

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	8001 Foxdale Drive, Jacksonville, FL 32210	Order ID	6014713	Property ID	25763511
Inspection Date	12/07/2018	Date of Report	12/07/2018		
Loan Number	35573	APN	013128-1505		
Borrower Name	BPF2				

Tracking IDs

Order Tracking ID	CS_FundingBatch48_12.6.18	Tracking ID 1	CS_FundingBatch48_12.6.18
Tracking ID 2	--	Tracking ID 3	--

I. General Conditions

Property Type	SFR	Condition Comments	
Occupancy	Occupied	The subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.	
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		

II. Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments	
Listing Agency/Firm		No additional sale history for past 12 months.	
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
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III. Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The subject is located in a suburban location that has close proximity to schools, shops and major highways. The market is currently Stable. The average marketing time for similar properties in the subject area is 120 days.	
Sales Prices in this Neighborhood	Low: \$105,900 High: \$399,500		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<180		

IV. Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	8001 Foxdale Drive	4619 Glendas Meadow Dr	8561 Thad Ct	8026 Foxdale Dr
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32210	32210	32210	32210
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.69 ¹	0.72 ¹	0.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$165,000	\$199,985	\$185,000
List Price \$	--	\$165,000	\$199,985	\$185,000
Original List Date		10/24/2018	10/27/2018	11/13/2018
DOM · Cumulative DOM	-- · --	44 · 44	41 · 41	24 · 24
Age (# of years)	13	9	11	13
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,201	1,842	1,921	2,250
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2	3 · 2	4 · 2 · 1
Total Room #	7	8	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	--	--	--	--
Lot Size	0.21 acres	0.24 acres	0.21 acres	0.15 acres
Other	Porch	Patio	Patio	Patio

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

- Listing 1** 4 bedroom home.Center island is handy. Kitchen has casual dining space and adjoins spacious family room. Patio has been screened to add outdoor living. Master bath offers separate shower, garden tub and elevated counter and double sinks.
- Listing 2** This spacious kitchen, with a walk in pantry and computure nook. 42 inch cabinets and good size kitchen island. The convenience of a split floor plan. The master bedroom suite with a deluxe bathroom. This home also features a covered patio
- Listing 3** Family Room, Separate Living Room, Entry Hall / Foyer, Bonus Room/Game Room, Walk in Closet, Eat in Kitchen, Master suite, Sky Lights, Carpet, Wood Floors, Public Water and Sewer service.

* Listing 3 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.

V. Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	8001 Foxdale Drive	3753 Maddie Ln	3703 Longleaf Forest Ln	8026 Steamboat Springs Dr
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32210	32210	32210	32210
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.88 ¹	0.55 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$198,900	\$182,500	\$225,000
List Price \$	--	\$198,900	\$182,500	\$225,000
Sale Price \$	--	\$197,500	\$178,500	\$202,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	7/27/2018	8/10/2018	6/23/2018
DOM · Cumulative DOM	-- · --	42 · 42	56 · 56	98 · 98
Age (# of years)	13	14	12	18
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,201	1,808	1,922	2,061
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2	4 · 2	4 · 2
Total Room #	7	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	--	--	--	--
Lot Size	0.21 acres	0.46 acres	0.19 acres	0.16 acres
Other	Porch	None	Fence, Fireplace	Fireplace
Net Adjustment	--	+\$9,825	+\$4,975	+\$2,500
Adjusted Price	--	\$207,325	\$183,475	\$204,500

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** 4 bedrooms and 2 full bathrooms. Kitchen that opens to the room, looking out the Sliding Door to the back yard and lake. This house has a brand roof, AC, bathroom vanities and tops, granite in the Open Kitchen with bar, all light fixtures, all plumbing fixtures, appliances, flooring, paint inside and out, and working irrigation system with controller. Adjustment : GLA/9825, Bed rooms/-3000, Bath room/2000, Amenities/1000.
- Sold 2** Open Floor Plan, Spacious Master Bath, Wood Laminate Floors, Carpet in Bedrooms, Tile Floors, Granite counter tops and Travertine Backsplash, Walk-in Pantry, Lanai with Ceiling Fans, Fenced Yard, Storage Shed and Electric Fireplace Included. Adjustment : GLA/6975, Bed rooms/-3000, Bath room/2000, Amenities/-1000.
- Sold 3** Large open family room off kitchen with hard surface counters and stainless steel appliances. Formal living and formal dining room with hard wood floors. This home offers a substantial size kitchen with granite counter tops, all appliance will stay in kitchen, breakfast rm area, all blinds & ceiling fans stay. Adjustment : GLA/3500, Bed rooms/-3000, Bath room/2000.

