

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	6031 Deepwood Court, Jacksonville, FL 32244	Order ID	6137267	Property ID	26352167
Inspection Date	04/11/2019	Date of Report	04/12/2019		
Loan Number	37502	APN	0147690000		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	CITL_BPO_04.11.19	Tracking ID 1	CITL_BPO_04.11.19		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Corker Shameka N	Condition Comments	
R. E. Taxes	\$2,106	The subject is a 1 story home in average condition. All maintenance appears to be up to date and no repairs are necessary based on the exterior inspection.	
Assessed Value	\$105,094		
Zoning Classification	Residential		
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	
Local Economy	Stable	Neighborhood appears to be in average condition when compared to other similar communities in the area. All necessary amenities and public transportation are located within close proximity to the subject. There were no functional or economic obsolescence observed.	
Sales Prices in this Neighborhood	Low: \$115,000 High: \$170,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	6031 Deepwood Court	7826 Jaguar Dr	5216 Mcmanus Dr	8319 Barracuda Rd
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32244	32244	32210	32244
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.41 ¹	0.77 ¹	0.97 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$135,900	\$150,000	\$139,995
List Price \$	--	\$129,900	\$150,000	\$134,995
Original List Date		02/10/2019	03/19/2019	01/11/2019
DOM · Cumulative DOM	-- · --	60 · 61	23 · 24	90 · 91
Age (# of years)	48	56	55	47
Condition	Average	Average	Good	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	1,573	1,424	1,296	1,315
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	--	--
Lot Size	0.28 acres	0.18 acres	0.21 acres	0.20 acres
Other	None	None	None	None

* 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.

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

Listing 1 Adjustments = gla = \$2235, bed = -\$4000, garage = \$6000, pool = \$5000, lot size = \$300, total adjustments = \$9535, net adjusted value = \$139435 FMV property is equal in GLA, bath count but superior in bed count to the subject.

Listing 2 Adjustments = gla = \$4155, garage = \$3000, pool = \$5000, lot size = \$210, condition = -\$3000, total adjustments = \$9365, net adjusted value = \$159365 FMV property is inferior in GLA, superior in condition but equal in Bed/bath count to the subject.

Listing 3 Adjustments = gla = \$3870, garage = \$3000, pool = \$5000, lot size = \$240, total adjustments = \$12110, net adjusted value = \$147105 FMV property is inferior in GLA but equal in Age, Bed/bath count to the subject.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6031 Deepwood Court	6162 W Deepwood Dr	7450 S Deepwood Dr	5836 W Renault Dr
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32244	32244	32244	32244
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.20 ¹	0.74 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$150,000	\$139,900	\$149,999
List Price \$	--	\$150,000	\$149,900	\$149,999
Sale Price \$	--	\$149,000	\$134,000	\$143,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/17/2018	08/09/2018	01/18/2019
DOM · Cumulative DOM	-- · --	84 · 84	51 · 51	52 · 52
Age (# of years)	48	46	45	53
Condition	Average	Good	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	1,573	1,527	1,504	1,896
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2 · 1
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	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	0.28 acres	0.21 acres	0.18 acres	0.21 acres
Other	None	None	None	None
Net Adjustment	--	+\$2,210	+\$9,335	-\$4,635
Adjusted Price	--	\$151,210	\$143,335	\$138,365

* 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 = pool = \$5000, lot size = \$210, condition = -\$3000, total adjustments = \$2210, net adjusted value = \$151210 FMV property is equal in GLA, Bed/bath count but superior in condition to the subject.
- Sold 2** Adjustments = gla = \$1035, garage = \$3000, pool = \$5000, lot size = \$300, total adjustments = \$9335, net adjusted value = \$143335 FMV property is inferior in GLA but equal in Bed/bath count to the subject.
- Sold 3** Adjustments = gla = -\$4845, bed = -\$4000, baths = -\$1000, pool = \$5000, lot size = \$210, total adjustments = -\$4635, net adjusted value = \$138365 FMV property is superior in GLA, bed count but equal in bath count to the subject.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				None Noted			
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	\$149,000	\$149,000
Sales Price	\$145,000	\$145,000
30 Day Price	\$140,000	--
Comments Regarding Pricing Strategy		
<p>Subject pool is unique for neighborhood. The subject property is a SFR home which is located in Duval. Subject was built in 1971 and is 1573 Sq. Ft. To locate comparable in close proximity of subject, it was necessary to exceed room count. In order to get comparables I was forced to use comparable which is sold beyond three months. In order to use proximate comparable, it was necessary to use comparable having variance in condition. Subject has 0.28 acres lot size. Since there were limited comparable available it was necessary to use comparable with variance in lot size. Due to limited Comparable in the area, sold #-3 was used despite the over 20% GLA difference as they are still considered to be reliable comparable. Due to limited comps in the area, comp were used despite not bracketing the active comparables GLA and as they are still considered to be reliable comparable. Due to limited comparable from same location, it was necessary to use comparable from across the road but from similar neighborhood. It will not affect the current market value. Subject is located near school, high way and park. This however, will have no impact on value. In delivering final valuation, most weight has been placed on CS2 and LC3, as they are most similar to subject condition and overall structure. Subject Owner Name is Corker Shameka N as per tax record obtained during research and is different from the Borrower Name Catamount Properties 2018 LLC in portal. The tax record uploaded is of subject property and verified during inspection/External sources.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in average condition. Comps are similar in characteristics, located within 0.97 miles and the sold comps
Notes closed within the last 8 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Other

