

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	2781 Harvest Dr, Sarasota, FL 34240	Order ID	9537150	Property ID	35799580
Inspection Date	08/12/2024	Date of Report	08/12/2024		
Loan Number	56366	APN	0245110008		
Borrower Name	Catamount Properties 2018LLC	County	Sarasota		

Tracking IDs

Order Tracking ID	8.8_CitiAgedBPO	Tracking ID 1	8.8_CitiAgedBPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments The subject appears to be in good condition. There are no visible defects associated with the subject property.
R. E. Taxes	\$6,159	
Assessed Value	\$479,800	
Zoning Classification	Residential RSF1	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Barton Farms 941-914-6636	
Association Fees	\$2100 / Year (Pool,Tennis,Greenbelt,Other: Gated)	
Visible From Street	Visible	
Road Type	Private	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The subject is located within an area of similar age and style homes. Over the last 3-4 months the market has started changing and there is increasing inventory with a decline in buyers. This is partially due to rising interest rates and many buyers being priced out of the market. There are no longer multiple offers and the homes are on the market longer and an increase in price reductions. The subject and the comparables are all within similar proximity to major roads, commercial properties and amenities and any differences have been accounted for in the pricing conclusion of the subject prop...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$575,000 High: \$2,150,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Neighborhood Comments

The subject is located within an area of similar age and style homes. Over the last 3-4 months the market has started changing and there is increasing inventory with a decline in buyers. This is partially due to rising interest rates and many buyers being priced out of the market. There are no longer multiple offers and the homes are on the market longer and an increase in price reductions. The subject and the comparables are all within similar proximity to major roads, commercial properties and amenities and any differences have been accounted for in the pricing conclusion of the subject property. In some areas, there has been a decline in property values.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2781 Harvest Dr	2953 Seasons Blvd	4845 Antrim Dr	2681 Harvest Dr
City, State	Sarasota, FL	Sarasota, FL	Sarasota, FL	Sarasota, FL
Zip Code	34240	34240	34240	34240
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.51 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$690,000	\$645,000	\$619,000
List Price \$	--	\$670,000	\$645,000	\$569,000
Original List Date		05/25/2024	07/25/2024	03/22/2024
DOM · Cumulative DOM	-- · --	79 · 79	18 · 18	143 · 143
Age (# of years)	24	22	4	21
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Contemp	1 Story Contemp	1 Story Contemp	1 Story Contemp
# Units	1	1	1	1
Living Sq. Feet	2,245	1,987	2,192	2,400
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 3	4 · 2
Total Room #	7	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	.28 acres	0.27 acres	.17 acres	0.37 acres
Other	--	--	--	--

* 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 Similar in age, and lot size. Smaller in GLA, and room Count. Similar in condition and location. Listing 1 is on a lake while the subject property is not.

Listing 2 Similar in room count, lot size, and GLA. Younger in age to the subject property. Similar in location and condition as the subject property.

Listing 3 Similar in Age, Room count, and lot size. Larger in GLA than subject property. Similar in condition and location as the subject property.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2781 Harvest Dr	2916 Seasons Blvd	2936 Seasons Blvd	2937 Seasons Blvd
City, State	Sarasota, FL	Sarasota, FL	Sarasota, FL	Sarasota, FL
Zip Code	34240	34240	34240	34240
Datasource	Tax Records	Public Records	Public Records	MLS
Miles to Subj.	--	0.23 ¹	0.17 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$739,000	\$750,000	\$735,000
List Price \$	--	\$718,000	\$750,000	\$689,900
Sale Price \$	--	\$687,000	\$660,000	\$650,000
Type of Financing	--	Conventional	Cash	Va
Date of Sale	--	06/27/2024	05/01/2024	09/06/2023
DOM · Cumulative DOM	-- · --	101 · 140	32 · 90	217 · 217
Age (# of years)	24	22	22	22
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Contemp	1 Story Contemp	1 Story Contemp	1 Story Contemp
# Units	1	1	1	1
Living Sq. Feet	2,245	2,304	2,448	2,338
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 3	3 · 2
Total Room #	7	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	Pool - Yes
Lot Size	.28 acres	0.33 acres	0.26 acres	0.27 acres
Other	--	NA	NA	NA
Net Adjustment	--	-\$20,000	-\$15,000	-\$10,000
Adjusted Price	--	\$667,000	\$645,000	\$640,000

* 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** Similar in age, lot size, and GLA. Smaller in room count than the subject property. Similar in location and condition as the subject property. +\$10,000 for room count, -\$10,000 for lot size, -\$20,000 for view.
- Sold 2** Similar in age, room count, and lot size. Larger in GLA than the subject property. Similar in condition and location as subject property. -\$10,000 for room count, -\$5,000 for parking.
- Sold 3** Similar in GLA, lot size, and age. Smaller in room count than the subject property. Similar in location and condition as the subject property. +\$10,000 for room count, -\$15,000 for pool, -\$5,000 for parking.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	CHARLES RUTENBERG REALTY INC	The subject is currently for sale.					
Listing Agent Name	Andrea Stoll						
Listing Agent Phone	727-490-9964						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
12/01/2023	\$595,000	12/19/2023	\$549,000	Sold	02/02/2024	\$425,000	MLS
07/11/2024	\$700,000	07/26/2024	\$675,000	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$669,900	\$669,900
Sales Price	\$650,000	\$650,000
30 Day Price	\$640,000	--
Comments Regarding Pricing Strategy		
<p>I went back 3 months, out in distance .5 miles, and even with relaxing the search criteria I was unable to find adequate comps which fit the requirements. Within 2 miles and back 6 months I found adequate comps of which I could use. The ones used are the best possible currently available comps within 2 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps.</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



