

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	12302 Ballentrae Forest Drive, Riverview, FL 33579	Order ID	9114407	Property ID	34989284
Inspection Date	01/18/2024	Date of Report	01/19/2024		
Loan Number	56395	APN	0774321370		
Borrower Name	Catamount Properties 2018 LLC	County	Hillsborough		

Tracking IDs					
Order Tracking ID	1.17_BPO	Tracking ID 1	1.17_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	ADALBERTO R TORRES	Condition Comments	
R. E. Taxes	\$6,522	Subject appears to be well maintained in good condition with no noticeable defects or necessary repairs evident.	
Assessed Value	\$251,518		
Zoning Classification	Residential PD		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair	\$0		
HOA	Ballentrae HOA 000-000-0000		
Association Fees	\$95 / Year (Pool,Landscaping,Insurance,Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Typical residential sector in a popular area which is comprised of mostly newer (1980>) SFR and condominium/townhome complexes. Mid range prices, appeals to Military, singles, couples and families alike. Schools are considered average to above 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.	
Sales Prices in this Neighborhood	Low: \$248900 High: \$502900		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	12302 Ballentrae Forest Drive	11810 Thicket Wood Dr	11612 Miss Chloe Ct	12185 Downy Birch Dr
City, State	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
Zip Code	33579	33579	33579	33569
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.50 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$470,000	\$485,000	\$425,000
List Price \$	--	\$470,000	\$475,000	\$415,000
Original List Date		11/28/2023	12/19/2023	11/02/2023
DOM · Cumulative DOM	-- · --	12 · 52	29 · 31	76 · 78
Age (# of years)	6	7	5	3
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Waterfront	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Beneficial ; Water	Neutral ; Residential
Style/Design	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,536	2,785	2,421	2,522
Bdrm · Bths · ½ Bths	5 · 2 · 1	5 · 2 · 1	5 · 3	5 · 3
Total Room #	10	10	10	10
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	0.16 acres	0.13 acres	0.14 acres	.11 acres
Other	--	--	--	--

* Listing 1 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** Same basic age of construction as subject on smaller lot. Larger interior square footage with same room count. MLS Comments: entryway has a grand two story foyer with an open stairway with wood banister and black spindles leading to the second story. The foyer opens up a great room concept with living dining and kitchen. The living room and dining room both have accent tray ceilings. The kitchen has 42" upper espresso colored kitchen cabinets, stainless appliances, granite countertops, a breakfast bar that seats four with hanging pendant lights, and a walk-in pantry. Off the kitchen is the laundry room that has cabinetry and a door that leads to the garage. The ground floor master bedroom has two walk-in closets and also has a large den that is currently used as office space. The master bathroom has a two sink vanity, walk-in shower, garden tub, and separate shower. At the top of the stairs is a large open loft - perfect for a second living area. The other four bedrooms and guest bathroom with tub/shower combo complete the upstairs. Sliding doors off the living room exit to an enormous outdoor screened-in lanai complete with hot tub, bar with TV, and outdoor patio set perfect for entertaining and relaxing with views of the pond! Other features include: over sided driveway that fits four cars; under the stair storage; 18" tiles throughout downstairs living areas; rounded drywall corners.
- Listing 2** Newer construction than subject on smaller lot. Less interior square footage with 1 add'l half bath. Waterfront. MLS Comments: 2500 sqft with 5 bedrooms, 3 baths, PLUS Upstairs Bonus Room /5th Bedroom Suite... simply an Amazing HOME! Sitting on a Beautiful street lined with Palm Trees! You are greeted by picturesque curb appeal, step inside and discover this Grand floorplan with Plenty of room for the Entire Family. Special features include a brick paver driveway, lovely landscape package, LUXURY VINYL PLANK FLOORING, stainless appliances, cul de sac street/conservation lot, ceiling fans, upgraded lighting fixtures, Granite Countertops and More. You will enjoy the covered / screened lanai looking out over a spacious backyard and pretty pond views. The home is Energy Efficient with Double Pane Windows and offers Lots of Natural Light and traffic patterns are a breeze as you walk through this open concept.! Upgraded Carpets in All Bedrooms.
- Listing 3** Newer construction than subject on smaller lot. Very similar interior square footage with 1 add'l half bath. MLS Comments: 5 bedrooms, 3 bathrooms, loft space, and a 2 car garage. The first floor of the home has an open concept kitchen, dining, and living room that is perfect for entertaining. The kitchen is warm and inviting offering espresso cabinetry, granite countertops, stainless steel appliances, a walk in pantry, and a spacious island. Off of the living room, there are glass sliders leading to a large backyard. Conveniently situated on the first floor is a full bathroom and guest bedroom that can also function as an office. Upstairs you will find a split bedroom floor plan, a loft space, and laundry room. The spacious primary suite features a private en suite bathroom and a large walk-in closet. Also on the second floor are three additional bedrooms and a shared full bathroom, ensuring ample space for family and guests. This home has a smart home system and a transferrable structural warranty.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	12302 Ballentrae Forest Drive	11605 Gold Dust Ct	11767 Sabal Scub Ct	12306 Terrace Bluff St
City, State	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
Zip Code	33579	33579	33579	33579
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.47 ¹	0.17 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$515,000	\$437,830	\$434,945
List Price \$	--	\$445,000	\$437,830	\$434,945
Sale Price \$	--	\$445,000	\$437,830	\$428,000
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	08/22/2023	12/29/2023	12/05/2023
DOM · Cumulative DOM	-- · --	222 · 278	4 · 45	32 · 59
Age (# of years)	6	4	1	1
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,536	2,446	2,587	2,029
Bdrm · Bths · ½ Bths	5 · 2 · 1	4 · 2 · 1	5 · 3 · 1	4 · 2 · 1
Total Room #	10	9	11	9
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	0.16 acres	0.16 acres	.11 acres	.17 acres
Other	--	--	--	--
Net Adjustment	--	+\$6,700	-\$10,300	+\$27,100
Adjusted Price	--	\$451,700	\$427,530	\$455,100

