

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	12308 Yellow Rose Circle, Riverview, FL 33569	Order ID	9269595	Property ID	35291572
Inspection Date	04/11/2024	Date of Report	04/11/2024		
Loan Number	57229	APN	0767388054		
Borrower Name	Catamount Properties 2018 LLC	County	Hillsborough		

Tracking IDs					
Order Tracking ID	4.10_BPO	Tracking ID 1	4.10_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CARLOS A SANDERS JR.	Condition Comments	
R. E. Taxes	\$2,324	Subject appears to be well maintained in average condition with no noticeable defects or necessary repairs evident.	
Assessed Value	\$136,858		
Zoning Classification	Residential PD		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	No		
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: \$314000 High: \$668180		
Market for this type of property	Decreased 4 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	12308 Yellow Rose Circle	12402 Windswept Ave	9710 White Barn Way	9508 Laurel Ledge Dr
City, State	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
Zip Code	33569	33569	33569	33569
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.39 ¹	0.84 ¹	0.97 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$405,000	\$445,000	\$475,000
List Price \$	--	\$405,000	\$439,900	\$400,000
Original List Date		04/02/2024	01/22/2024	11/10/2023
DOM · Cumulative DOM	-- · --	9 · 9	80 · 80	153 · 153
Age (# of years)	36	29	23	21
Condition	Average	Average	Good	Average
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	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,057	2,002	2,069	2,321
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
Total Room #	8	8	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	--
Lot Size	0.21 acres	0.28 acres	0.24 acres	0.19 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.

Current Listings - Cont.

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

- Listing 1** Newer construction than subject on larger lot. Less interior square footage with same room count. No pool. MLS Comments: The master bedroom boasts a walk-in closet for ample storage. Other rooms provide flexible living space for your needs. The primary bathroom offers a separate tub and shower, double sinks, and good under sink storage. Step outside to enjoy the covered sitting area in the backyard. Fresh interior paint and new flooring throughout the home add a touch of modern elegance.
- Listing 2** Newer construction than subject on larger lot. Very similar interior square footage with same room count. Superior condition to subject. MLS Comments: 4-bedroom, 2-bathroom residence, aminate wood floors that flow seamlessly throughout the home. The kitchen is a chef's delight with brand new stainless steel appliances. The spacious bedrooms provide ample space for relaxation, and the updated bathrooms features with new toilets. This home is equipped with a brand new roof and A/C system and ducts, ensuring optimal comfort year-round. The water heater is also recently replaced, guaranteeing hot showers whenever you need them. Dive into the refreshing saltwater pool, which has been meticulously resurfaced, and enjoy the Florida sunshine in your private oasis. The pool equipment is brand new, ensuring hassle-free maintenance. The exterior boasts a fenced yard, offering privacy and security for your family. Park your vehicles with ease in the two-car garage with a newly installed garage door opener. A water softener adds an extra touch of luxury to your daily living.
- Listing 3** Newer construction than subject on smaller lot. Larger interior square footage with same room count. No pool. MLS Comments: aminate wood floors that flow seamlessly throughout the home. The kitchen is a chef's delight with brand new stainless steel appliances. The spacious bedrooms provide ample space for relaxation, and the updated bathrooms features with new toilets. This home is equipped with a brand new roof and A/C system and ducts, ensuring optimal comfort year-round. The water heater is also recently replaced, guaranteeing hot showers whenever you need them. Dive into the refreshing saltwater pool, which has been meticulously resurfaced, and enjoy the Florida sunshine in your private oasis. The pool equipment is brand new, ensuring hassle-free maintenance. The exterior boasts a fenced yard, offering privacy and security for your family. Park your vehicles with ease in the two-car garage with a newly installed garage door opener. A water softener adds an extra touch of luxury to your daily living.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	12308 Yellow Rose Circle	12304 Yellow Rose Cir	10521 Sedgebrook Dr	9821 Sunnyoak Dr
City, State	Riverview, FL	Riverview, FL	Riverview, FL	Riverview, FL
Zip Code	33569	33569	33569	33569
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.03 ¹	0.46 ¹	0.66 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$450,000	\$440,000	\$409,000
List Price \$	--	\$399,000	\$440,000	\$409,000
Sale Price \$	--	\$370,000	\$425,000	\$409,000
Type of Financing	--	Conventional	Conventional	Va
Date of Sale	--	02/01/2024	07/14/2023	06/09/2023
DOM · Cumulative DOM	-- · --	62 · 99	26 · 140	20 · 43
Age (# of years)	36	36	22	23
Condition	Average	Average	Good	Average
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	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,057	2,364	2,055	1,779
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
Total Room #	8	8	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
Lot Size	0.21 acres	0.21 acres	0.23 acres	0.20 acres
Other	--	--	--	--
Net Adjustment	--	-\$15,400	-\$2,000	+\$11,950
Adjusted Price	--	\$354,600	\$423,000	\$420,950

