

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>	4700 Imogene Court, Orlando, FLORIDA 32811	<b>Order ID</b>	9130507	<b>Property ID</b>	35021899
<b>Inspection Date</b>	01/27/2024	<b>Date of Report</b>	01/27/2024		
<b>Loan Number</b>	56484	<b>APN</b>	32 22 29 5486 00 460		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Orange		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	1.26_BPO	<b>Tracking ID 1</b>	1.26_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	BLUE OCEAN CAPITAL GROUP LLC	<b>Condition Comments</b> Subject has discoloration visible on the front. It may need exterior paint soon. It appears to be in average condition aside from that.
<b>R. E. Taxes</b>	\$2,930	
<b>Assessed Value</b>	\$139,406	
<b>Zoning Classification</b>	Single Family Reside	
<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>	\$3,500	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$3,500	
<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> Interest rates have risen sharply since the beginning of last year causing homes to become less affordable. They have begun to decline, though. Inventory has increased. Homes are sitting on the market longer now than they were at the beginning of last year. Seller concessions of 2 - 3% are becoming more common. Homes are still selling near list price.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$176,000 High: \$324,000	
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4700 Imogene Court	1732 Flores Ct	2611 John Bruce Ave	2956 Grandola Dr
City, State	Orlando, FLORIDA	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32811	32811	32811	32811
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 <sup>1</sup>	0.92 <sup>1</sup>	0.86 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$215,000	\$249,990	\$275,000
List Price \$	--	\$205,000	\$249,990	\$249,999
Original List Date		10/14/2023	01/03/2024	09/28/2023
DOM · Cumulative DOM	-- · --	87 · 105	21 · 24	87 · 121
Age (# of years)	55	53	55	51
Condition	Average	Average	Good	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	1,226	1,320	974	1,396
Bdrm · Bths · ½ Bths	2 · 2	3 · 1 · 1	3 · 1	3 · 1 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 1 Car	None	Carport 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.15 acres	0.15 acres	0.16 acres
Other	--	--	--	--

\* 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.

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

**Listing 1** Superior because it is larger in sq ft and it has more bedrooms. It is assumed to be in average condition with only 1 exterior picture in the listing.

**Listing 2** Inferior because it is smaller in sq ft and it has less bathrooms. This comp was renovated and in good condition.

**Listing 3** Superior because it is larger in sq ft and it has more bedrooms. It is also larger in lot size. It appears to be in average condition with tile flooring being the only noticeable upgrade.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	4700 Imogene Court	4912 Lanette St	4546 Malibu St	4522 Wheatley St
<b>City, State</b>	Orlando, FLORIDA	Orlando, FL	Orlando, FL	Orlando, FL
<b>Zip Code</b>	32811	32811	32811	32811
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.35 <sup>1</sup>	0.90 <sup>1</sup>	0.29 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$235,000	\$230,000	\$249,999
<b>List Price \$</b>	--	\$235,000	\$230,000	\$249,999
<b>Sale Price \$</b>	--	\$225,000	\$230,000	\$238,000
<b>Type of Financing</b>	--	Fha	Fha	Fha
<b>Date of Sale</b>	--	12/31/2023	12/01/2023	08/08/2023
<b>DOM · Cumulative DOM</b>	-- · --	4 · 61	10 · 119	7 · 67
<b>Age (# of years)</b>	55	54	57	57
<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>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,226	910	1,056	1,224
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	2 · 1	3 · 2	3 · 1
<b>Total Room #</b>	5	4	6	5
<b>Garage (Style/Stalls)</b>	Carport 1 Car	Carport 1 Car	None	Carport 1 Car
<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>	--	--	--	--
<b>Lot Size</b>	0.15 acres	0.16 acres	0.14 acres	0.15 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$20,800	+\$12,500	+\$8,100
<b>Adjusted Price</b>	--	\$245,800	\$242,500	\$246,100

\* Sold 3 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** Inferior because it is smaller in sq ft and it has less bathrooms. It appears to be in average condition with tile and laminate flooring being the only noticeable upgrades. Adj: -\$1,000 for age; +\$15,800 for sq ft; +\$6,000 for baths.
- Sold 2** Inferior because it is smaller in sq ft and lot size. It is also older. It appears to be in average condition with stainless appliances, tile flooring and an updated bathroom being the only noticeable upgrades. Adj: +\$2,000 for age; +\$8,500 for sq ft; +\$2,000 for carport.
- Sold 3** Superior because it has more bedrooms. All other features are similar to the subject's. It appears to be in average condition with tile and laminate flooring being the only noticeable upgrades. Adj: +\$2,000 for age; +\$100 for sq ft; +\$6,000 for baths.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			Subject has not sold since 2019.				
<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

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$250,000	\$254,500
<b>Sales Price</b>	\$245,000	\$249,500
<b>30 Day Price</b>	\$235,000	--
<b>Comments Regarding Pricing Strategy</b>		
I was able to find all comps within a mile of the subject. They are all within 20% of its sq ft and 4 years of its year built. Sold Comp 3 is most similar in sq ft and lot size to the subject. I gave it the most weight in this report.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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## Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Subject Photos



