

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	8344 Manavista Street, Jacksonville, FL 32211	Order ID	7729506	Property ID	31564719
Inspection Date	11/09/2021	Date of Report	11/10/2021		
Loan Number	45123	APN	1209480000		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs

Order Tracking ID	AgedBPOs_110821	Tracking ID 1	AgedBPOs_110821
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Subject is a concrete exterior home in good condition. Subject conforms to neighboring homes. Subject is located on a low traffic side street mostly used by neighboring homes.
R. E. Taxes	\$2,651	
Assessed Value	\$138,549	
Zoning Classification	Residential RLD-60	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Locked windows and doors.)		
Ownership Type	Fee Simple	
Property Condition	Good	
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 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 0 REO's and 0 Short Sales for Active comps. There are 0 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: \$177100 High: \$330200	
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	8344 Manavista Street	1461 Arlingwood Ave	8516 Bengalín Ave	8419 Lostara Ave N
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32211	32211	32211	32211
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.59 ¹	0.67 ¹	0.59 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$283,900	\$265,000	\$264,000
List Price \$	--	\$283,900	\$265,000	\$259,900
Original List Date		10/20/2021	10/14/2021	10/20/2021
DOM · Cumulative DOM	-- · --	21 · 21	27 · 27	21 · 21
Age (# of years)	66	61	61	62
Condition	Good	Good	Good	Good
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/Rambler	1 Story Ranch/Rambler	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,502	1,620	1,260	1,433
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	Pool - Yes
Lot Size	0.26 acres	0.24 acres	0.26 acres	0.18 acres
Other	porch, patio, FP	porch, patio, FP	porch, patio, FP	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** This peaceful property is completely updated and ready for a new happy owner to enjoy. Updates include newer roof, HVAC and double pane vinyl windows, totally remodeled bathrooms and kitchen with newer stainless steel appliances and a new refrigerator, Newer washer and dryer comes with the home. Gorgeous hardwood flooring throughout and tile in wet areas. Large family room with a fireplace (can double as 4th bedroom) and lots of natural lighting.
- Listing 2** This Gem was Remodeled in 2016. Upgrades include Newer Windows, Stainless Steel Appliances in kitchen, both bathrooms renovated and all New Electrical throughout the home. More improvements done in 2019 including LVP flooring, Screened Room, Lanai/Gazebo, Shed and Inground Pool.
- Listing 3** Beautifully renovated concrete block home with 3 bedrooms and 2 bathrooms. Updated kitchen quartz counter tops and gleaming appliances. 2018 roof, new air conditioner, tile floors throughout. Fenced backyard with attached storage area and INGROUND SWIMMING POOL!!!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	8344 Manavista Street	1272 Arlingwood Ave	1217 Brookmont Ave E	915 Bordeaux Ave W
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32211	32211	32211	32211
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.38 ¹	0.37 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$284,900	\$285,000	\$269,000
List Price \$	--	\$284,900	\$285,000	\$269,000
Sale Price \$	--	\$284,900	\$279,000	\$245,000
Type of Financing	--	Va	Cash	Conventional
Date of Sale	--	08/02/2021	07/28/2021	08/03/2021
DOM · Cumulative DOM	-- · --	95 · 95	79 · 79	127 · 127
Age (# of years)	66	59	61	67
Condition	Good	Good	Good	Good
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 Traditional	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,502	1,885	1,494	1,351
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	3 · 2	3 · 2
Total Room #	6	8	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.26 acres	0.24 acres	0.20 acres	0.24 acres
Other	porch, patio, FP	porch, patio, FP	porch, patio	porch, patio
Net Adjustment	--	-\$3,830	+\$5,080	+\$10,510
Adjusted Price	--	\$281,070	\$284,080	\$255,510

* 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** It has been freshly painted inside and out! Brand new HVAC system! All new windows and sliding glass door! Kitchen features 42" white shaker cabinets with granite counter tops and stainless steel appliances! Subway tile backsplash! Living areas feature luxury vinyl floors and new carpet in bedrooms. Both bathrooms also have been remodeled. Large back yard! Adjustments made in DATED COMP = \$5000, GLA = \$-3830, BED COUNT = \$-2000, BATH COUNT = \$-1000 and PARKING = \$-2000.
- Sold 2** Open Floor Plan, updated kitchen and Baths, New appliances, Fresh paint, newer windows, Roof 2017, HVAC 2017. Outdoor seating under your pergola! Large backyard perfect for a pool! Adjustments made in DATED COMP = \$5000, GLA = \$80, PARKING = \$-2000 and FP = \$2000.
- Sold 3** Amazing Fully Renovated House!!! This charming brick home in a quiet neighborhood with 3 BR 2 BA and an extra bonus room awaits you. Featuring NEW FLOORS, NEW ROOF, NEW A/C, NEW KITCHEN, NEW BATHROOM. Adjustments made in DATED COMP = \$5000, GLA = \$1510, PARKING = \$2000 and FP = \$2000.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	RE/MAX CONNECTS	No additional history comments.					
Listing Agent Name	TRACY BISHOP						
Listing Agent Phone	904-416-8451						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	2						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	01/28/2021	\$100	Tax Records
04/17/2021	\$210,000	11/04/2021	\$289,900	Sold	06/07/2021	\$200,000	MLS
11/04/2021	\$289,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$294,000	\$294,000
Sales Price	\$284,000	\$284,000
30 Day Price	\$261,280	--
Comments Regarding Pricing Strategy		
<p>Subject is in the vicinity of powerlines, a busy expressway and commercial properties. This could have a negative effect on subject's marketability. I gave most weight to CL1 and CS2 which is similar to subject in overall appeal and condition. The Anticipated Sales Value (ASV) given should allow subject to get under contract within 90 days. Final value conclusion given is based on Fair market value. It was necessary to expand beyond DATED COMPS and DISTANCE guidelines due to limited comps in subject's immediate neighborhood. The comps used are the best possible currently available comps within 1.0 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps.</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