Subject Photos



Other

Listing Photos

L1 7826 JAGUAR DR
Jacksonville, FL 32244



Front

L2 5216 MCMANUS DR
Jacksonville, FL 32210



Front

L3 8319 BARRACUDA RD
Jacksonville, FL 32244



Front

Sales Photos

S1 6162 W DEEPWOOD DR
Jacksonville, FL 32244



Front

S2 7450 S DEEPWOOD DR
Jacksonville, FL 32244



Front

S3 5836 W RENAULT DR
Jacksonville, FL 32244



Front

ClearMaps Addendum

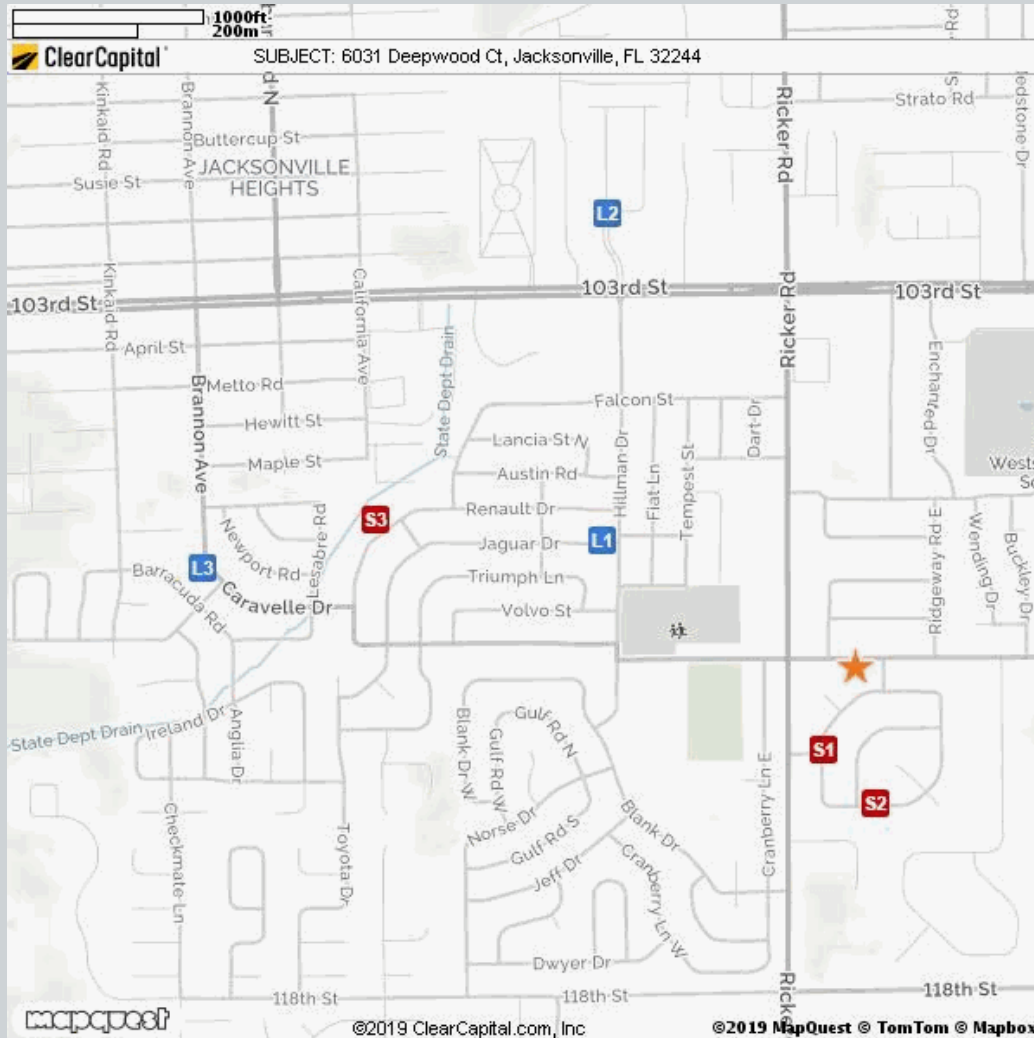
Address ★ 6031 Deepwood Court, Jacksonville, FL 32244

Loan Number 37502

Suggested List \$149,000

Suggested Repaired \$149,000

Sale \$145,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6031 Deepwood Ct, Jacksonville, FL	--	Parcel Match
L1 Listing 1	7826 Jaguar Dr, Jacksonville, FL	0.41 Miles ¹	Parcel Match
L2 Listing 2	5216 Mcmanus Dr, Jacksonville, FL	0.77 Miles ¹	Parcel Match
L3 Listing 3	8319 Barracuda Rd, Jacksonville, FL	0.97 Miles ¹	Parcel Match
S1 Sold 1	6162 W Deepwood Dr, Jacksonville, FL	0.12 Miles ¹	Parcel Match
S2 Sold 2	7450 S Deepwood Dr, Jacksonville, FL	0.20 Miles ¹	Parcel Match
S3 Sold 3	5836 W Renault Dr, Jacksonville, FL	0.74 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	Jeff Bois	Company/Brokerage	Premium Properties Real Estate Services LLC
License No	SL3325311	Address	6722 Arlington Expressway #2004 Jacksonville FL 32211
License Expiration	03/31/2021	License State	FL
Phone	9043850720	Email	jeffbbois@gmail.com
Broker Distance to Subject	12.54 miles	Date Signed	04/12/2019

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.