* Sold 1 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 -300 for age of construction, 4500 for interior square footage, 2500 for bedroom. MLS Comments: Home was built in 2020 and offers 2,446 sq ft of living space: 4 bedrooms, 2.5 baths, 2 bonus rooms (one on each floor). Enjoy a bright, open concept where the kitchen faces the dining room and large living room. Kitchen offers a gas range, granite countertops, stainless appliances, and a large center island with seating. Access the backyard from the sliding glass doors in the dining room. Guest bath and office/bonus room located on the first floor. An additional bonus room located upstairs could function as a media/gaming room or as a playroom. The spacious master bedroom is also upstairs and offers two closets. The master bath features tile floors, double sinks, and a glass enclosed walk-in shower. Three additional bedrooms located upstairs.
- Sold 2** Adjusted -750 for age of construction, -2550 for interior square footage, -7k for bathroom. MLS Comments: 2587 square feet two-story including 5 bedrooms, 3.5 baths, and an open living area. Enjoy an open kitchen with white shaker-style cabinets, granite countertops, Samsung stainless steel appliances, a walk-in pantry, and a spacious island, fully open to the dining café and gathering room. The living area, laundry room, and baths include luxury wood vinyl plank flooring, with stain-resistant carpet in the bedrooms. Your owner's suite is complete with a walk-in wardrobe and a private en-suite bath with dual vanities, and a tiled shower. Bedrooms 3 and 4 share a Jack-and-Jill bathroom. Plus, enjoy a 2-car garage, custom-fit window blinds, architectural shingles, energy-efficient insulation and windows, and a full builder warranty.
- Sold 3** Adjusted -750 for age of construction, 25350 for interior square footage, 2500 for bedroom. MLS Comments: 2029 square feet one-story including 4 bedrooms, 2.5 baths, and an open living area. Enjoy an open kitchen with white shaker-style cabinets, Samsung stainless steel appliances, pantry, and a spacious counter height island, fully open to the dining café and gathering room. The living area, laundry room, and baths include luxury wood vinyl plank flooring, with stain-resistant carpet in the bedrooms. Your owner's suite is complete with a walk-in wardrobe and a private en-suite bath with dual vanities, a tiled shower, and a closeted toilet. Jack-and-Jill hall bath with an enclosed tub and toilet, accessed from bedrooms 3 and 4. Plus, enjoy a covered lanai, 2-car garage, custom-fit window blinds, architectural shingles, energy-efficient insulation and windows, and a full builder warranty.