Street



Street

Listing Photos

L1 1461 Arlingwood Ave
Jacksonville, FL 32211



Front

L2 8516 Bengal Ave
Jacksonville, FL 32211



Front

L3 8419 Lostara Ave N
Jacksonville, FL 32211



Front

Sales Photos

S1 1272 Arlingwood Ave
Jacksonville, FL 32211



Front

S2 1217 Brookmont Ave E
Jacksonville, FL 32211



Front

S3 915 Bordeaux Ave W
Jacksonville, FL 32211



Front

ClearMaps Addendum

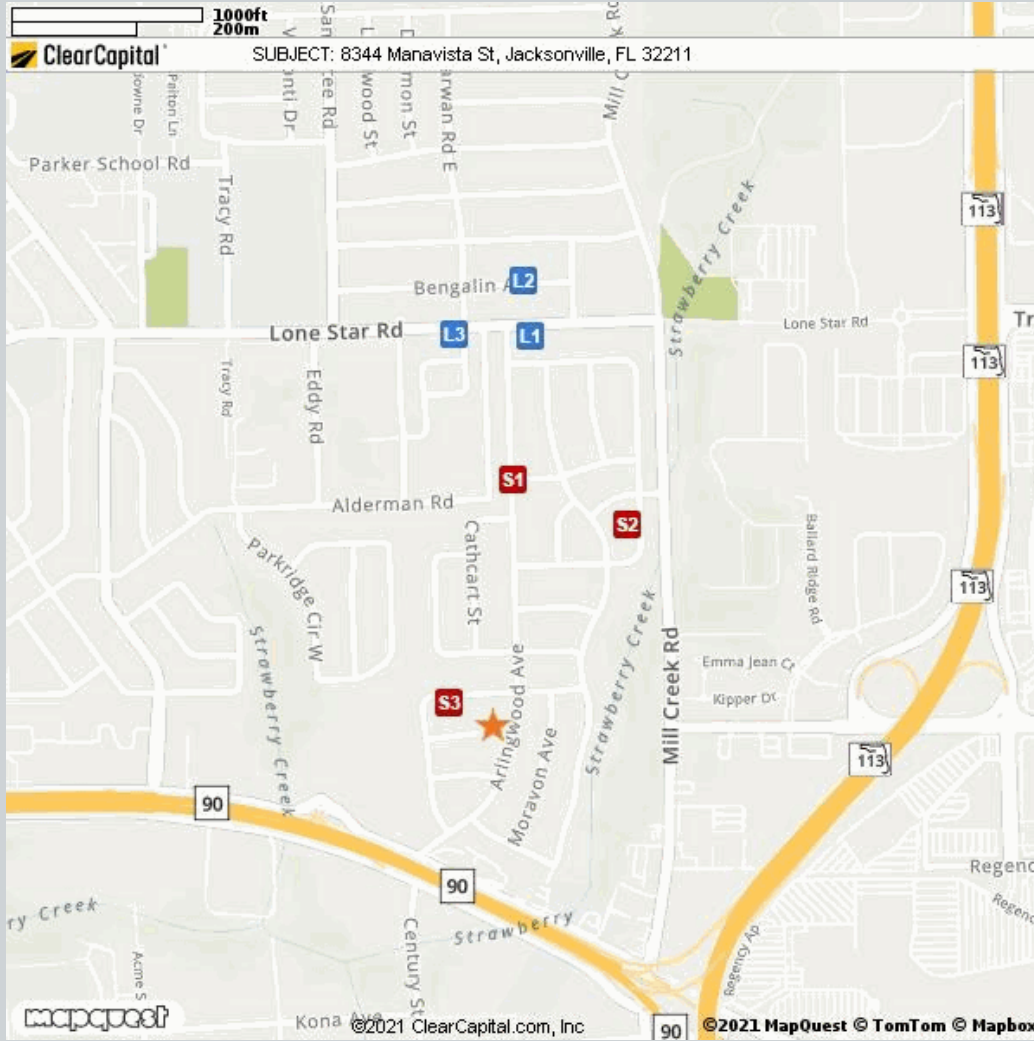
Address ★ 8344 Manavista Street, Jacksonville, FL 32211

Loan Number 45123

Suggested List \$294,000

Suggested Repaired \$294,000

Sale \$284,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8344 Manavista Street, Jacksonville, FL 32211	--	Parcel Match
L1 Listing 1	1461 Arlingwood Ave, Jacksonville, FL 32211	0.59 Miles ¹	Parcel Match
L2 Listing 2	8516 Bengalín Ave, Jacksonville, FL 32211	0.67 Miles ¹	Parcel Match
L3 Listing 3	8419 Lostara Ave N, Jacksonville, FL 32211	0.59 Miles ¹	Parcel Match
S1 Sold 1	1272 Arlingwood Ave, Jacksonville, FL 32211	0.38 Miles ¹	Parcel Match
S2 Sold 2	1217 Brookmont Ave E, Jacksonville, FL 32211	0.37 Miles ¹	Parcel Match
S3 Sold 3	915 Bordeaux Ave W, Jacksonville, FL 32211	0.07 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.

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

Broker Name	Michelle Morgan	Company/Brokerage	CCarter Realty Group
License No	SL3294209	Address	1450 Holly Oaks Lake Road West Jacksonville FL 32225
License Expiration	03/31/2022	License State	FL
Phone	9044349457	Email	aldraemorgan@gmail.com
Broker Distance to Subject	2.13 miles	Date Signed	11/10/2021

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:

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.