* 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** Adjusted -15400 for interior square footage. MLS Comments: POOL home features a fabulous floor plan with Large Family Room, Formal Dining room and Formal Living room. The Living room features a sliding door with beautiful views of the pool and backyard. The family room and kitchen space allow for large family gatherings around the fireplace with built in shelves. The 2-way split plan has 4 bedrooms and 2 baths. The Master Bedroom has direct access to the screened porch and pool through the sliding doors, built in shelving and two walk in closets for plenty of storage. The master bath has separate vanities and a privacy closet with shower. The secondary bedrooms are located on the opposite side of the home for added privacy. Interior laundry room and 2 car garage complete this lovely home.
- Sold 2** Adjusted -2100 for age of construction, 100 for interior square footage, 10k for pool, -10k for condition. MLS Comments: open floor plan, 4 bedrooms, 2 full baths, and a beautiful landscape with turf grass that you don't EVER have to water or cut. A huge lanai for your pleasure to have beautiful outdoor dining piped and ready for you to install your hot tub and relax after a long day. There are a lot of expensive features: comfort height toilets, new AC, new water heater, IMPACT WINDOWS (would be \$30,000 + upgrade cost), updated landscaping, front window shades that let ample light in but the obscure view from outside, great schools and shops very close! Do you like an updated kitchen? The kitchen was updated with added cabinets with granite countertop, and double stacked upper cabinets to give plenty of kitchen storage and make meal prep a breeze.
- Sold 3** Adjusted -1950 for age of construction, 13900 for interior square footage. MLS Comments: Brand new roof and brand new high efficiency heating and cooling both with warranty. Step inside and you will find a spacious open floor plan with vaulted ceilings, new vinyl plank flooring, fresh paint, new lighting and hardware. Closets and storage abound with a full laundry room and 2 car garage there's a place for everything. Great room and master bedroom sliders as well as the 2nd bathroom open to pool deck. Fully screened patio is surrounded by beautiful trees and not a neighbor in site.

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	06/20/2007	\$215,000	Tax Records

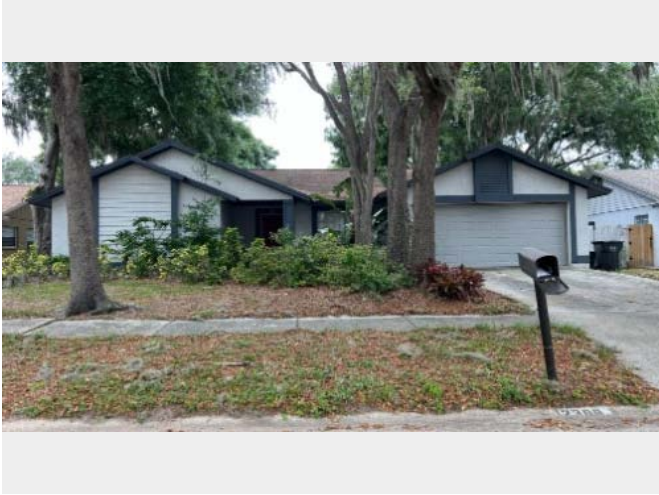
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$400,000	\$400,000
Sales Price	\$400,000	\$400,000
30 Day Price	\$368,000	--
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.

