

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	476 Copperstone Circle, Casselberry, FL 32707	Order ID	9111917	Property ID	34985503
Inspection Date	01/17/2024	Date of Report	01/17/2024		
Loan Number	56315	APN	22-21-30-506-0000-1090		
Borrower Name	Catamount Properties 2018 LLC	County	Seminole		

Tracking IDs					
Order Tracking ID	1.16_BPO	Tracking ID 1	1.16_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Paul James R	Condition Comments	
R. E. Taxes	\$1,311	Based on a drive by inspection on 01/15/2024, the subject property was determined to be a Ranch style, single family home with a 2,2,0 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.	
Assessed Value	\$239,660		
Zoning Classification	PUD		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	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. Using market data and properties comparable to the subject it would appear that the overall market conditions in the area directly surrounding the subject are stable. Employment conditions in this neighborh...	
Sales Prices in this Neighborhood	Low: \$190,000 High: \$400,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Neighborhood Comments

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. Using market data and properties comparable to the subject it would appear that the overall market conditions in the area directly surrounding the subject are stable. Employment conditions in this neighborhood are stable.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	476 Copperstone Circle	1251 Bridlebrook Dr	405 Copperstone Cir	324 Redwing Way
City, State	Casselberry, FL	Casselberry, FL	Casselberry, FL	Casselberry, FL
Zip Code	32707	32707	32707	32707
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.08 ¹	0.83 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$335,000	\$340,000	\$354,900
List Price \$	--	\$335,000	\$340,000	\$354,900
Original List Date		01/16/2024	01/13/2024	11/17/2023
DOM · Cumulative DOM	-- · --	0 · 1	3 · 4	3 · 61
Age (# of years)	41	41	40	45
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	1,169	1,173	1,169	1,400
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	3 · 2
Total Room #	5	5	5	6
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	0.14 acres	0.11 acres	0.12 acres	0.20 acres
Other	None	None	None	None

* 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.

Current Listings - Cont.

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

- Listing 1** MLS Remarks: Come check out this cute home in Central Florida's great location of Deer Run in Casselberry. This home comes with a newer roof (2020), newer HVAC (2021) and has been freshly painted inside and outside. As you enter the foyer, you are greeted by the living room with vaulted ceilings that bring a spacious feel to the home. As you focus straight ahead you see sliding glass doors that allow you a view into the fenced back yard. All rooms are nicely tiled with neutral ceramic tile and ready for any decorating scheme. The kitchen and dining rooms are open to the living room and keep you connected to what is going on. This makes a great space for entertaining or gatherings. The kitchen comes with a designated pantry closet. There is a large window in the dining room that lets in natural light and overlooks the back yard. The bedrooms are a split plan to allow for privacy. The primary suite has vaulted ceilings, a walk-closet, and ensuite bathroom. There is a step down shower in this bathroom while the guest bathroom includes a tub/shower combo. The laundry is located in the garage. There is a door from the garage to the outside making easy access for yard work. This home has ready access to Red Bug Lake Rd. and then 417. Also convenient access to 436 and I-4. This home is zoned for Top rated Seminole county schools. Call for you appointment today!
- Listing 2** MLS Remarks: Nice, well kept home, new paint on the outside. Back yard fenced on 2 sides. Great neighborhood and neighbors. Reroof (new) 4/2020, New A/C 2022, New windows 2010, Repipe 8/98, Painted outside 2020, Duke/Seminole County Utilities/Waster Pro.
- Listing 3** MLS Remarks: Welcome to your new dream home at 324 Redwing Way, Casselberry, FL! This charming, well-priced 1,400 sq ft pool home, nestled in the desirable Seminole County School District, features 3 cozy bedrooms and 2 bathrooms. Greeted by a beautiful glass inlay front door, step into a space ready for your personal touch. Ideal for first-time homebuyers or those relocating, it's a low-maintenance haven with tiled floors and a large, fenced backyard. Close to major roads, golf, shops, and restaurants, it's the perfect, affordable blend of comfort and convenience. Just bring your bags – your loving home awaits! A Kind Reminder for Our Valued Prospective Buyers and Agents: We warmly encourage you and your agent to personally explore and confirm all the details about the property you're interested in. This includes checking on (HOA) specifics, the unique features of the property, its size, and the amenities that make it special. We believe the information we share is accurate, but we invite you to verify these details to ensure they align perfectly with what you're looking for. Your peace of mind and satisfaction in finding your dream home are important to us.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	476 Copperstone Circle	464 Copperstone Cir	1420 Bridlebrook Dr	886 N Jerico Dr
City, State	Casselberry, FL	Casselberry, FL	Casselberry, FL	Casselberry, FL
Zip Code	32707	32707	32707	32707
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.03 ¹	0.10 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$335,000	\$345,000	\$349,000
List Price \$	--	\$335,000	\$345,000	\$349,000
Sale Price \$	--	\$340,000	\$345,000	\$360,000
Type of Financing	--	Fha	Conventional	Fha
Date of Sale	--	09/08/2023	09/11/2023	08/21/2023
DOM · Cumulative DOM	-- · --	9 · 45	1 · 0	5 · 39
Age (# of years)	41	41	41	40
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	1,169	1,052	1,197	1,242
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	3 · 2
Total Room #	5	5	5	6
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	0.14 acres	0.12 acres	0.17 acres	0.21 acres
Other	None	None	None	None
Net Adjustment	--	+\$3,658	+\$5,000	\$0
Adjusted Price	--	\$343,658	\$350,000	\$360,000