Other

Subject Photos



Other

Listing Photos

L1 2953 Seasons Blvd
Sarasota, FL 34240



Front

L2 4845 ANTRIM DR
Sarasota, FL 34240



Front

L3 2681 Harvest Dr
Sarasota, FL 34240



Front

Sales Photos

S1 2916 Seasons Blvd
Sarasota, FL 34240



Front

S2 2936 Seasons Blvd
Sarasota, FL 34240



Front

S3 2937 Seasons Blvd
Sarasota, FL 34240



Front

ClearMaps Addendum

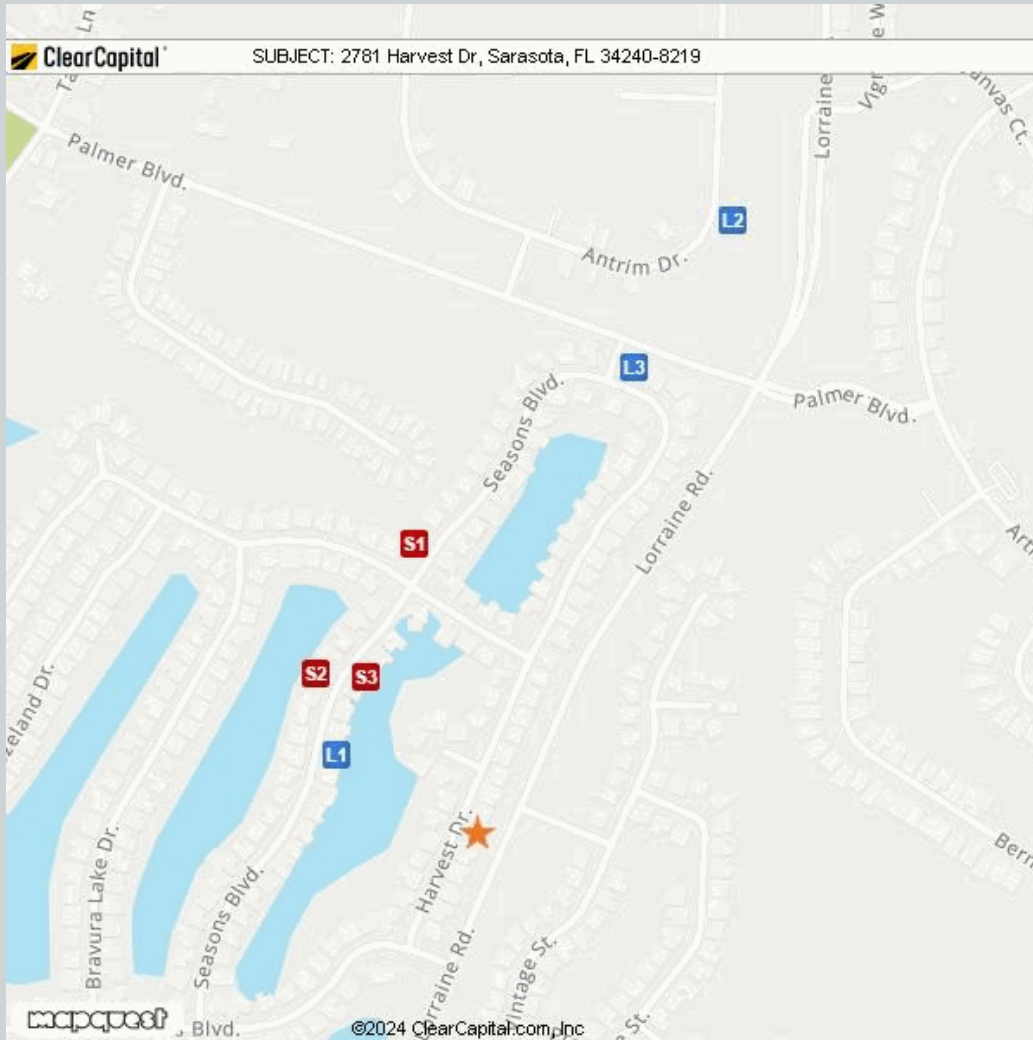
Address ★ 2781 Harvest Dr, Sarasota, FL 34240

Loan Number 56366

Suggested List \$669,900

Suggested Repaired \$669,900

Sale \$650,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2781 Harvest Dr, Sarasota, FL 34240	--	Parcel Match
L1 Listing 1	2953 Seasons Blvd, Sarasota, FL 34240	0.12 Miles ¹	Parcel Match
L2 Listing 2	4845 Antrim Dr, Sarasota, FL 34240	0.51 Miles ¹	Parcel Match
L3 Listing 3	2681 Harvest Dr, Sarasota, FL 34240	0.37 Miles ¹	Parcel Match
S1 Sold 1	2916 Seasons Blvd, Sarasota, FL 34240	0.23 Miles ¹	Parcel Match
S2 Sold 2	2936 Seasons Blvd, Sarasota, FL 34240	0.17 Miles ¹	Parcel Match
S3 Sold 3	2937 Seasons Blvd, Sarasota, FL 34240	0.15 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprotider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	Christine Pearson	Company/Brokerage	Premier Properties
License No	SL671507	Address	2808 60th Ave W Bradenton FL 34207
License Expiration	09/30/2024	License State	FL
Phone	9414655609	Email	suncoastrealtor@gmail.com
Broker Distance to Subject	14.82 miles	Date Signed	08/12/2024

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.