Other



Other



## Listing Photos

**L1** 1732 FLORES CT  
Orlando, FL 32811



Front

**L2** 2611 JOHN BRUCE AVE  
Orlando, FL 32811



Front

**L3** 2956 GRANDOLA DR  
Orlando, FL 32811



Front



## Sales Photos

**S1** 4912 LANETTE ST  
Orlando, FL 32811



Front

**S2** 4546 MALIBU ST  
Orlando, FL 32811



Front

**S3** 4522 WHEATLEY ST  
Orlando, FL 32811



Front

### ClearMaps Addendum

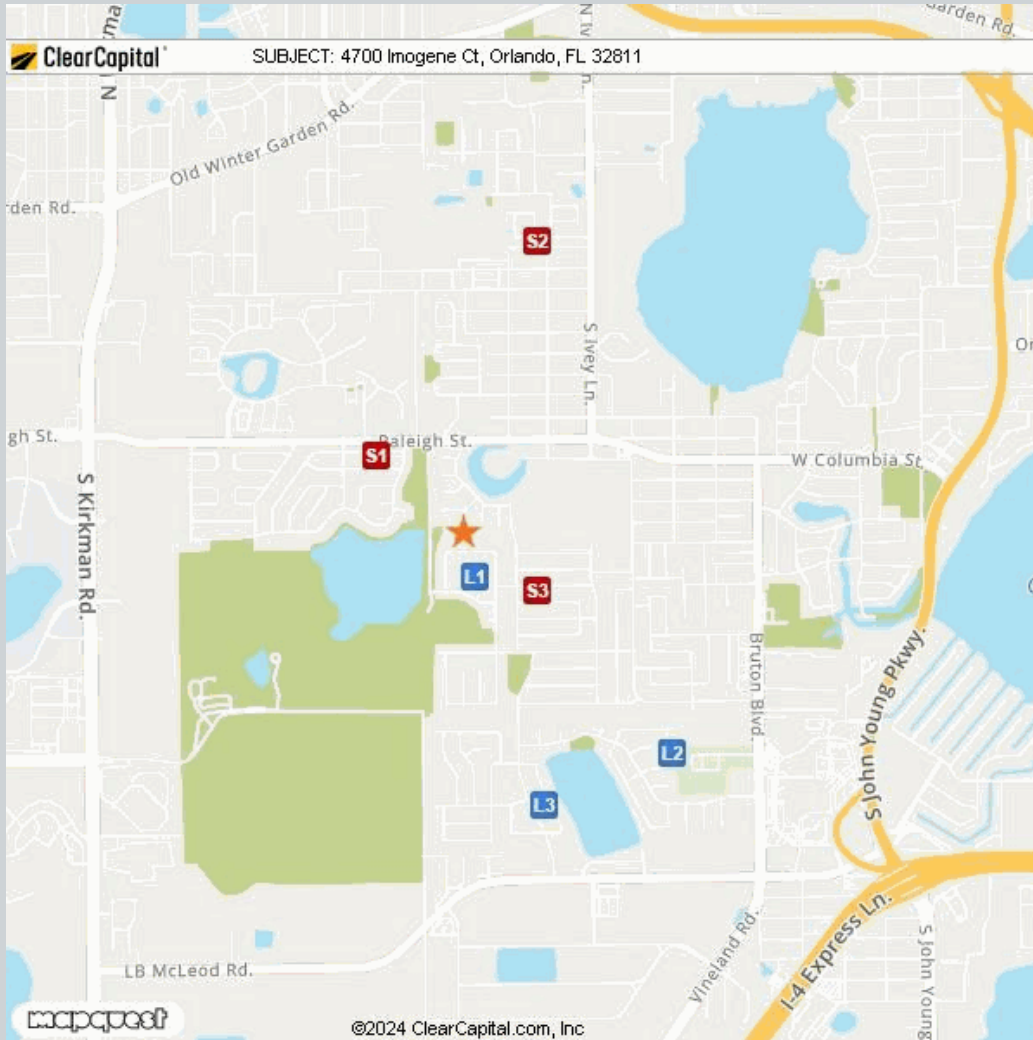
**Address** ★ 4700 Imogene Court, Orlando, FLORIDA 32811

**Loan Number** 56484

**Suggested List** \$250,000

**Suggested Repaired** \$254,500

**Sale** \$245,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4700 Imogene Court, Orlando, Florida 32811	--	Parcel Match
L1 Listing 1	1732 Flores Ct, Orlando, FL 32811	0.14 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2611 John Bruce Ave, Orlando, FL 32811	0.92 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2956 Grandola Dr, Orlando, FL 32811	0.86 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	4912 Lanette St, Orlando, FL 32811	0.35 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4546 Malibu St, Orlando, FL 32811	0.90 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	4522 Wheatley St, Orlando, FL 32811	0.29 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>	Eric Roman	<b>Company/Brokerage</b>	Coldwell Banker Realty
<b>License No</b>	3184195	<b>Address</b>	400 S Park Ave Suite 210 Winter Park FL 32789
<b>License Expiration</b>	09/30/2025	<b>License State</b>	FL
<b>Phone</b>	4073425594	<b>Email</b>	erom1015@gmail.com
<b>Broker Distance to Subject</b>	7.35 miles	<b>Date Signed</b>	01/27/2024

*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:**

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