

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>	100 Lakepointe Circle, Kissimmee, FLORIDA 34743	<b>Order ID</b>	9316976	<b>Property ID</b>	35361935
<b>Inspection Date</b>	05/03/2024	<b>Date of Report</b>	05/04/2024		
<b>Loan Number</b>	57397	<b>APN</b>	07-25-30-2716-0237-0450		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Osceola		

Tracking IDs					
<b>Order Tracking ID</b>	5.2_BPO	<b>Tracking ID 1</b>	5.2_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	PABA EDITH EST	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$3,156	Subject is in an average condition conforming to neighborhood with no adverse easements, economic/functional obsolescence, or repairs visible. Paint, roof, and landscaping also appear in average condition.	
<b>Assessed Value</b>	\$180,400		
<b>Zoning Classification</b>	Residential OPUD		
<b>Property Type</b>	TOWNHOUSE		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	igerena 407-647-2622		
<b>Association Fees</b>	\$250 / Month (Insurance)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Subject conforms to neighborhood and is located nearby shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no boarded up homes or major construction noted nearby. Using market data and properties comparable to the subject it would appear that the overall market conditions in the area directly surrounding the subject are stable. Employment conditions in this neighborh...	
<b>Sales Prices in this Neighborhood</b>	Low: \$200,000 High: \$370,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Neighborhood Comments

Subject conforms to neighborhood and is located nearby shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no boarded up homes or major construction noted nearby. Using market data and properties comparable to the subject it would appear that the overall market conditions in the area directly surrounding the subject are stable. Employment conditions in this neighborhood are stable.

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	100 Lakepointe Circle	140 Lakepointe Cir	3113 Sandy Shore Ln	109 Lakepointe Cir
City, State	Kissimmee, FLORIDA	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL
Zip Code	34743	34743	34743	34743
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 <sup>1</sup>	0.87 <sup>1</sup>	0.04 <sup>1</sup>
Property Type	Other	Other	Other	Other
Original List Price \$	\$	\$270,000	\$259,900	\$315,000
List Price \$	--	\$255,000	\$259,900	\$299,000
Original List Date		01/29/2024	05/03/2024	03/15/2024
DOM · Cumulative DOM	-- · --	53 · 96	1 · 1	50 · 50
Age (# of years)	35	35	32	35
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 TOWNHOUSE	1 Story TOWNHOUSE	1 Story TOWNHOUSE	1 Story TOWNHOUSE
# Units	1	1	1	1
Living Sq. Feet	1,234	1,019	1,277	1,471
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	3 · 2 · 1
Total Room #	6	5	6	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.08 acres	0.07 acres	0.05 acres	0.09 acres
Other	None	None	None	None

\* 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** This comp is inferior to the subject property since it has less square footage. Average condition home in the area of similar property, competing location and overall similar in style and condition and it has less GLA.

**Listing 2** This comp is most comparable to the subject property since it has closest square footage. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.

**Listing 3** This comp is superior to the subject property since it has more square footage. Move in condition home competing location and condition, similar to subject overall. Similar in condition. And it has more GLA.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	100 Lakepointe Circle	78 Lakepointe Cir	151 Lakepointe Cir	52 Lakepointe Cir
<b>City, State</b>	Kissimmee, FLORIDA	Kissimmee, FL	Kissimmee, FL	Kissimmee, FL
<b>Zip Code</b>	34743	34743	34743	34743
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.05 <sup>1</sup>	0.08 <sup>1</sup>	0.08 <sup>1</sup>
<b>Property Type</b>	Other	Other	Other	Other
<b>Original List Price \$</b>	--	\$260,000	\$300,000	\$305,000
<b>List Price \$</b>	--	\$260,000	\$300,000	\$305,000
<b>Sale Price \$</b>	--	\$260,000	\$284,000	\$315,000
<b>Type of Financing</b>	--	Conventional	Cash	Fha
<b>Date of Sale</b>	--	06/26/2023	04/22/2024	09/01/2023
<b>DOM · Cumulative DOM</b>	-- · --	2 · 33	15 · 73	12 · 45
<b>Age (# of years)</b>	35	35	35	36
<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 TOWNHOUSE	1 Story TOWNHOUSE	1 Story TOWNHOUSE	1 Story TOWNHOUSE
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,234	1,019	1,234	1,471
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 2	3 · 2	3 · 2 · 1
<b>Total Room #</b>	6	5	6	7
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 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>	0.08 acres	0.06 acres	0.14 acres	0.07 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$23,970	+\$4,700	-\$4,646
<b>Adjusted Price</b>	--	\$283,970	\$288,700	\$310,354