* Sold 2 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** GLA adj: \$8658, Concession adj: -\$10000 and Sale date adj: \$5000. MLS Remarks: *BACK ON THE MARKET DUE TO FUNDING* Welcome to your Gorgeous little Home in a well maintained and close nit neighborhood with Schools near by just for you! This is a lovely 2 Bedroom and 2 Bathroom home with a Large Bonus room that is currently being used as a 3rd Bedroom with a Jack and Jill bathroom to the Master Bedroom but this space could be used for a Florida room or Large office space. This home features a modern open-concept design seamlessly connecting the kitchen, dining room, and living room - perfect for hosting gatherings and creating cherished memories. Host your BBQ's and Football parties in the privacy of your fenced in back yard. Bring your pups too! This is a Great home for a new family, First Time Homebuyer or someone who is ready to right size. Located in Casselberry so just a short drive to 436 and I4 near Shopping, Restaurants and Hospitals! Lake Howell is a couple blocks away so bring your boat or kayaks because fun is waiting for you and your family with this home.
- Sold 2** Sale date adj: \$5000. MLS Remarks: Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.
- Sold 3** Lot adj: -\$700, Bed adj: -\$5000, Concession adj: -\$3510 and Sale date adj: \$5000. MLS Remarks: Nestled towards the end of a quiet, tree-lined street, this charming 3 bed/2 bath home with backyard gardener's paradise beckons its next loving owner! Flowering shrubs, perennial wildflowers and a welcoming front porch add lovely curb appeal and provide an inviting space to sit and relax with a cup of coffee or read a book. Vaulted ceilings inside give a more open feel to the spacious great room, perfect as a main TV area or a formal sitting space. The kitchen is adjacent to a convenient living and dining room combo with a gorgeous stone fireplace and shelving adding extra appeal. Exit through sliding doors onto the massive screened back porch with hot tub and enjoy outdoor living at its best! The fully fenced backyard has tons of space and is a dream for anyone with a green thumb. Current trees include key lime, Meyer lemon, orange, banana and avocado. Raised garden beds offer a variety of herbs, peppers, eggplants and other vegetables. Exterior was cleaned and repainted 6/23, A/C was replaced in 7/20 and irrigation well was redone in 2021. The attached two car garage includes a generous amount of shelving and storage space, too! Convenient location close to major roads, restaurants/shopping and even a walking trail to Red Bug Lake Park!

Subject Sales & Listing History

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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$367,500	\$367,500
Sales Price	\$350,000	\$350,000
30 Day Price	\$322,000	--
Comments Regarding Pricing Strategy		
<p>The value as of today 01/17/2024 is \$350,000, 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, & 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 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



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 1251 BRIDLEBROOK DR
Casselberry, FL 32707



