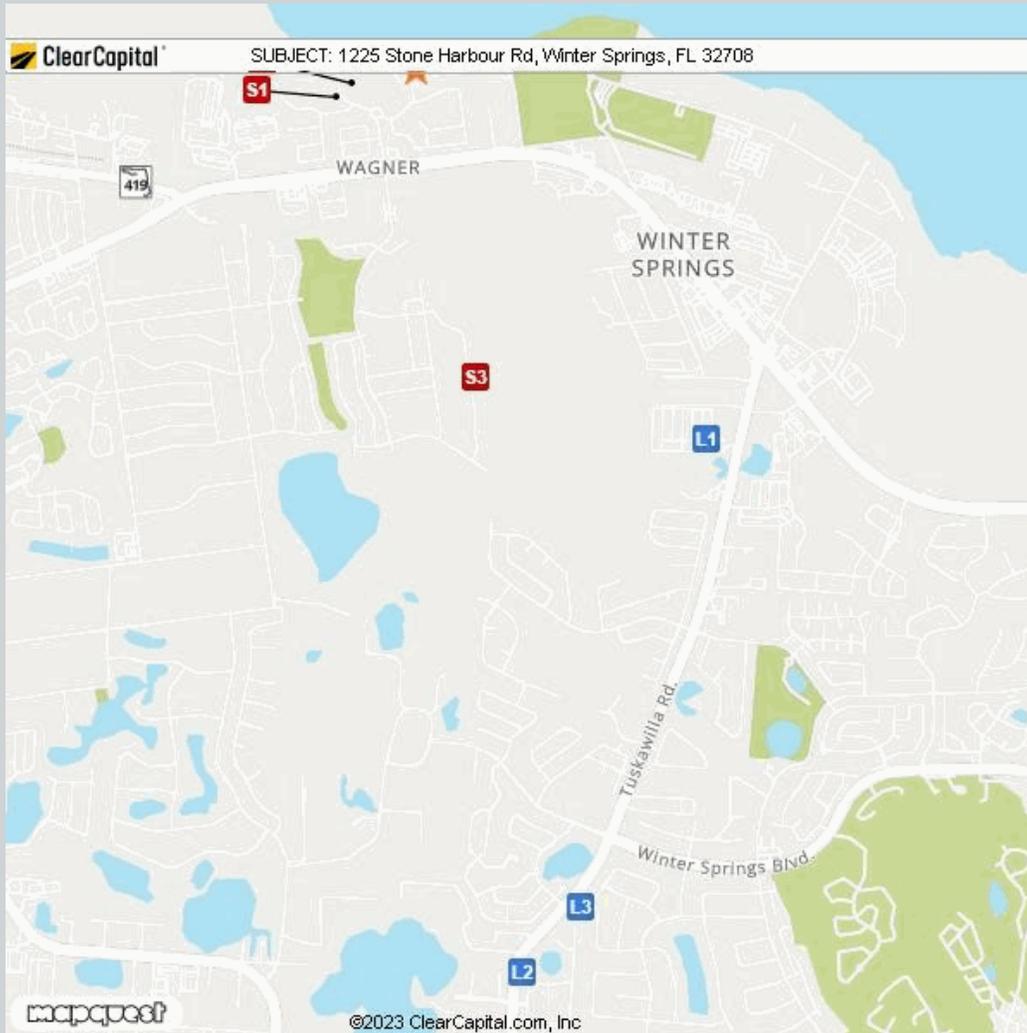
**Address** ★ 1225 Stone Harbour Road, Winter Springs, FLORIDA 32708

**Loan Number** 55259

**Suggested List** \$693,000

**Suggested Repaired** \$693,000

**Sale** \$660,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1225 Stone Harbour Road, Winter Springs, Florida 32708	--	Parcel Match
L1 Listing 1	201 Burgess Dr, Winter Springs, FL 32708	1.42 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	698 Samuelson Ct, Winter Springs, FL 32708	2.75 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	843 Leopard Trl, Winter Springs, FL 32708	2.58 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	113 Windsor Crescent St, Winter Springs, FL 32708	0.26 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	433 Sandringham Ct, Winter Springs, FL 32708	0.20 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	366 Twelve Oaks Dr, Winter Springs, FL 32708	0.95 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>	Andrei Sagdeev	<b>Company/Brokerage</b>	Volke Real Estate, LLC
<b>License No</b>	BK3365282	<b>Address</b>	20 N Orange Ave Orlando FL 32801
<b>License Expiration</b>	09/30/2024	<b>License State</b>	FL
<b>Phone</b>	3054315071	<b>Email</b>	volkerealestate@gmail.com
<b>Broker Distance to Subject</b>	13.01 miles	<b>Date Signed</b>	09/21/2023

*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:**

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