\* Sold 2 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** "GLA adj: \$12470, Lot adj: \$2500, Bed adj: \$5000, Bath adj: \$0, Half bath adj: \$0, Garage adj: \$3000, Pool adj: \$0, Built adj: \$0, Water front adj \$0, Concession adj: \$-4000, Sale date adj: \$5000. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.

**Sold 2** "GLA adj: \$0, Lot adj: \$1700, Bed adj: \$0, Bath adj: \$0, Half bath adj: \$0, Garage adj: \$3000, Pool adj: \$0, Built adj: \$0, Water front adj \$0, Concession adj: \$0, Sale date adj: \$0. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.

**Sold 3** GLA adj: -\$13746, Lot adj: \$2400, Bed adj: \$0, Bath adj: \$0, Half bath adj: \$-1500, Garage adj: \$3000, Pool adj: \$0, Built adj: \$200, Water front adj \$0, Concession adj: \$0, Sale date adj: \$5000. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				None noted			
<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

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$304,500	\$304,500
<b>Sales Price</b>	\$290,000	\$290,000
<b>30 Day Price</b>	\$266,800	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The value as of today 05/04/2024 is \$290,000, with typical marketing time at 90 days. Subject is conforming to the neighborhood in GLA, lot size and age. It is adequately maintained, in average condition with adequately maintained landscaping. The property is located in an area of equal value homes; it conforms to other homes in regard to Proximity, GLA, Age, Condition, View, Style, Lot, Beds, &amp; Baths. The market is beginning to increase as listings and sales are balanced. The subject was strategically priced at the high end of the market since most sold comps used were inferior in GLA. Due to a lack of more similar recent comps in this market, it was necessary to exceed guidelines. Comps selected for this report are all settled properties within the subject market area. They are considered to be the best available at the time of inspection and good indicator of market value. Note that overall market conditions have been taken into account in arriving at final opinion of value. Current sales, under contract sales and active listings have been considered.</p>		

### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect  
**Notes** 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



