

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	2834 W Bay Haven Drive, Tampa, FL 33611	Order ID	9194419	Property ID	35149994
Inspection Date	03/05/2024	Date of Report	03/05/2024		
Loan Number	56568	APN	1367360000		
Borrower Name	Champerey Real Estate 2015 LLC	County	Hillsborough		

Tracking IDs

Order Tracking ID	3.4_BPO	Tracking ID 1	3.4_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CHRISTOPHER M THORSON	Condition Comments The subject is a 2/1 single-family pool home in average condition. The subjects exterior shows no obvious deferred maintenance or disrepair. The subjects pool amenity is a superior feature for the area. The subject is situated on an over-sized lot. The subject has average curb appeal.
R. E. Taxes	\$2,919	
Assessed Value	\$189,591	
Zoning Classification	Residential RS-60	
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 REO and short sale activity are not prevalent and will not significantly impact values. Values have been stabilizing after a period of continual market increases. The subject is located within blocks of the Air Force Base. The subject is located blocks from a public park. The subject is located in a flood zone.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$295,000 High: \$600,000	
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	2834 W Bay Haven Drive	4422 W Prescott St	3025 N Adams St	3001 N Adams St
City, State	Tampa, FL	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33611	33616	33611	33611
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.69 ¹	0.27 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$400,000	\$325,000	\$339,900
List Price \$	--	\$400,000	\$325,000	\$339,900
Original List Date		03/02/2024	02/05/2024	02/13/2024
DOM · Cumulative DOM	-- · --	2 · 3	3 · 29	12 · 21
Age (# of years)	76	52	74	74
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	928	1,516	954	954
Bdrm · Bths · ½ Bths	2 · 1	3 · 1 · 1	2 · 1	3 · 1
Total Room #	5	6	5	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	Pool - Yes	--	--
Lot Size	0.25 acres	.27 acres	.16 acres	.15 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** Pool home located in the increasingly sought-after area south of Gandy. This traditional Florida block home sits on a huge fenced in lot, has been well maintained, and is ready for a new vision. Roof replaced in 2013, block out-building with power, carport and a garage, oversized driveway, 19x13' bonus room, oversized 26x14.5' pool, and screen enclosure. The finishings are dated and the property is clean and functional. Cash or finance welcome. Sold as is for sellers convenience.
- Listing 2** Under contract-accepting backup offers. Adorable and move-in ready Ballast Point home! This charming 2 bedroom/1bathroom home is not to be missed! Highlights include updated waterproof LVP flooring, updated kitchen with white cabinetry and newer appliances, new hot water heater, updated bath, and a spectacular backyard with turf, custom playset with Barbie/Ken vibes, and large wooden deck perfect for entertaining. A large 12'X12' shed is located in the backyard for extra storage. Perfect starter home for a family (zoned for A rated Ballast Point Elementary!), military (minutes to MacDill AFB), those looking to downsize, or anyone wanting to live in the highly desirable Ballast Point neighborhood. Would also make a great spot for your out of town guests and a rental when not being used. This South Tampa home is close to MacDill AFB, beautiful Gadsden Park, Ballast Point Pier, Bayshore Blvd, and more. Come see it - you'll be glad you did!
- Listing 3** Under contract-accepting backup offers. Beautiful 3 bedroom, 1 bathroom cozy home located in very desirable South Tampa. The spacious kitchen features nice cabinetry, classic laminate countertops, and plenty of counter space and storage. The attractive metal roof will provide many years of protection and peace of mind. All wet areas have tile flooring and the remainder of the home features beautiful rich laminate flooring. The standalone 12x32 shed/workshop in the rear of the home is massive and has both water and electricity already set up. The backyard is not only huge in size but also private and completely fenced in. Central location just minutes from beaches, parks/playgrounds, golfing, great restaurants, shopping, night life, all major highways, and Tampa Airport. NO HOA. Great starter home, schedule your viewing appointment now.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2834 W Bay Haven Drive	4004 W Land Ave	4005 W Bay Ave	2824 W Bay Haven Dr
City, State	Tampa, FL	Tampa, FL	Tampa, FL	Tampa, FL
Zip Code	33611	33616	33616	33611
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.21 ¹	1.39 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$400,000	\$419,900	\$375,000
List Price \$	--	\$350,000	\$419,900	\$375,000
Sale Price \$	--	\$355,000	\$408,000	\$375,000
Type of Financing	--	Fha	Cash	Cash
Date of Sale	--	12/23/2023	02/05/2024	10/13/2023
DOM · Cumulative DOM	-- · --	32 · 71	4 · 50	15 · 50
Age (# of years)	76	59	66	76
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	928	918	1,318	1,028
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	3 · 1 · 1	2 · 1
Total Room #	5	5	6	5
Garage (Style/Stalls)	Attached 1 Car	None	None	None
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	0.25 acres	.16 acres	.20 acres	.25 acres
Other	--	--	--	--
Net Adjustment	--	+\$50,000	\$0	+\$44,000
Adjusted Price	--	\$405,000	\$408,000	\$419,000

