

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>	2140 Bedford Road, Jacksonville, FL 32207	<b>Order ID</b>	7793381	<b>Property ID</b>	31743779
<b>Inspection Date</b>	12/06/2021	<b>Date of Report</b>	12/07/2021		
<b>Loan Number</b>	42850	<b>APN</b>	1458070000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Duval		

**Tracking IDs**

<b>Order Tracking ID</b>	1203BPO_update	<b>Tracking ID 1</b>	1203BPO_update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	CASON BRUCE RYAN EST	<b>Condition Comments</b> Subject is a brick exterior home in average condition. Subject conforms to neighboring homes. Subject is located on a low traffic side street mostly used by neighboring homes.
<b>R. E. Taxes</b>	\$2,348	
<b>Assessed Value</b>	\$112,996	
<b>Zoning Classification</b>	Residential RLD-60	
<b>Property Type</b>	SFR	
<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>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> 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.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$90000 High: \$356000	
<b>Market for this type of property</b>	Increased 10 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	2140 Bedford Road	2031 Southampton Rd	2822 Seville Ct	3135 Home Park Cir
<b>City, State</b>	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
<b>Zip Code</b>	32207	32207	32207	32207
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.77 <sup>1</sup>	0.66 <sup>1</sup>	0.25 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$199,900	\$240,000	\$180,000
<b>List Price \$</b>	--	\$193,000	\$240,000	\$180,000
<b>Original List Date</b>		10/21/2021	12/03/2021	11/14/2021
<b>DOM · Cumulative DOM</b>	-- · --	7 · 47	4 · 4	13 · 23
<b>Age (# of years)</b>	79	99	74	78
<b>Condition</b>	Average	Average	Good	Good
<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 Bungalow	1 Story Bungalow	1 Story Bungalow	1 Story Bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,197	1,088	1,047	1,312
<b>Bdrm · Bths · ½ Bths</b>	2 · 1	3 · 1	3 · 1	3 · 2
<b>Total Room #</b>	4	5	5	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Carport 1 Car	Detached 1 Car	None
<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>	0.17 acres	0.11 acres	0.24 acres	0.17 acres
<b>Other</b>	Porch, Patio	Porch, Patio	Porch, Patio	Porch, Patio

\* Listing 1 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.

## Current Listings - Cont.

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

- Listing 1** This adorable home located on a corner lot is waiting for you to make it your own. The home offers 3 bedrooms & 1 bath with separate living and dining rooms. An "eat in" kitchen area is just the icing on the cake. Carport out back off the fenced backyard. AC only 4 1/2 years old and roof only 6 1/2 years old. The exterior has just been freshly painted. Close to great restaurants, shopping and I-95.
- Listing 2** Charming, renovated 3/1 close to St Nicholas South Bank and trendy San Marco area. This house sits on a no through street with a spacious lot. Enjoy all new paint and flooring, a new bathroom, all new stainless steel appliances (Samsung) and a home with curb appeal! This one's a must see!
- Listing 3** Beautifully renovated, move in ready home. This well constructed home has a bright floor plan with a large living/dining room area. Eat in kitchen has lots of cabinet space and a sliding glass door to the fenced back yard. This home offers new carpet throughout the home, neutral paint, tile floors in kitchen and bathrooms. Detached shed in back yard is included! Make your appointment today! MULTIPLE OFFERS RECEIVED. HIGHEST AND BEST DUE BY 9:00PM 11/16.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	2140 Bedford Road	2875 Rockmont St	3625 Stillman St	3605 Drexel St
<b>City, State</b>	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
<b>Zip Code</b>	32207	32207	32207	32207
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.62 <sup>1</sup>	0.64 <sup>1</sup>	0.64 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$99,000	\$150,000	\$169,000
<b>List Price \$</b>	--	\$99,000	\$150,000	\$169,000
<b>Sale Price \$</b>	--	\$99,000	\$150,000	\$180,000
<b>Type of Financing</b>	--	Cash	Fha	Private
<b>Date of Sale</b>	--	07/30/2021	09/17/2021	08/17/2021
<b>DOM · Cumulative DOM</b>	-- · --	3 · 13	17 · 63	3 · 67
<b>Age (# of years)</b>	79	70	75	81
<b>Condition</b>	Average	Average	Good	Good
<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 Bungalow	1 Story Bungalow	1 Story Bungalow	1 Story Bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,197	1,125	1,010	1,092
<b>Bdrm · Bths · ½ Bths</b>	2 · 1	3 · 1	2 · 1	3 · 2
<b>Total Room #</b>	4	5	4	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	None	None	None
<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>	0.17 acres	0.22 acres	0.12 acres	0.11 acres
<b>Other</b>	Porch, Patio	Porch, Patio	Porch, Patio	Porch, Patio
<b>Net Adjustment</b>	--	-\$7,000	-\$8,000	-\$14,950
<b>Adjusted Price</b>	--	\$92,000	\$142,000	\$165,050