* Sold 1 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.

VI. Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$198,900	\$198,900
Sales Price	\$190,900	\$190,900
30 Day Price	\$180,900	--

Comments Regarding Pricing Strategy

The subject should be sold in as-is condition. The market conditions is currently stable. Could not bracket the subject GLA by the comps due to the lack of activity in the market. No similar bed rooms and bath rooms in subject neighbourhood area. Subject's last known sale date is 02/16/2005 and the price is \$157,300. Few comps were available in the neighborhood, it was necessary to extend the search criteria up to 6 months.

VII. Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The price is based on the subject being in average condition. Comps are similar in characteristics, located within 0.88 miles and the sold comps closed within the last 6 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

VIII. Property Images

Address 8001 Foxdale Drive, Jacksonville, FL 32210

Loan Number 35573

Suggested List \$198,900

Suggested Repaired \$198,900

Sale \$190,900



Subject 8001 Foxdale Dr

View Front



Subject 8001 Foxdale Dr

View Address Verification

VIII. Property Images (continued)

Address 8001 Foxdale Drive, Jacksonville, FL 32210
Loan Number 35573

Suggested List \$198,900

Suggested Repaired \$198,900

Sale \$190,900



Subject 8001 Foxdale Dr

View Side



Subject 8001 Foxdale Dr

View Side

VIII. Property Images (continued)

Address 8001 Foxdale Drive, Jacksonville, FL 32210
Loan Number 35573

Suggested List \$198,900

Suggested Repaired \$198,900

Sale \$190,900



Subject 8001 Foxdale Dr

View Street



Subject 8001 Foxdale Dr

View Street

VIII. Property Images (continued)

Address 8001 Foxdale Drive, Jacksonville, FL 32210
Loan Number 35573 **Suggested List** \$198,900 **Suggested Repaired** \$198,900 **Sale** \$190,900



Listing Comp 1 4619 Glendas Meadow Dr **View** Front



Listing Comp 2 8561 Thad Ct **View** Front

VIII. Property Images (continued)

Address 8001 Foxdale Drive, Jacksonville, FL 32210
Loan Number 35573 **Suggested List** \$198,900 **Suggested Repaired** \$198,900 **Sale** \$190,900



