

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	3583 Hartsfield Forest Circle, Jacksonville, FL 32277	Order ID	6147977	Property ID	26380421
Inspection Date	04/23/2019	Date of Report	04/23/2019		
Loan Number	37570	APN	1130337400		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	CITL_BPO_04.22.19	Tracking ID 1	CITL_BPO_04.22.19		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	Subject is a two story stucco exterior town home in average condition. Subject conforms to neighboring homes. Subject is located on a low traffic side street mostly used by neighboring homes.
R. E. Taxes	\$2,314	
Assessed Value	\$118,990	
Zoning Classification	PUD	
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	HILLCREST	
Association Fees	\$120 / Month (Landscaping,Insurance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subject current market is on an incline due to lack of similar comps in subject's immediate neighborhood. Comps were chosen because of value opinion and condition. There are 1 REO's and 1 Short Sales for Active comps. There are 2 REO's and 0 Short Sales for Sold comps. I conducted 1.0 mile (radius) search for both Active/Sold comps. All comps should be considered similar to subject in condition. Within 1 mile of shopping, schools, restaurants and major roadways. Typically, \$3000 is being offered for seller concessions
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$125,000 High: \$185,000	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3583 Hartsfield Forest Circle	3539 Rain Forest Dr W	3574 Rain Forest Dr W	3723 Hartsfield Forest Cir
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32277	32277	32277	32277
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.74 ¹	0.74 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$145,900	\$152,000	\$165,000
List Price \$	--	\$145,900	\$152,000	\$165,000
Original List Date		03/22/2019	03/22/2019	01/31/2019
DOM · Cumulative DOM	-- · --	14 · 32	22 · 32	50 · 82
Age (# of years)	11	28	29	7
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	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,698	1,597	1,555	1,751
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	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	0.08 acres	0.21 acres
Other	Porch, Patio	Porch, Patio, FP	Porch, Patio	Porch, Patio

* 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** Take a look at this charming 3 bedroom, two full bath & half with a one car garage Townhome located in the desirable Ft Home features an open floor plan! No problem fitting furniture & Big Screen TV in the Spacious Living area with high ceilings & stone accented wood burning fireplace, new flooring in living & dining area; open kitchen with eat in area & all appliances, Large Master bedroom with outdoor balcony, Vinyl siding, indoor laundry with washer & dryer, newer AC unit, patio, plus shopping, nice backyard for your pet, restaurants, downtown and beaches just minutes away.
- Listing 2** Buyers will love this beautifully updated and clean townhome! It is an end unit with 3 bedrooms/2.5 bathrooms and has an attached garage, screened patio downstairs and screened balcony off of the master suite upstairs. Newer HVAC (2016). Huge master bedroom! The kitchen and bathrooms have been updated. Fresh interior paint downstairs. Stainless steel kitchen appliances. Smart home updates to include several touch screen light switches, smart thermostat, and digital water heater timer. Storage cabinets and shelving installed in the garage.
- Listing 3** This lovely end-unit town home features 3 bedrooms, 2.5 baths at 1751 sq.ft. and one of the largest lots in the community! Built in 2012 and single owner so it shows like new. Upgraded tile floors all down stairs, spacious master bedroom with tray ceilings, open kitchen featuring stainless steel appliances, and so much more! This home has a lot to offer at a great price.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3583 Hartsfield Forest Circle	3624 Caroline Vale Blvd	3694 Hartsfield Forest Cir	3780 Hartsfield Forest Cir
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32277	32277	32277	32277
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.65 ¹	0.12 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$137,500	\$158,000	\$163,888
List Price \$	--	\$137,500	\$158,000	\$163,888
Sale Price \$	--	\$137,500	\$158,000	\$159,000
Type of Financing	--	Cash	Conv	Conv
Date of Sale	--	01/02/2019	12/21/2018	12/20/2018
DOM · Cumulative DOM	-- · --	1 · 5	113 · 149	14 · 55
Age (# of years)	11	22	8	9
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	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,698	1,440	1,698	1,716
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	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	0.06 acres	0.08 acres	0.13 acres
Other	Porch, Patio	Porch, Patio	Porch, Patio	Porch, Patio
Net Adjustment	--	+\$3,580	-\$4,000	-\$3,180
Adjusted Price	--	\$141,080	\$154,000	\$155,820

* 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.

