

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	127 Hickory Creek Boulevard, Brandon, FL 33511	Order ID	9537150	Property ID	35799786
Inspection Date	08/10/2024	Date of Report	08/11/2024		
Loan Number	56521	APN	074819-1230		
Borrower Name	Catamount Properties 2018LLC	County	Hillsborough		

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	
R. E. Taxes	\$3,791	The subject appears to be in average overall condition from the exterior and has been well-maintained. No external obsolescence was noted.	
Assessed Value	\$552,681		
Zoning Classification	Residential		
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	The market appears stable as there is roughly an equal number of homes that have been bought and sold over the past 12 months. Current list prices remain in line with sale prices, and REO/short sale inventory has decreased.	
Sales Prices in this Neighborhood	Low: \$349,000 High: \$580,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	127 Hickory Creek Boulevard	3932 Casaba Loop	1921 River Crossing Dr	4512 Oak River Cir
City, State	Brandon, FL	Valrico, FL	Valrico, FL	Valrico, FL
Zip Code	33511	33596	33596	33596
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.14 ¹	1.74 ¹	1.95 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$395,000	\$550,000	\$539,900
List Price \$	--	\$379,000	\$495,000	\$549,900
Original List Date		06/10/2024	05/23/2024	05/17/2024
DOM · Cumulative DOM	-- · --	61 · 62	74 · 80	85 · 86
Age (# of years)	50	44	35	33
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Waterfront	Neutral ; Residential	Beneficial ; Waterfront	Beneficial ; Waterfront
View	Beneficial ; Water	Neutral ; Residential	Beneficial ; Water	Beneficial ; Water
Style/Design	1 Story Ranch	1 Story Ranch	2 Stories Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,323	1,938	1,940	2,476
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	4 · 3	4 · 3
Total Room #	8	6	8	8
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	Pool - Yes	Pool - Yes	--	Pool - Yes
Lot Size	1.77 acres	0.21 acres	1.35 acres	0.19 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.

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

Listing 1 A fair market property, inferior in GLA, similar in style and condition, similar in age, it has 3/2-floor plan, inferior in view, it has 2 garage spaces. Estimated adjustment(s): GLA \$26950, bed \$6000, full bath \$5000, view \$25000, Lot size \$15000, age -\$6000

Listing 2 It has 4/3-floor plan, it has 2 garage spaces, superior in age, inferior in GLA, a fair market property, similar in style and condition, similar in view. Estimated adjustment(s): GLA \$26810, pool -\$25000, Lot size \$4000, age -\$15000

Listing 3 Superior in age, similar in view, similar in style and condition, it has 4/3-floor plan, superior in GLA, it has 2 garage spaces, a fair market property. Estimated adjustment(s): GLA -\$10710, Lot size \$15000, age -\$17000

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	127 Hickory Creek Boulevard	9621 Glenox Ln	10309 Sedgebrook Pl	3319 Possom Trot Rd
City, State	Brandon, FL	Riverview, FL	Riverview, FL	Valrico, FL
Zip Code	33511	33569	33569	33596
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.86 ¹	1.97 ¹	3.99 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$549,000	\$465,000	\$415,000
List Price \$	--	\$549,000	\$450,000	\$415,000
Sale Price \$	--	\$525,000	\$435,000	\$412,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	02/29/2024	04/18/2024	02/26/2024
DOM · Cumulative DOM	-- · --	25 · 140	12 · 42	24 · 69
Age (# of years)	50	30	36	66
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Waterfront	Beneficial ; Waterfront	Beneficial ; Waterfront	Neutral ; Residential
View	Beneficial ; Water	Beneficial ; Water	Beneficial ; Water	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,323	2,059	2,082	2,168
Bdrm · Bths · ½ Bths	4 · 3	4 · 2	4 · 2	4 · 2 · 1
Total Room #	8	7	7	8
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	Pool - Yes	Pool - Yes	Pool - Yes	--
Lot Size	1.77 acres	1.65 acres	0.89 acres	0.82 acres
Other	NONE	NONE	NONE	NONE
Net Adjustment	--	+\$4,480	+\$15,870	+\$61,850
Adjusted Price	--	\$529,480	\$450,870	\$473,850