Street



Other

## Listing Photos

**L1** 140 LAKEPOINTE CIR  
Kissimmee, FL 34743



Front

**L2** 3113 SANDY SHORE LN  
Kissimmee, FL 34743



Front

**L3** 109 LAKEPOINTE CIR  
Kissimmee, FL 34743



Front

## Sales Photos

**S1** 78 LAKEPOINTE CIR  
Kissimmee, FL 34743



Front

**S2** 151 LAKEPOINTE CIR  
Kissimmee, FL 34743



Front

**S3** 52 LAKEPOINTE CIR  
Kissimmee, FL 34743



Front

### ClearMaps Addendum

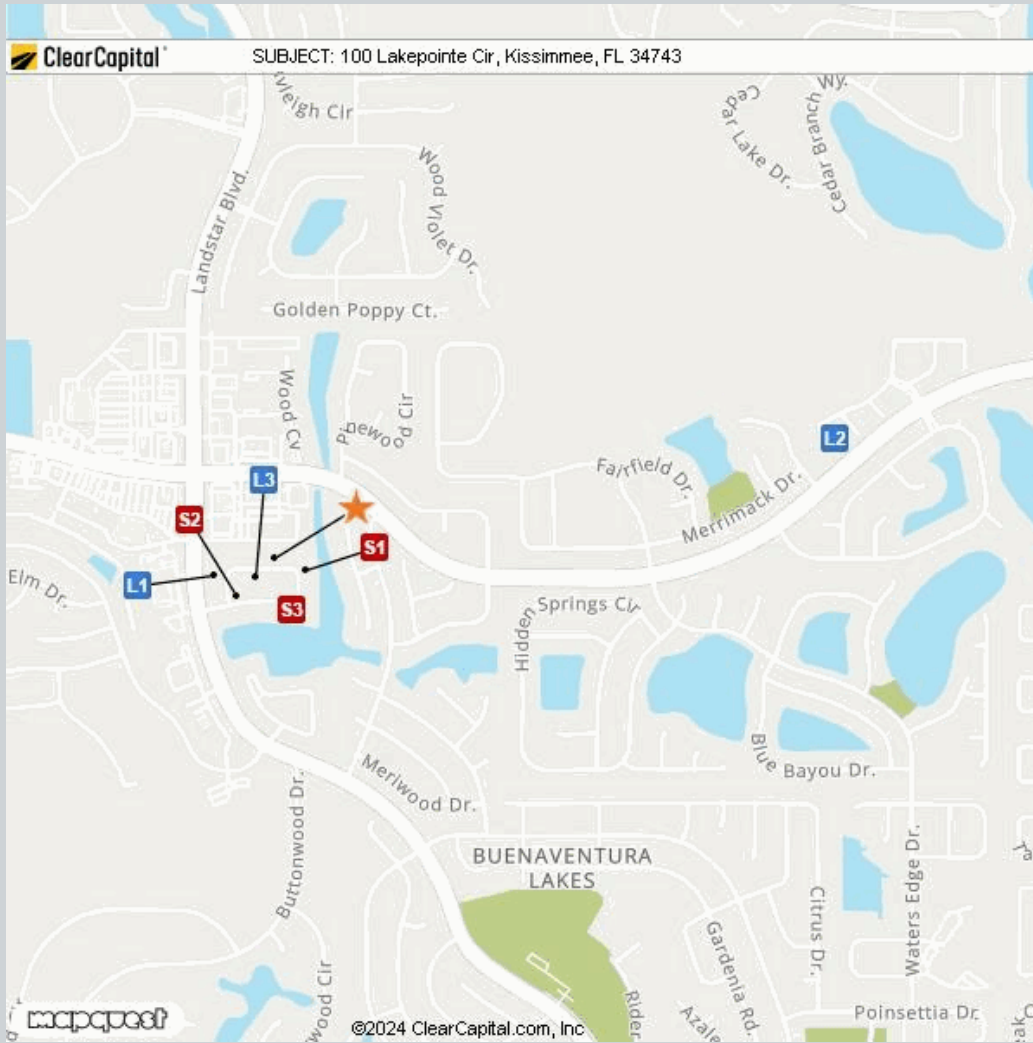
**Address** ★ 100 Lakepointe Circle, Kissimmee, FLORIDA 34743

**Loan Number** 57397

**Suggested List** \$304,500

**Suggested Repaired** \$304,500

**Sale** \$290,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	100 Lakepointe Circle, Kissimmee, Florida 34743	--	Parcel Match
L1 Listing 1	140 Lakepointe Cir, Kissimmee, FL 34743	0.09 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3113 Sandy Shore Ln, Kissimmee, FL 34743	0.87 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	109 Lakepointe Cir, Kissimmee, FL 34743	0.04 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	78 Lakepointe Cir, Kissimmee, FL 34743	0.05 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	151 Lakepointe Cir, Kissimmee, FL 34743	0.08 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	52 Lakepointe Cir, Kissimmee, FL 34743	0.08 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>	Andrei Sagdeev	<b>Company/Brokerage</b>	Volke Real Estate, LLC
<b>License No</b>	BK3365282	<b>Address</b>	20 N Orange Ave Orlando FL 32801
<b>License Expiration</b>	09/30/2024	<b>License State</b>	FL
<b>Phone</b>	3054315071	<b>Email</b>	volkerealestate@gmail.com
<b>Broker Distance to Subject</b>	13.85 miles	<b>Date Signed</b>	05/04/2024

*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.**