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	05/18/2018	\$275,900	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$450,000	\$450,000
Sales Price	\$450,000	\$450,000
30 Day Price	\$415,000	--
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 Riverview. 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

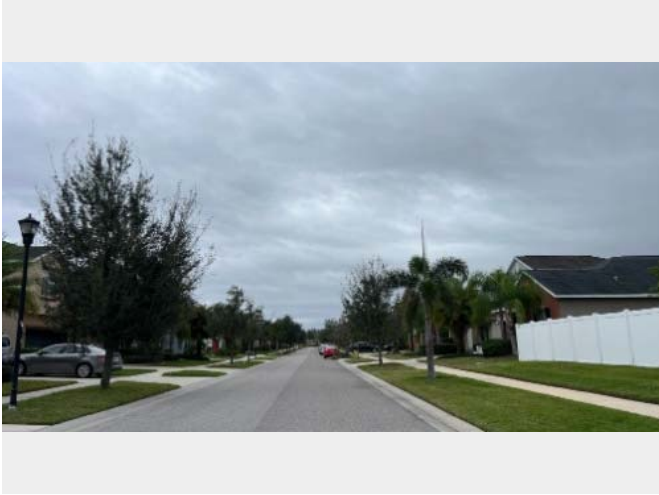


Side

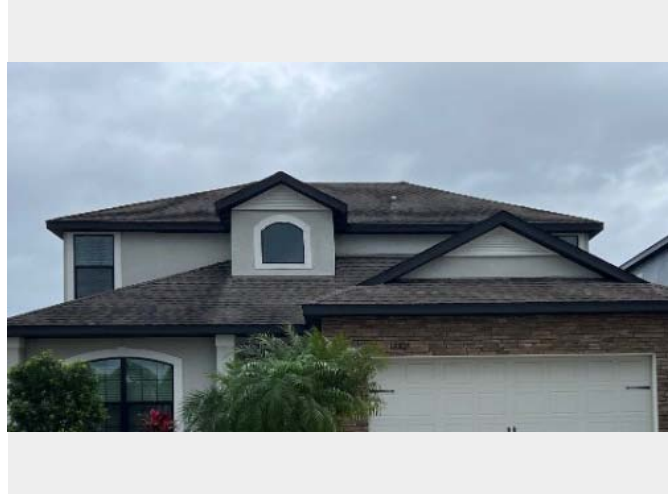


Street

Subject Photos



Street



Other



Other

Listing Photos

L1 11810 Thicket Wood Dr
Riverview, FL 33579



Front

L2 11612 Miss Chloe Ct
Riverview, FL 33579



Front

L3 12185 DOWNY BIRCH DR
Riverview, FL 33569



Front

Sales Photos

S1 11605 Gold Dust Ct
Riverview, FL 33579



Front

S2 11767 SABAL SCUB CT
Riverview, FL 33579




Front

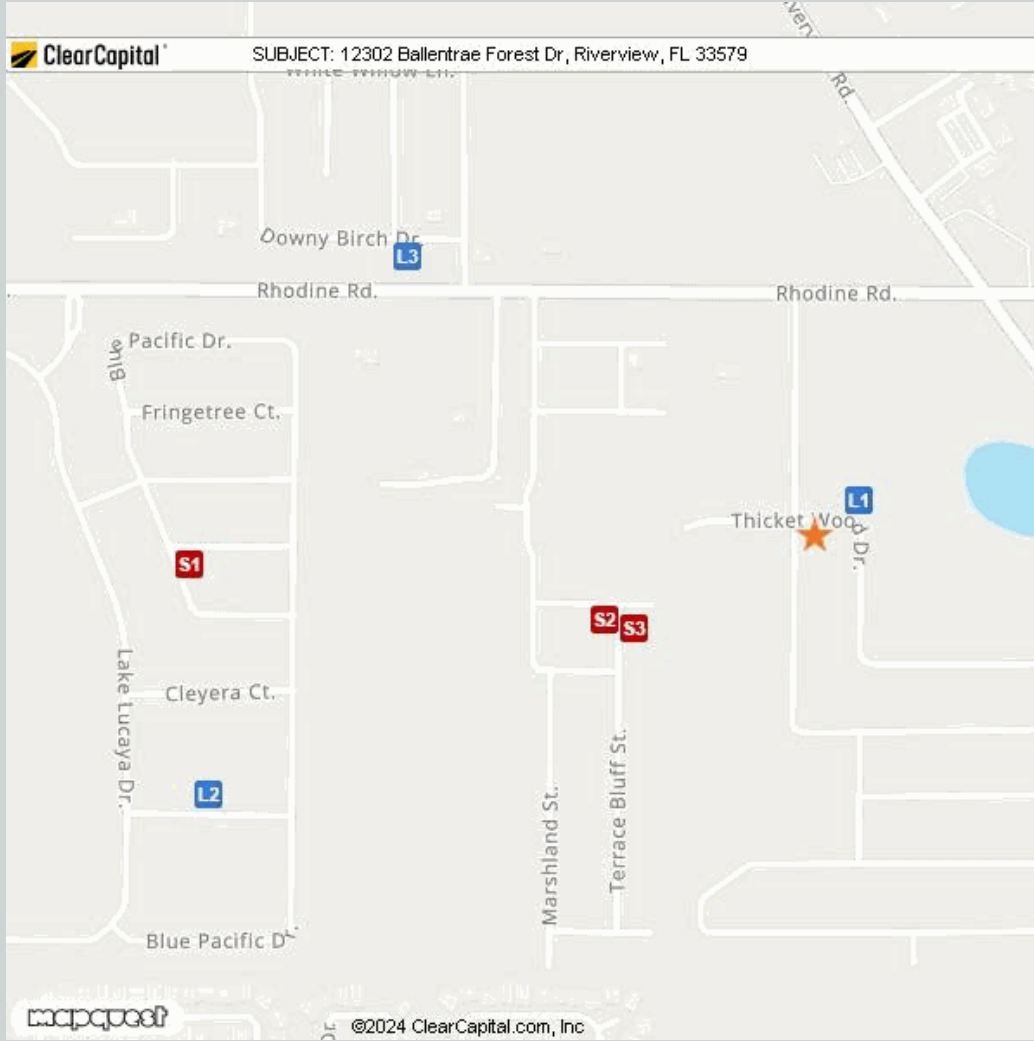
S3 12306 TERRACE BLUFF ST
Riverview, FL 33579



Front

ClearMaps Addendum

Address  12302 Ballentrae Forest Drive, Riverview, FL 33579
Loan Number 56395 **Suggested List** \$450,000 **Suggested Repaired** \$450,000 **Sale** \$450,000



Comparable	Address	Miles to Subject	Mapping Accuracy
 Subject	12302 Ballentrae Forest Drive, Riverview, FL 33579	--	Parcel Match
 Listing 1	11810 Thicket Wood Dr, Riverview, FL 33579	0.04 Miles ¹	Parcel Match
 Listing 2	11612 Miss Chloe Ct, Riverview, FL 33579	0.50 Miles ¹	Parcel Match
 Listing 3	12185 Downy Birch Dr, Riverview, FL 33579	0.37 Miles ¹	Parcel Match
 Sold 1	11605 Gold Dust Ct, Riverview, FL 33579	0.47 Miles ¹	Parcel Match
 Sold 2	11767 Sabal Scub Ct, Riverview, FL 33579	0.17 Miles ¹	Parcel Match
 Sold 3	12306 Terrace Bluff St, Riverview, FL 33579	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: 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	09/30/2025	License State	FL
Phone	7075673681	Email	rejayney@gmail.com
Broker Distance to Subject	12.82 miles	Date Signed	01/19/2024

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.