\* Sold 1 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** Lot of potential with this Spring Park home. Area is continuing to grow. Great investment for a long term rental. Corner lot with detached garage. Buyers to do full due diligence. Seller will be making no repairs. Sold AS-IS. Multiple offers, highest and best due EOD 7/19. Adjustment made for Concessions (-\$5000), Bedroom Count (-\$4000) and Parking (\$2000).
- Sold 2** Charming 2 bedroom, 1 bathroom, cozy cottage located in the new and upcoming St Nicholas area. This home features a newly updated kitchen with beautiful new cabinets, stainless steel appliances, and granite countertops. No HOA or CDD! Schedule your showing today this home won't last long. Adjustment made for Condition (-\$10,000) and Parking (\$2000).
- Sold 3** Welcome home to this well maintained jewel located on the Southside of Jacksonville. This 3 bedroom 2 bathroom home features a new metal roof, updated stainless steel appliances, Fresh Interior/Exterior Paint, updated electrical panel and brand new central Heat/Air. Adjustment made for Condition (-\$10,000), GLA (\$1050), Bedroom/Bath Count (-\$8000) and Parking (\$2000).

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				There is no listing history available for subject for the past 12 months. Information was researched in MLS.			
<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>	\$152,000	\$152,000
<b>Sales Price</b>	\$142,000	\$142,000
<b>30 Day Price</b>	\$130,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>House verification number wasn't affixed to subject. Verification made through Google Earth. er your request final value conclusion revised. Subject is located close to a high traffic roadway, power lines and commercial property. This may have a negative effect on marketability. Subject is located close to a pond but this has no positive effect towards marketability. It was necessary to expand beyond AGE and Wide Comp Value Range guidelines due to limited comps in the area. Please note that I was forced to use good condition comps due to proximity. Also, subject neighborhood is an investor neighborhood where most comps have been renovated/updated. 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** 2031 SOUTHAMPTON RD  
Jacksonville, FL 32207