Recent Sales - Cont.

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

- Sold 1** Come see this two story wood frame exterior town home with combo living and dining rooms, nice size kitchen with eat in area, open patio and fenced rear yard. Adjustment made for Age (\$1000) and GLA (\$2580).
- Sold 2** 3 bedroom, 2 ½ Bath, 2 Story townhome with 1 car garage. Spacious separate Dining Room & Family Room. Kitchen w/ Breakfast Bar. Master Bath has Soaking Tub & adult height double vanity. EVERYTHING included: Clean steel appliances, refrigerator, washer/dryer, tile in all wet areas, blinds and much more! Adjustment made for Concessions (-\$4000).
- Sold 3** This home features 3 bedrooms, 2 bathrooms up-stair and guest bathroom downstairs. Spacious separate dining room and family room. Kitchen with breakfast bar, master bath has soaking tub and adult height double vanity, Everything included, clean steel appliances, refrigerator, washer and dryer. 16" tiles in all wet areas, 42 inch cabinets. Adjustment made for Concessions (-\$3180).

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	AMALYA REALTY GROUP LLC	Subject is currently listed as a Short Sale (See attached MLS Sheet).					
Listing Agent Name	REGINALD MICHEL						
Listing Agent Phone	904-395-5490						
# 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
03/02/2018	\$139,900	05/14/2018	\$149,900	Pending/Contract	01/22/2019	\$149,900	MLS

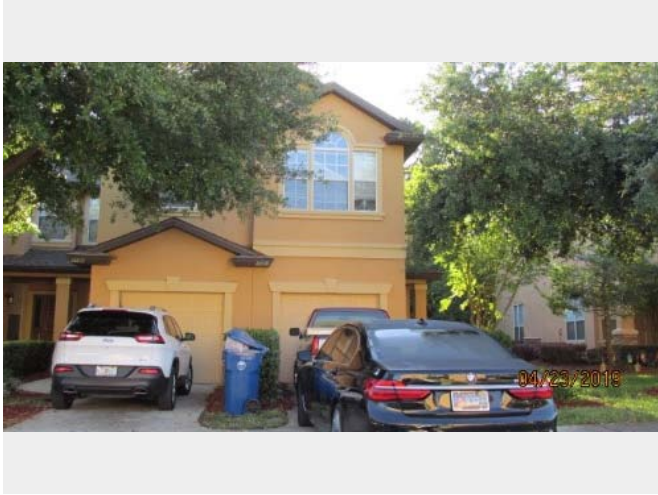
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$149,900	\$149,900
Sales Price	\$142,000	\$142,000
30 Day Price	\$130,000	--
Comments Regarding Pricing Strategy		
<p>It was necessary to expand beyond Age guidelines due to limited comps in the area. Please note that I was forced to use good condition comps due to proximity. Subject is located close to a high traffic roadway and this may have a negative effect on marketability. Subject is located close to the St Johns River but this has no positive effect towards marketability/value. I gave most weight to CL1 and CS1 which is similar to subject in overall appeal and condition. The Anticipated Value (ASV) given should allow subject to get under contract within 90 days. Final value conclusion given is based on Fair market value.</p>		