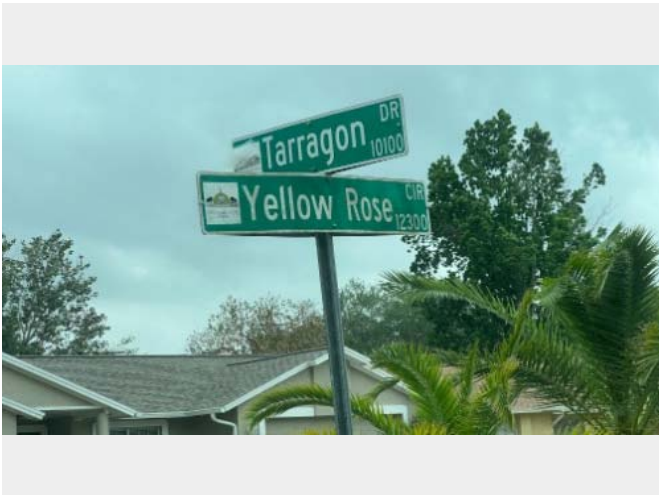
Subject Photos



Front



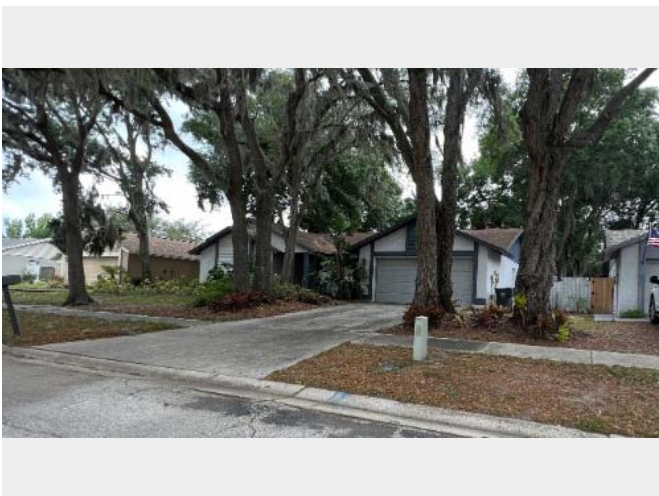
Address Verification



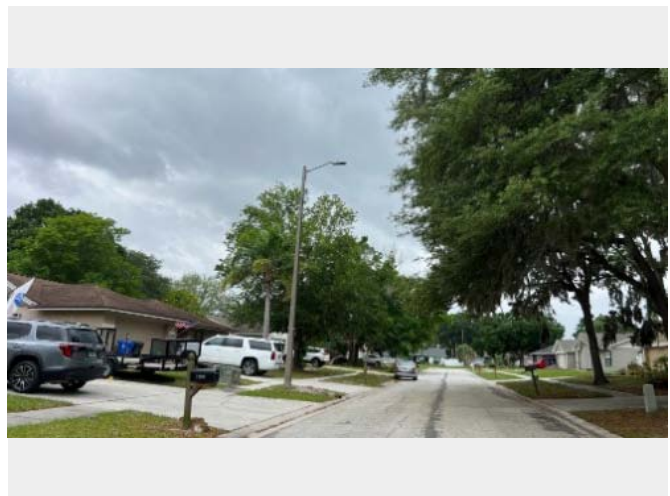
Address Verification



Side



Side



Street

Subject Photos



Street



Other

Listing Photos

L1 12402 Windswept Ave
Riverview, FL 33569



Front

L2 9710 White Barn Way
Riverview, FL 33569



Front

L3 9508 Laurel Ledge Dr
Riverview, FL 33569



Front

Sales Photos

S1 12304 YELLOW ROSE CIR
Riverview, FL 33569



Front

S2 10521 Sedgebrook Dr
Riverview, FL 33569



Front

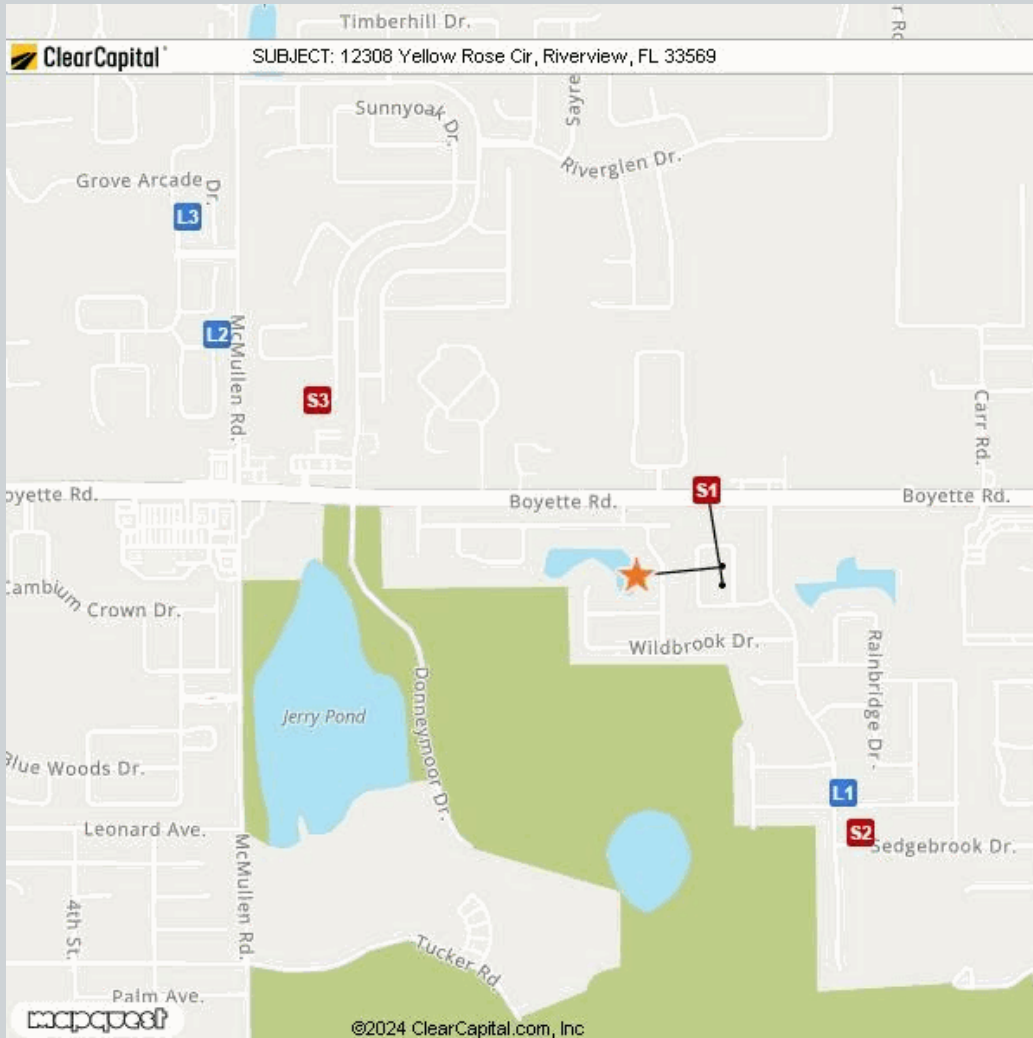
S3 9821 Sunnyoak Dr
Riverview, FL 33569



Front

ClearMaps Addendum

Address ★ 12308 Yellow Rose Circle, Riverview, FL 33569
Loan Number 57229 **Suggested List** \$400,000 **Suggested Repaired** \$400,000 **Sale** \$400,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	12308 Yellow Rose Circle, Riverview, FL 33569	--	Parcel Match
L1 Listing 1	12402 Windswept Ave, Riverview, FL 33569	0.39 Miles ¹	Parcel Match
L2 Listing 2	9710 White Barn Way, Riverview, FL 33569	0.84 Miles ¹	Parcel Match
L3 Listing 3	9508 Laurel Ledge Dr, Riverview, FL 33569	0.97 Miles ¹	Parcel Match
S1 Sold 1	12304 Yellow Rose Cir, Riverview, FL 33569	0.03 Miles ¹	Parcel Match
S2 Sold 2	10521 Sedgebrook Dr, Riverview, FL 33569	0.46 Miles ¹	Parcel Match
S3 Sold 3	9821 Sunnyoak Dr, Riverview, FL 33569	0.66 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 Sharpe	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	12.80 miles	Date Signed	04/11/2024

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.