

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	2512 Stonemorth Court, Orlando, FL 32825	Order ID	9669882	Property ID	36042039
Inspection Date	10/06/2024	Date of Report	10/07/2024		
Loan Number	57230	APN	052331197600500		
Borrower Name	Catamount Properties 2018 LLC	County	Orange		

Tracking IDs					
Order Tracking ID	10.4_CitiAgedBPO	Tracking ID 1	10.4_CitiAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	ELISEO RIVERA	Condition Comments
R. E. Taxes	\$7,122	Subject is a ranch home no exterior repairs were noted to subject, subject conforms to the neighborhood.
Assessed Value	\$446,998	
Zoning Classification	Residential P-D	
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	STONEWOOD ESTATES	
Association Fees	\$197 / Quarter (Pool)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Stable area some of the houses in the area have some upgrades done. Due to lack of conforming comps, comps had to be expanded in gla, age, price style, lot size and location. All comp are in the same market area as subject. Exhausted all other options
Sales Prices in this Neighborhood	Low: \$400,000 High: \$650,000	
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	2512 Stoneworth Court	2766 Curpin Ln	10469 Stone Glen Dr	10434 Stone Glen Dr
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32825	32825	32825	32825
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.07 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$554,990	\$599,900	\$659,000
List Price \$	--	\$539,900	\$599,900	\$649,000
Original List Date		09/30/2024	07/11/2024	07/25/2024
DOM · Cumulative DOM	-- · --	6 · 7	56 · 88	32 · 74
Age (# of years)	24	20	23	23
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 1 story	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	2,637	2,561	2,873	2,897
Bdrm · Bths · ½ Bths	3 · 3	5 · 3 · 1	4 · 3 · 1	3 · 2 · 1
Total Room #	7	8	7	6
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	--
Lot Size	0.23 acres	0.12 acres	0.16 acres	0.16 acres
Other	--	MLS#S5113147	MLS#O6221300	MLS#O6226558

* 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** Discover your dream home in Orlando's gated Cypress Bend community! This beautiful 2-story home features 5 bedrooms, 3.5 bathrooms, and a stunning view of a landscaped pond. The spacious first floor features a formal living room and a completely renovated kitchen/family room combination. Freshly painted with new flooring, this home offers an abundance of natural light and generously sized rooms. The master suite includes a relaxing jacuzzi tub, separate shower, and double vanity. Upstairs, you'll find 5 bedrooms, 2 of which share a Jack and Jill bathroom. Enjoy stunning water views from the kitchen/family area, which opens to a private screened-in lanai and summer kitchen. You'll find top-rated schools, shopping centers, top-rated restaurants, and just 6.7 miles away is UCF. Access to the 417, 551, and 528 and just 15 minutes from the airport. Don't miss out on this incredible opportunity!
- Listing 2** Welcome home to stunning 4 bed 3.5 bath gem in the heart of East Orlando! Well maintained and updates inside and out! Walk up to mature landscaping and 3 car garage! Inside lovely family and dining room leading into beautiful kitchen featuring NEWER APPLIANCES, ISLAND, BREAKFAST BAR, AND STONE COUNTERTOPS! Spacious rooms including primary bedroom with walk in closet and primary bathroom with GARDEN TUB, STANDING SHOWER, AND DUAL SINKS. Second bedroom with bathroom and pool access also featured and all on the first floor for convenience! WATER HEATER and ROOF new in 2018! Outside enjoy screened patio leading out to FIREPIT AND PRIVATE POOL perfect way to soak up the Florida sunshine. SOLAR POWERED HOME that sellers will pay off at closing for new buyer! In the renowned Stonewood Community in Cypress Springs! Community offers community pool and playground to enjoy! Prime location in East Orlando near the Waterford Lakes shopping center, UCF, Valencia College East Campus, along with plethora of dining and entertainment options. Near major highways such as FL 408 making commute to downtown Orlando, theme parks, Orlando International Airport, beaches, and more a breeze! Easy to show! Come see today!
- Listing 3** Under contract-accepting backup offers. Outstanding renovation in beautiful Stonewood Estates at Cypress Springs! Don't miss this stunning 3 bedroom PLUS Bonus Room PLUS Office. Open floor plan with soaring ceilings and tons of natural light. Huge gourmet kitchen w/island, quartz countertops and state of the art stainless appliances is in the heart of the home & open to all living areas. Family room has a wood burning stone surround fireplace and decorative mantle. Lux primary suite with windows and water views, and showcase primary bath with marble floors and wall. Custom closet finishes. Split plan with 2 additional bedrooms and generous closet space. Bonus Room on 2nd level currently used as theater/gaming room - easily converted to 4th bedroom. Handsome office/study at front of home with wood flooring. Custom plantation shutters throughout. Huge screened lanai overlooking pond has plenty of room for grilling and entertaining. 3 car garage offers plenty of storage space. Walk to Cypress Springs Elementary AND Cypress Springs I Recreation Center w/tennis, pool and playground!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2512 Stonemorth Court	10263 Cypress Knee Cir	2024 Sunset Terrace Dr	9818 Doriath Cir
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32825	32825	32825	32825
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.45 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$479,000	\$525,000	\$510,000
List Price \$	--	\$474,000	\$525,000	\$510,000
Sale Price \$	--	\$474,000	\$540,000	\$500,000
Type of Financing	--	Seller Financing	Conventional	Conventional
Date of Sale	--	08/16/2024	06/28/2024	05/17/2024
DOM · Cumulative DOM	-- · --	70 · 101	3 · 55	15 · 43
Age (# of years)	24	20	24	19
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 1 story	2 Stories 2 story	1 Story 1 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	2,637	2,468	2,477	2,721
Bdrm · Bths · ½ Bths	3 · 3	4 · 2 · 1	4 · 3	5 · 3 · 1
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 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	0.23 acres	0.11 acres	0.2 acres	0.13 acres
Other	--	MLS#06202317	MLS#06201658	MLS#06193185
Net Adjustment	--	+\$4,270	+\$4,800	-\$3,720
Adjusted Price	--	\$478,270	\$544,800	\$496,280