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



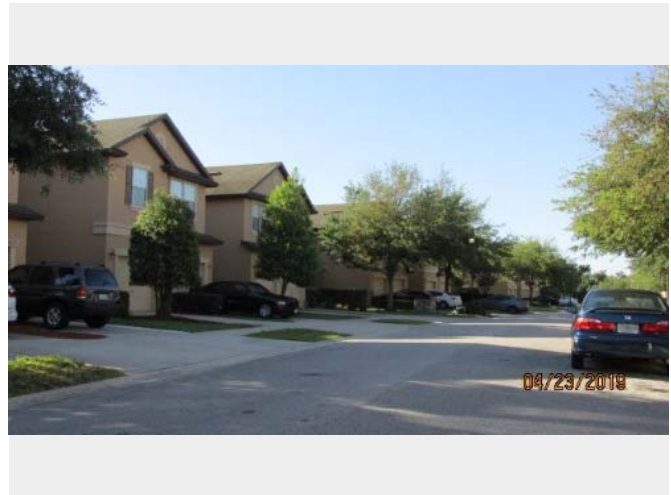
Front



Address Verification



Street



Street

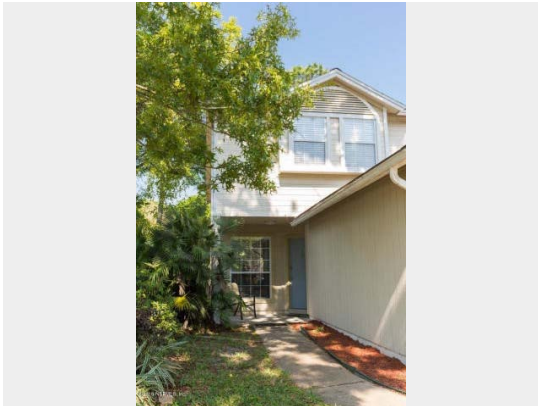
Listing Photos

L1 3539 RAIN FOREST DR W
Jacksonville, FL 32277



Front

L2 3574 RAIN FOREST DR W
Jacksonville, FL 32277



Front

L3 3723 HARTSFIELD FOREST CIR
Jacksonville, FL 32277



Front

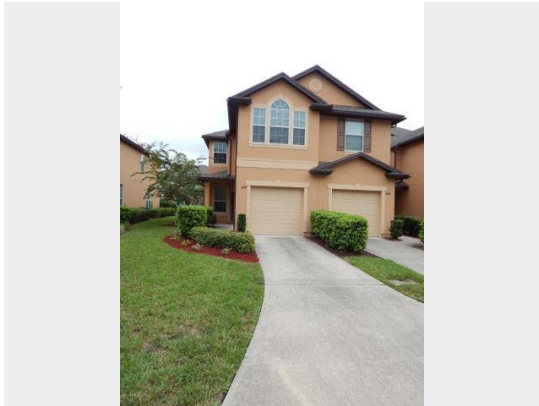
Sales Photos

S1 3624 CAROLINE VALE BLVD
Jacksonville, FL 32277



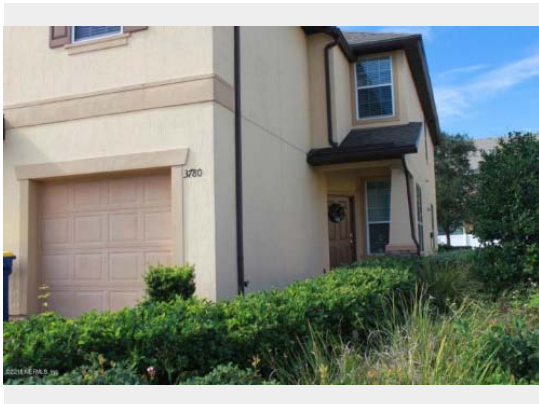
Front

S2 3694 HARTSFIELD FOREST CIR
Jacksonville, FL 32277



Front

S3 3780 HARTSFIELD FOREST CIR
Jacksonville, FL 32277



Front

ClearMaps Addendum

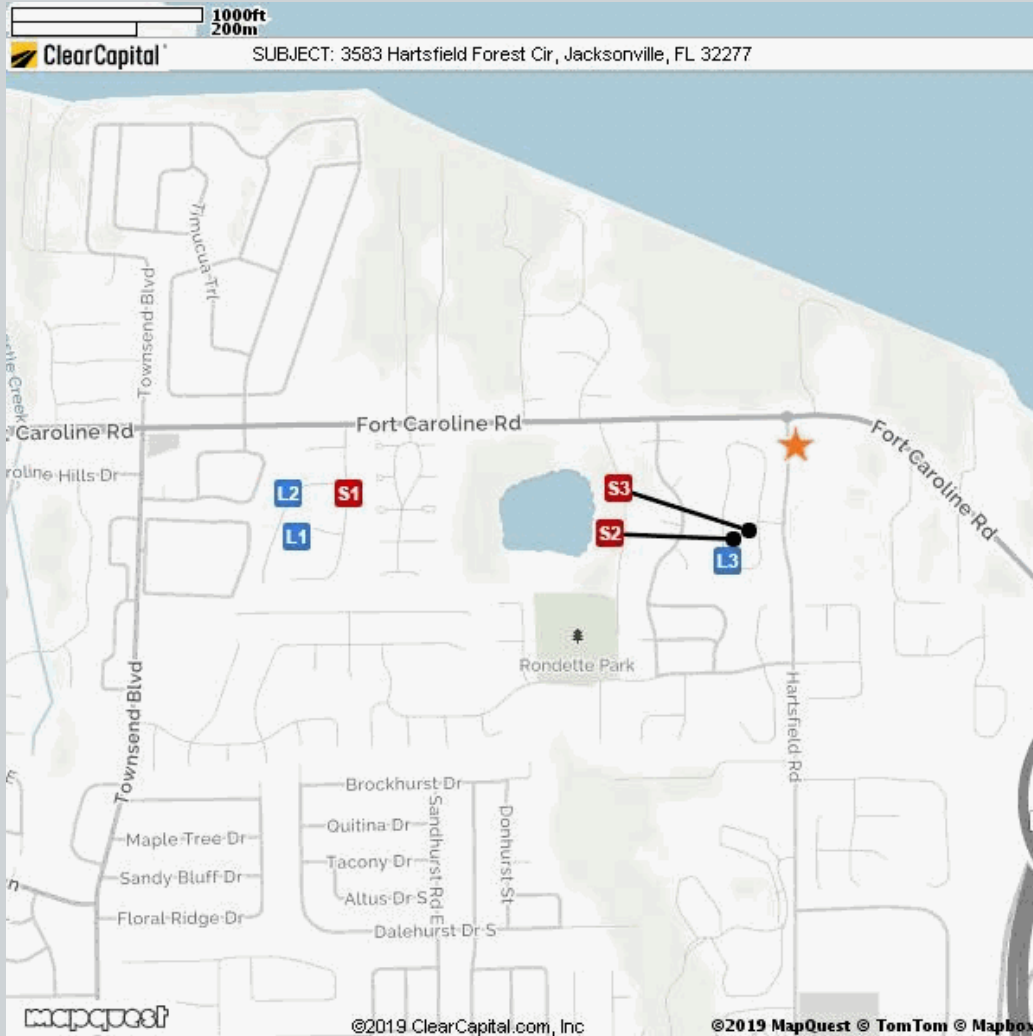
Address ★ 3583 Hartsfield Forest Circle, Jacksonville, FL 32277

Loan Number 37570

Suggested List \$149,900

Suggested Repaired \$149,900

Sale \$142,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3583 Hartsfield Forest Cir, Jacksonville, FL	--	Parcel Match
L1 Listing 1	3539 Rain Forest Dr W, Jacksonville, FL	0.74 Miles ¹	Parcel Match
L2 Listing 2	3574 Rain Forest Dr W, Jacksonville, FL	0.74 Miles ¹	Parcel Match
L3 Listing 3	3723 Hartsfield Forest Cir, Jacksonville, FL	0.19 Miles ¹	Parcel Match
S1 Sold 1	3624 Caroline Vale Blvd, Jacksonville, FL	0.65 Miles ¹	Parcel Match
S2 Sold 2	3694 Hartsfield Forest Cir, Jacksonville, FL	0.12 Miles ¹	Parcel Match
S3 Sold 3	3780 Hartsfield Forest Cir, Jacksonville, FL	0.10 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	James Morgan	Company/Brokerage	James Morgan
License No	SL3153800	Address	1450 Holly Oaks Lake Rd W Jacksonville FL 32225
License Expiration	09/30/2019	License State	FL
Phone	9045367867	Email	jmdaryl50@gmail.com
Broker Distance to Subject	2.18 miles	Date Signed	04/23/2019

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.