* 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** A fair market property, it has 4/2-floor plan, superior in age, inferior in GLA, similar in view, similar in style and condition, it has 2 garage spaces. Estimated adjustment(s): GLA \$18480, age -\$20000, Lot size \$1000, full bath \$5000
- Sold 2** It has 4/2-floor plan, a fair market property, similar in style and condition, similar in view, superior in age, it has 2 garage spaces, inferior in GLA. Estimated adjustment(s): GLA \$16870, age -\$14000, Lot size \$8000, full bath \$5000
- Sold 3** Similar in style and condition, inferior in view, it has 4/2.5-floor plan, inferior in GLA, it has 2 garage spaces, a fair market property, inferior in age. Estimated adjustment(s): Age: \$16000 GLA: \$10,850 Lotsize: \$9000 Pool: \$25000 Fullbath: \$5000 Halfbath: -\$4000

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				The subject was sold last 02/12/2024 with the price of \$425,000			
Listing Agent Name							
Listing Agent Phone							
# 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
01/05/2024	\$500,000	--	--	Sold	02/12/2024	\$425,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$465,000	\$465,000
Sales Price	\$455,000	\$455,000
30 Day Price	\$450,000	--
Comments Regarding Pricing Strategy		
<p>Comparison analysis was done by collecting market data, selecting the most appropriate comparable properties, verifying market data, applying appropriate adjustments, and reconciling the various adjusted value indicators into a value estimate. Market prices are stable. The average marketing time is 90 days. All comps were the closest possible to the subject in lot size, sq ft., and age, no better sale and active comps were found; therefore I include comps over 4 miles away from the subject property with inferior and superior features. I went back 11 months, out in distance 4 -miles, GLA 20%-30% variance, age 40 years variance, lot size within 0.10- 2 acres. The comps used are the best possible currently available comps within 4 miles and the adjustments are sufficient for this area to account for the differences in the subject and comparables. The estimated adjustments for the comparables noted are as follows; GLA \$70 per square feet variance, lot size \$1000 (if reached more than 0.10-acre variance), age \$1000 every year variance, bed \$6000 per bed count, full bath \$5000, half bath \$4000, water view \$25000, and pool variance \$25000. The subject has unique attributes and there are no other sold and listing comps similar to the subject property's characteristics and sale date within 11 months within the immediate market area. The criteria and search area were expanded and all necessary adjustments have been made. The GLA varies slightly from the comps. This does not affect the value as this is due to limited comps in that area. The subject remains strongly bracketed by these comps and results in an accurate evaluation.</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