* 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** This comp has the following adjustments: Age -800 Gla 5070 Welcome home to this two story beauty located behind the gates of the small quiet community of Cypress Bend. ROOF 2018, AC & HOT WATER HEATER 2020 EXTERIOR PAINT 2020 On the first floor of the lovely home you will find large open living/dining room combo along with a family room with lots of room for entertaining and a powder bathroom. The spacious kitchen features 42
- Sold 2** This comp has the following adjustments: Age 0 Gla 4800 RARE 4 BEDROOM 3 BATH ONE STORY IMMACULATE HOME WITH ORIGINAL OWNERS ON A LARGE CONSERVATION LOT IN CYPRESS SPRINGS !!! -3 CAR GARAGE, OPEN FLOOR PLAN, GREAT SCHOOLS, ATTIC WITH LIGHTING, FLOORING AND LADDER!- UPDATES INCLUDE- ROOF 2018, EXTERIOR PAINT 2022 Newer stove, microwave, and disposal. Grout and Tile just steam cleaned and home was professionally cleaned. Owners are meticulous and have serviced the A/C annually and ensured the Irrigation System is always in good working order. All smoke alarms were replaced in the last few years. The Cypress Springs community of East Orlando offers the area's top-rated schools, proximity to Waterford Lakes Town Center, UCF, Orlando International Airport, Lake Nona, and major roadways. Your lifestyle is further enriched by the community amenities of a pool, tennis and volleyball courts, and walking paths throughout the community! This house is waiting for you to put your personal touch in it and make it yours. WOW!! You don't want to miss this well cared for HOME in this sought after community! Schedule your showing today!
- Sold 3** This comp has the following adjustments: Age -1200 Gla -2520 Step into luxury living with this exquisite two-story HOME featuring a desirable master bedroom suite on the main level. Boasting 5 spacious bedrooms and 3.5 beautifully appointed bathrooms, this home offers the perfect blend of comfort and sophistication. As you enter, you're greeted by a grand foyer that flows seamlessly into the expansive living space. The main level features a sunlit living room with soaring ceilings creating a welcoming atmosphere for gatherings with family and friends. Adjacent to the living room, the elegant dining area provides the perfect setting for hosting dinner parties or intimate meals. The heart of the home is the gourmet kitchen, which is sure to delight any chef. The adjoining breakfast nook offers a casual dining space, perfect for enjoying morning coffee or informal meals. The highlight of the main level is the luxurious master suite, offering a peaceful retreat from the hustle and bustle of daily life. Featuring a spacious bedroom with a tranquil ambiance, a spa-like ensuite bathroom with dual vanities, a soaking tub, and a separate shower, as well as a walk-in closet, this master suite is truly a haven of relaxation. Upstairs, you'll find four additional bedrooms, each offering ample space and comfort for family members or guests. Two full bathrooms upstairs ensure convenience for everyone. Enjoy and extra large back porch with your family and guests, perfect for gatherings. Conveniently located near schools, parks, shopping, and dining, this home offers the perfect combination of luxury and convenience. With its thoughtful design, upscale amenities, and prime location, close to 417, 408, 15 minutes to Downtown Orlando, this two-story masterpiece is the epitome of modern living. Roof is 10 years old, AC 2 years old, Water heater is brand new! SELLER IS OFFERING \$5,000 TOWARDS BUYERS CLOSING COST AND PRE-PAIDS.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				none			
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	\$545,000	\$545,000
Sales Price	\$540,000	\$540,000
30 Day Price	\$530,000	--
Comments Regarding Pricing Strategy		
Price based on subject current exterior condition, and current market conditions in subject neighborhood.		