Listing Comp 3 8026 Foxdale Dr **View** Front



Sold Comp 1 3753 Maddie Ln **View** Front

VIII. Property Images (continued)

Address 8001 Foxdale Drive, Jacksonville, FL 32210
Loan Number 35573

Suggested List \$198,900

Suggested Repaired \$198,900

Sale \$190,900



Sold Comp 2 3703 Longleaf Forest Ln

View Front

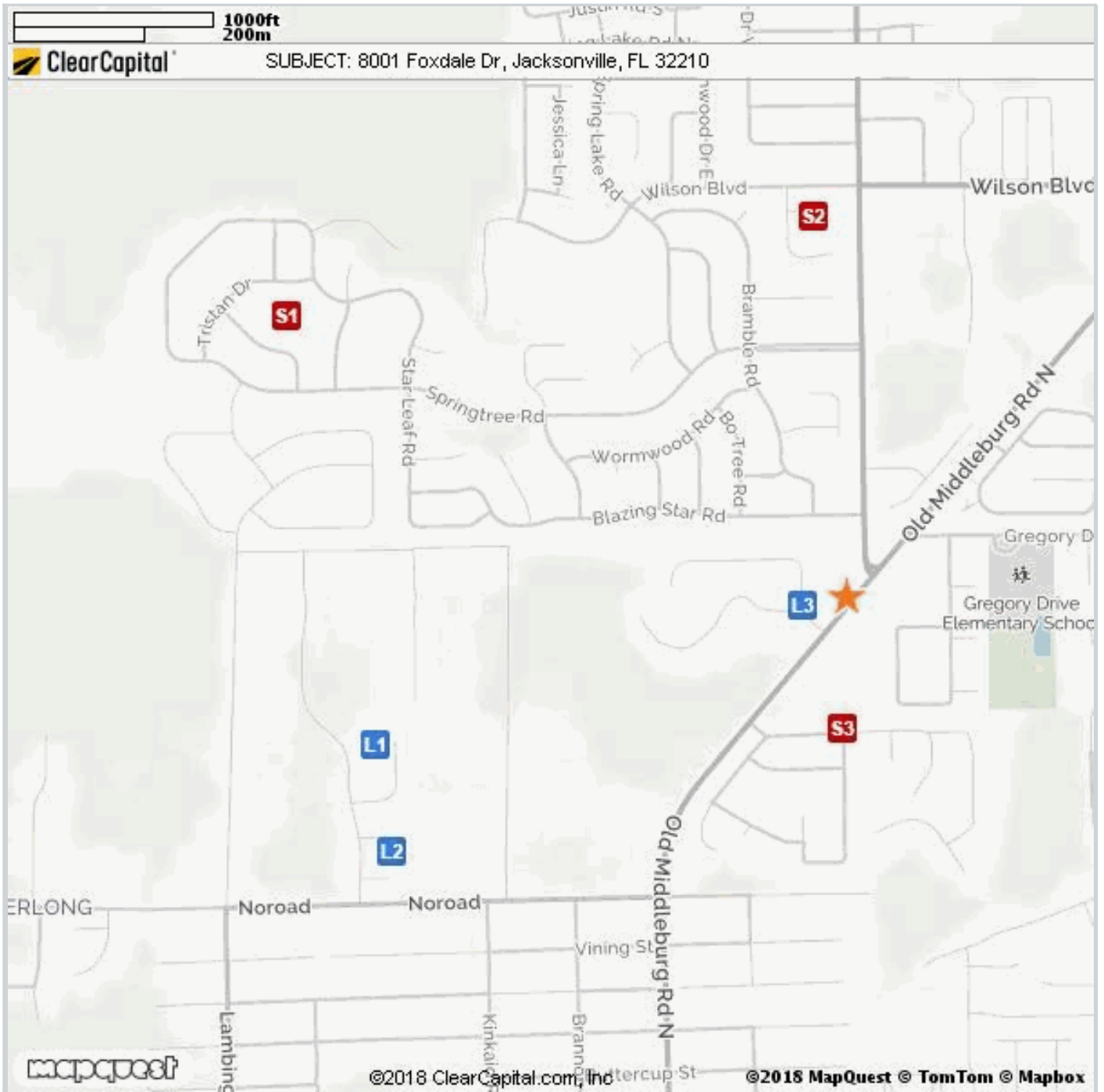


Sold Comp 3 8026 Steamboat Springs Dr

View Front

ClearMaps Addendum

Address ★ 8001 Foxdale Drive, Jacksonville, FL 32210
 Loan Number 35573 Suggested List \$198,900 Suggested Repaired \$198,900 Sale \$190,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8001 Foxdale Dr, Jacksonville, FL	--	Parcel Match
L1 Listing 1	4619 Glendas Meadow Dr, Jacksonville, FL	0.69 Miles ¹	Parcel Match
L2 Listing 2	8561 Thad Ct, Jacksonville, FL	0.72 Miles ¹	Parcel Match
L3 Listing 3	8026 Foxdale Dr, Jacksonville, FL	0.05 Miles ¹	Parcel Match
S1 Sold 1	3753 Maddie Ln, Jacksonville, FL	0.88 Miles ¹	Parcel Match
S2 Sold 2	3703 Longleaf Forest Ln, Jacksonville, FL	0.55 Miles ¹	Parcel Match
S3 Sold 3	8026 Steamboat Springs Dr, Jacksonville, FL	0.18 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.

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.

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 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	Dennis Dapcic	Company/Brokerage	Blue Dot Real Estate Fort Myers, LLC
License No	BK3343268		
License Expiration	03/31/2019	License State	FL
Phone	2392158753	Email	bpofortmyers@bluedotrealestate.com
Broker Distance to Subject	8.10 miles	Date Signed	12/07/2018

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 Valuation 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.