Front

**L2** 2822 SEVILLE CT  
Jacksonville, FL 32207



Front

**L3** 3135 HOME PARK CIR  
Jacksonville, FL 32207



Front

## Sales Photos

**S1** 2875 ROCKMONT ST  
Jacksonville, FL 32207



Front

**S2** 3625 STILLMAN ST  
Jacksonville, FL 32207



Front

**S3** 3605 DREXEL ST  
Jacksonville, FL 32207



Front

### ClearMaps Addendum

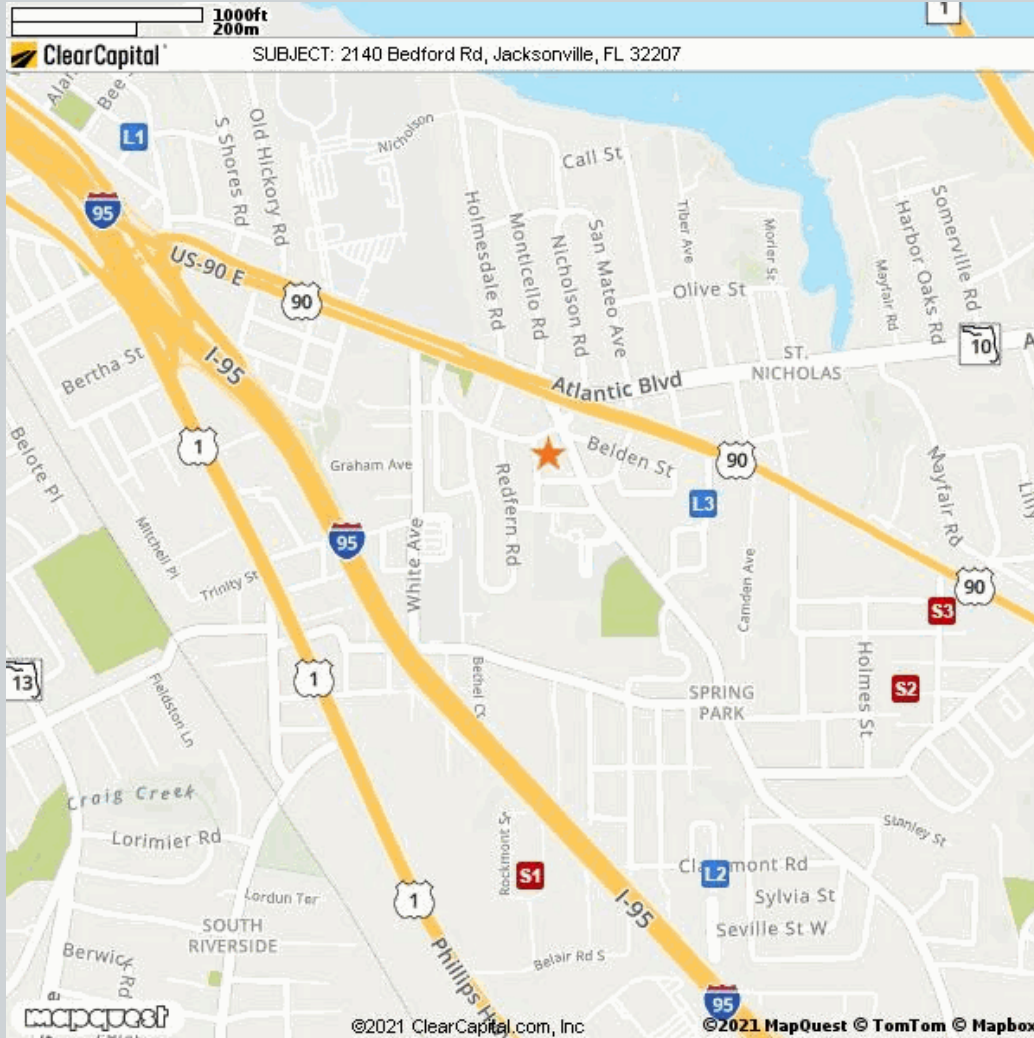
**Address** ★ 2140 Bedford Road, Jacksonville, FL 32207

**Loan Number** 42850

**Suggested List** \$152,000

**Suggested Repaired** \$152,000

**Sale** \$142,000



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2140 Bedford Road, Jacksonville, FL 32207	--	Parcel Match
L1 Listing 1	2031 Southampton Rd, Jacksonville, FL 32207	0.77 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2822 Seville Ct, Jacksonville, FL 32207	0.66 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3135 Home Park Cir, Jacksonville, FL 32207	0.25 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2875 Rockmont St, Jacksonville, FL 32207	0.62 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3625 Stillman St, Jacksonville, FL 32207	0.64 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3605 Drexel St, Jacksonville, FL 32207	0.64 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>	James Morgan	<b>Company/Brokerage</b>	James Morgan
<b>License No</b>	SL3153800	<b>Address</b>	1450 Holly Oaks Lake Rd W Jacksonville FL 32225
<b>License Expiration</b>	09/30/2023	<b>License State</b>	FL
<b>Phone</b>	9045367867	<b>Email</b>	jmdaryl50@gmail.com
<b>Broker Distance to Subject</b>	6.72 miles	<b>Date Signed</b>	12/07/2021

*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:

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