Other

Listing Photos

L1 3932 CASABA LOOP
Valrico, FL 33596



Front

L2 1921 RIVER CROSSING DR
Valrico, FL 33596



Front

L3 4512 OAK RIVER CIR
Valrico, FL 33596



Front

Sales Photos

S1 9621 GLENOX LN
Riverview, FL 33569



Front

S2 10309 SEDGEBROOK PL
Riverview, FL 33569



Front

S3 3319 POSSOM TROT RD
Valrico, FL 33596



Front

ClearMaps Addendum

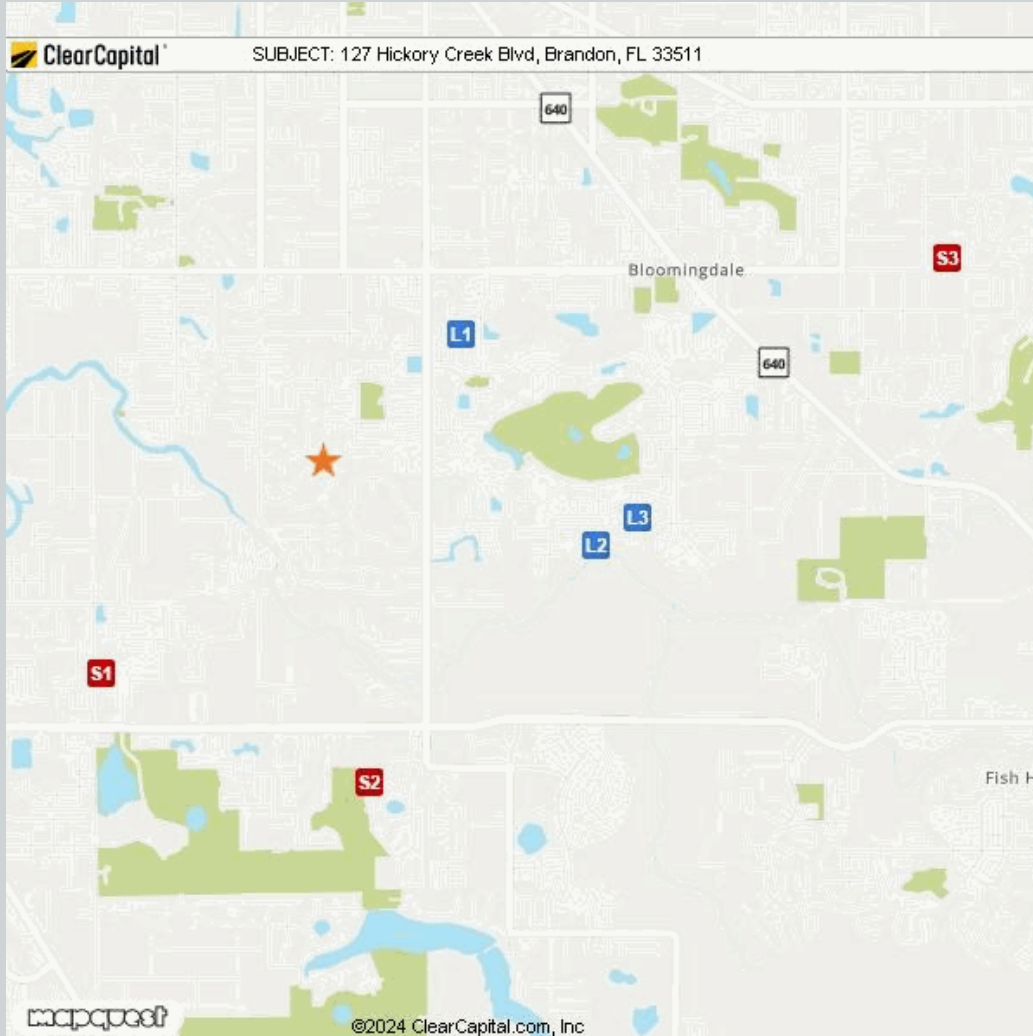
Address ★ 127 Hickory Creek Boulevard, Brandon, FL 33511

Loan Number 56521

Suggested List \$465,000

Suggested Repaired \$465,000

Sale \$455,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	127 Hickory Creek Boulevard, Brandon, FL 33511	--	Parcel Match
L1 Listing 1	3932 Casaba Loop, Valrico, FL 33596	1.14 Miles ¹	Parcel Match
L2 Listing 2	1921 River Crossing Dr, Valrico, FL 33596	1.74 Miles ¹	Parcel Match
L3 Listing 3	4512 Oak River Cir, Valrico, FL 33596	1.95 Miles ¹	Parcel Match
S1 Sold 1	9621 Glenox Ln, Riverview, FL 33569	1.86 Miles ¹	Parcel Match
S2 Sold 2	10309 Sedgebrook Pl, Riverview, FL 33569	1.97 Miles ¹	Parcel Match
S3 Sold 3	3319 Possom Trot Rd, Valrico, FL 33596	3.99 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	Matthew Duryea	Company/Brokerage	Yellowfin Realty
License No	SL3245371	Address	5404 N Central Ave Tampa FL 33604
License Expiration	03/31/2025	License State	FL
Phone	9043273239	Email	matthew.duryea@gmail.com
Broker Distance to Subject	13.54 miles	Date Signed	08/11/2024

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.