Front

L2 405 COPPERSTONE CIR
Casselberry, FL 32707



Front

L3 324 REDWING WAY
Casselberry, FL 32707



Front

Sales Photos

S1 464 COPPERSTONE CIR
Casselberry, FL 32707



Front

S2 1420 BRIDLEBROOK DR
Casselberry, FL 32707



Front

S3 886 N JERICO DR
Casselberry, FL 32707



Front

ClearMaps Addendum

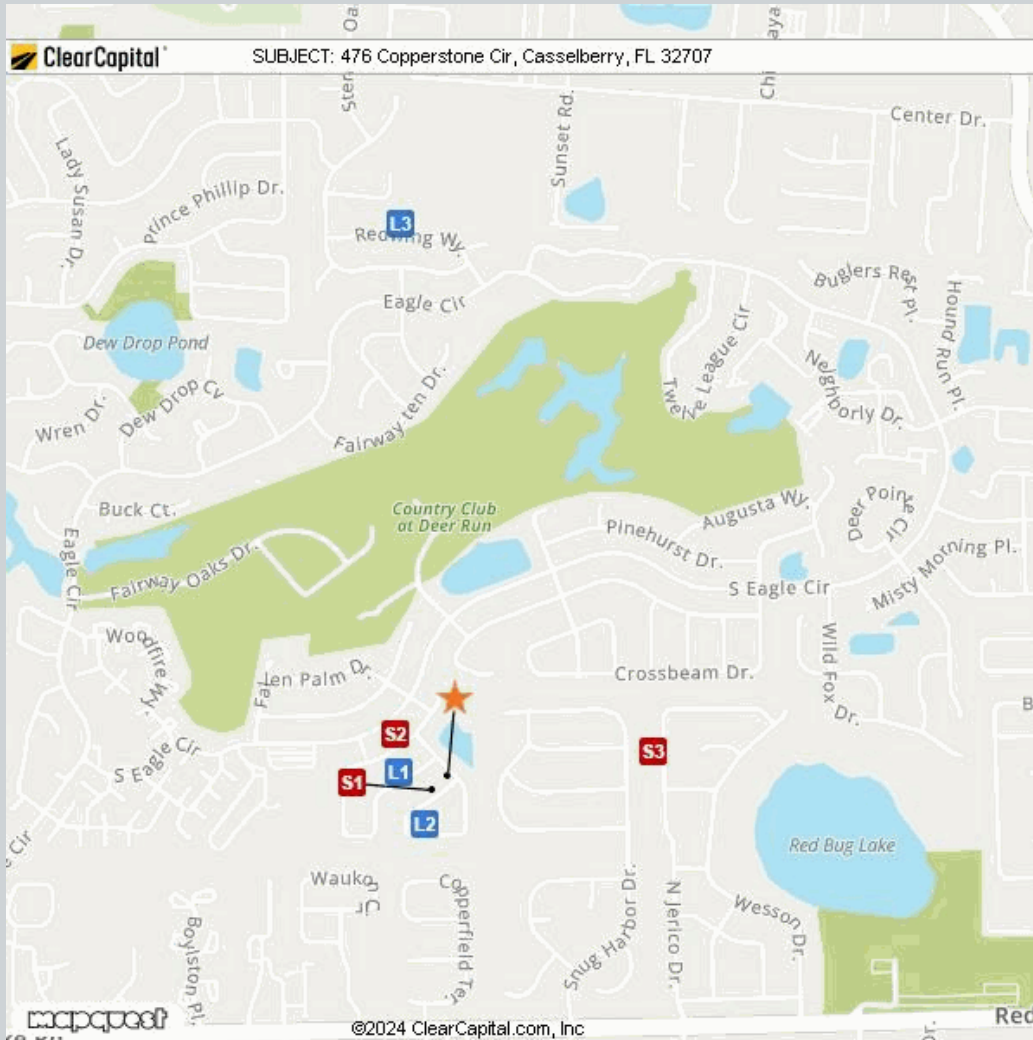
Address ★ 476 Copperstone Circle, Casselberry, FL 32707

Loan Number 56315

Suggested List \$367,500

Suggested Repaired \$367,500

Sale \$350,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	476 Copperstone Circle, Casselberry, FL 32707	--	Parcel Match
L1 Listing 1	1251 Bridlebrook Dr, Casselberry, FL 32707	0.07 Miles ¹	Parcel Match
L2 Listing 2	405 Copperstone Cir, Casselberry, FL 32707	0.08 Miles ¹	Parcel Match
L3 Listing 3	324 Redwing Way, Casselberry, FL 32707	0.83 Miles ¹	Parcel Match
S1 Sold 1	464 Copperstone Cir, Casselberry, FL 32707	0.03 Miles ¹	Parcel Match
S2 Sold 2	1420 Bridlebrook Dr, Casselberry, FL 32707	0.10 Miles ¹	Parcel Match
S3 Sold 3	886 N Jerico Dr, Casselberry, FL 32707	0.31 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Andrei Sagdeev	Company/Brokerage	Volke Real Estate, LLC
License No	BK3365282	Address	20 N Orange Ave Orlando FL 32801
License Expiration	09/30/2024	License State	FL
Phone	3054315071	Email	volkerealestate@gmail.com
Broker Distance to Subject	8.98 miles	Date Signed	01/17/2024

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.