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 2766 CURPIN LN
Orlando, FL 32825



Front

L2 10469 STONE GLEN DR
Orlando, FL 32825



Front

L3 10434 STONE GLEN DR
Orlando, FL 32825



Front

Sales Photos

S1 10263 CYPRESS KNEE CIR
Orlando, FL 32825



Front

S2 2024 SUNSET TERRACE DR
Orlando, FL 32825



Front

S3 9818 DORIATH CIR
Orlando, FL 32825



Front

ClearMaps Addendum

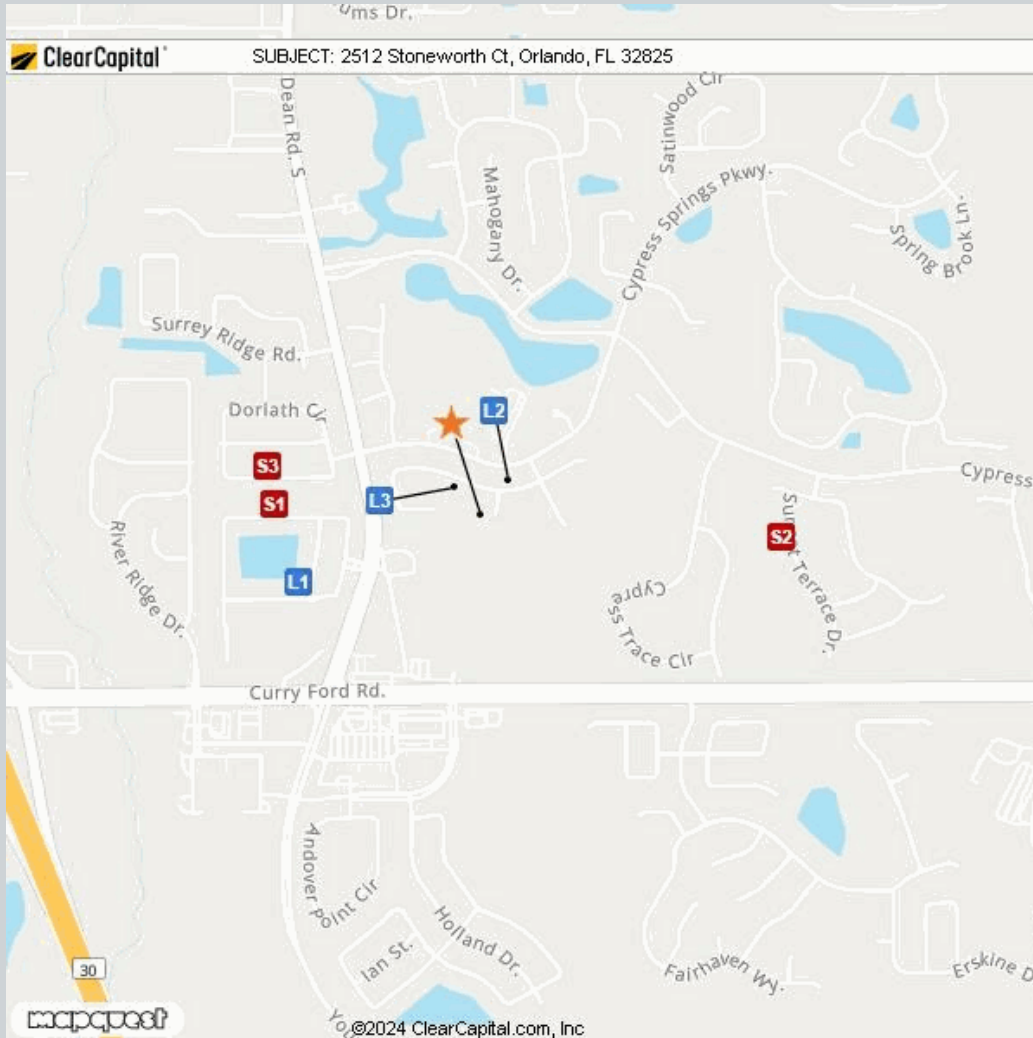
Address ★ 2512 Stoneworth Court, Orlando, FL 32825

Loan Number 57230

Suggested List \$545,000

Suggested Repaired \$545,000

Sale \$540,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2512 Stoneworth Court, Orlando, fl 32825	--	Parcel Match
L1 Listing 1	2766 Curpin Ln, Orlando, FL 32825	0.29 Miles ¹	Parcel Match
L2 Listing 2	10469 Stone Glen Dr, Orlando, FL 32825	0.07 Miles ¹	Parcel Match
L3 Listing 3	10434 Stone Glen Dr, Orlando, FL 32825	0.06 Miles ¹	Parcel Match
S1 Sold 1	10263 Cypress Knee Cir, Orlando, FL 32825	0.31 Miles ¹	Parcel Match
S2 Sold 2	2024 Sunset Terrace Dr, Orlando, FL 32825	0.45 Miles ¹	Parcel Match
S3 Sold 3	9818 Doriath Cir, Orlando, FL 32825	0.33 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	Amanda Sabio	Company/Brokerage	Sabio Realty LLC
License No	Bk3234418	Address	9662 Silver Buttonwood St Orlando FL 32832
License Expiration	03/31/2026	License State	FL
Phone	3152436742	Email	sabior2021@gmail.com
Broker Distance to Subject	6.20 miles	Date Signed	10/07/2024

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.