* 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 Adjustments: +5000 garage, +45000 lot

Charming South Tampa Haven – The Perfect Starter, Downsizer, or Winter Escape! Complete with your own PRIVATE POOL OASIS Welcome to your delightful new retreat in the desirable South Tampa! Tailored to be the perfect starter home, an empty nester's cozy haven, or a sunny winter getaway for our beloved snowbirds, this home effortlessly marries function, comfort, and a dash of Florida luxury. Your Own Private Florida Paradise, Enjoy the epitome of Floridian outdoor living in your impressive backyard. Dive into tranquil moments beside your pool, surrounded by smooth, elegant pavers, and enveloped by mature, meticulously maintained landscaping. Your slice of paradise also features quintessential Florida palm trees, offering shady respite on those sunny afternoons. Versatile Living Spaces you'll Discover the ease and practicality in this 2-bedroom home, featuring an oversized primary bedroom equipped with double closets. For those desiring an additional room, reimagine the ample space, which can easily be converted back into a 3-bedroom layout. Thoughtful Details Throughout this home. Embrace the warmth of nice laminate floors underfoot, and enjoy the heart of the home with an updated kitchen showcasing granite countertops, espresso cabinets, stylish stainless-steel pull knobs, and modern stainless appliances. Not to forget, the refined backsplash and a handy pantry closet only enhance your culinary adventures! Convenient & Considerate Features Imagine having your own covered parking with your private carport. Cherish easy laundry days with a sizable onsite laundry room. The screened lanai, covered front, and back porch ensures you and others have delightful spaces to relish that famed Florida weather. Peaceful & Private, Tucked away on a private street with long-time resident neighbors, relish in the peace while being mere minutes away from key destinations. Sidewalks invite you for leisurely afternoon strolls amidst the mature green landscaping of your expansive yard. Location, Location, Location: Strategically situated, your new home offers easy access to MacDill Air Force Base, Tampa International Airport, and downtown. Explore nearby gems like Armature Works and the hidden treasure that is Picnic Island Beach, a city-maintained beach area complete with picnic tables, public restrooms, and more. Plus, Fido isn't forgotten – with his own beach access, your furry friend will be living his best life! Seize the opportunity to start your next chapter in this charming South Tampa home – where delightful living spaces, splendid outdoors, and prime location create the perfect backdrop for creating memories, connecting with nature, and enjoying everything marvelous that Tampa has to offer!

Sold 2 Adjustments: -1500 half bath, -23400 gla, +25000 lot

Here is an excellent opportunity to own a beautiful move in ready 3-bedroom 1 1/2 bath pool home in a quiet and desirable South Tampa neighborhood. The interior is freshly painted, with tile floors and granite counter tops, family room off of living room could be used as a 4th bedroom. There is a large fenced backyard with an in-ground pool and a paved deck perfect for relaxing and entertaining. This home is conveniently located near MacDill AFB, local parks, shopping, downtown and is within minutes to the Gandy Bridge and Selmon Expressway.

Sold 3 Adjustments: +50000 pool, -6000 gla

Attention developers/investors/builders: Presenting this spacious QUARTER ACRE lot half a block from the open bay in beautiful Ballast Point! Imagine the possibilities! This property would be the perfect foundation for a magnificent dream home. Don't let this opportunity pass you by! CASH ONLY, SOLD AS-IS for seller's convenience.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No recent listing history				
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	\$415,000	\$415,000
Sales Price	\$410,000	\$410,000
30 Day Price	\$400,000	--
Comments Regarding Pricing Strategy		
<p>The comp search was expanded to a 1.75-mile radius and gla factors were also expanded to bracket the subject in pool amenity and condition. Comps without pools have also been provided in order to bracket the subjects condition and location. The comps provided are the most proximate and comparable to the subject available.</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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 4422 W Prescott St
Tampa, FL 33616



Front

L2 3025 N Adams ST
Tampa, FL 33611



Front

L3 3001 N Adams St
Tampa, FL 33611



Front

Sales Photos

S1 4004 W Land Ave
Tampa, FL 33616



Front

S2 4005 W Bay Ave
Tampa, FL 33616



Front

S3 2824 W Bay Haven Dr
Tampa, FL 33611



Front

ClearMaps Addendum

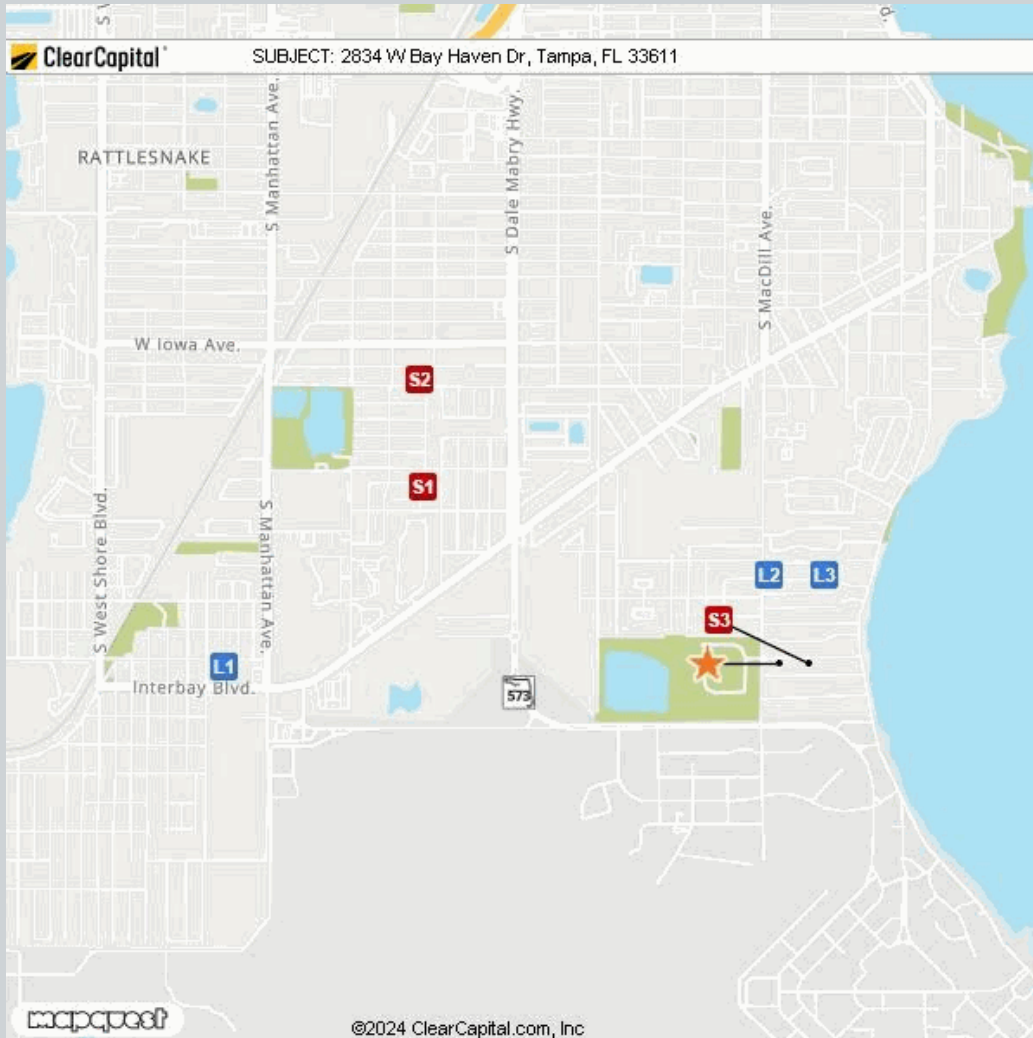
Address ★ 2834 W Bay Haven Drive, Tampa, FL 33611

Loan Number 56568

Suggested List \$415,000

Suggested Repaired \$415,000

Sale \$410,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2834 W Bay Haven Drive, Tampa, FL 33611	--	Parcel Match
L1 Listing 1	4422 W Prescott St, Tampa, FL 33616	1.69 Miles ¹	Parcel Match
L2 Listing 2	3025 N Adams St, Tampa, FL 33611	0.27 Miles ¹	Parcel Match
L3 Listing 3	3001 N Adams St, Tampa, FL 33611	0.30 Miles ¹	Parcel Match
S1 Sold 1	4004 W Land Ave, Tampa, FL 33616	1.21 Miles ¹	Parcel Match
S2 Sold 2	4005 W Bay Ave, Tampa, FL 33616	1.39 Miles ¹	Parcel Match
S3 Sold 3	2824 W Bay Haven Dr, Tampa, FL 33611	0.09 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	Kristin Beck	Company/Brokerage	Concierge Realty Associates
License No	SL3245319	Address	3833 24th Ave N St Petersburg FL 33713
License Expiration	03/31/2025	License State	FL
Phone	7274175090	Email	kristinbeck@gmail.com
Broker Distance to Subject	12.84 miles	Date Signed	03/05/2024

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.