

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>	5550 Bennington Drive, Jacksonville, FL 32244	<b>Order ID</b>	8644873	<b>Property ID</b>	33975308
<b>Inspection Date</b>	03/09/2023	<b>Date of Report</b>	03/11/2023		
<b>Loan Number</b>	48845	<b>APN</b>	1035296378		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Duval		

Tracking IDs					
<b>Order Tracking ID</b>	03.06.23 BPO Citi-CS Update	<b>Tracking ID 1</b>	03.06.23 BPO Citi-CS Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments
<b>R. E. Taxes</b>	\$1,492	Subject is a wood frame exterior townhome in good condition. Subject conforms to neighboring homes. Subject is located on a low traffic side street mostly used by neighboring homes.
<b>Assessed Value</b>	\$88,810	
<b>Zoning Classification</b>	Residential RMD-C	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(Secured by locked doors and windows. )		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<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

Location Type	Suburban	Neighborhood Comments
<b>Local Economy</b>	Stable	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 a 4.0 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>Sales Prices in this Neighborhood</b>	Low: \$137200 High: \$305570	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<180	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	5550 Bennington Drive	5658 Bryner Dr	5574 Cabot Dr N	8442 Pineverde Ln
<b>City, State</b>	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
<b>Zip Code</b>	32244	32244	32244	32244
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.16 <sup>1</sup>	0.07 <sup>1</sup>	3.15 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$138,500	\$170,000	\$190,000
<b>List Price \$</b>	--	\$138,500	\$142,000	\$175,000
<b>Original List Date</b>		12/20/2022	08/08/2022	01/20/2023
<b>DOM · Cumulative DOM</b>	-- · --	45 · 81	163 · 215	50 · 50
<b>Age (# of years)</b>	35	36	37	40
<b>Condition</b>	Good	Good	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>	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Townhouse	1 Story Townhouse	1 Story Townhouse	2 Stories Townhouse
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	988	992	1,015	1,020
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	2 · 2	2 · 1	2 · 2
<b>Total Room #</b>	5	5	4	5
<b>Garage (Style/Stalls)</b>	None	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	0.08 acres	0.07 acres	0.09 acres
<b>Other</b>	Porch, Patio	Porch, Patio	Porch, Patio	Porch, Patio

\* Listing 2 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** Total charm in this move in ready home in the heart of Wesconnett. Property features upgrades galore including fresh paint & flooring throughout. Very conveniently located near schools, shopping & Jacksonville Naval Air Station. Priced to sell, this one won't last!
- Listing 2** This charming 2 bedroom, 1 bathroom home is now on the market! Enjoy preparing meals in this impressive kitchen equipped with ample cabinets and generous counter space. Step inside this beautiful interior with hardwood floors throughout, plenty of natural light, and neutral palette. Relax in your primary suite, complete with a walk-in closet, and an en-suite bathroom. Relax with your favorite drink in the fenced in backyard with a covered patio, lush grass, and great opportunity for adding personal touches. Don't miss this incredible opportunity.
- Listing 3** Welcome home to low maintenance living, where you are minutes to the highway, NAS Jax Naval base and the Orange Park Mall. This townhouse has numerous upgrades and is well maintained. Downstairs, there is a bedroom, full bathroom, kitchen and living area. Upstairs, there is another large bedroom and full bathroom! The downstairs bathroom has been completely remodeled with a beautiful, walk-in shower and new vanity. The kitchen is top of the line with new cabinets and granite countertops. The new windows are hurricane/wind proof to 170 mph! The front door is brand new and is a steel storm door! The home was replumbed 2 years ago. There is a cute covered porch and fenced backyard as well. You need only bring your belongings to enjoy this home!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5550 Bennington Drive	5530 Bennington Dr	5576 Bryner Dr	4620 Gerber Ct
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32244	32244	32244	32210
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.03 <sup>1</sup>	0.05 <sup>1</sup>	2.94 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$149,900	\$128,900	\$184,900
List Price \$	--	\$149,900	\$128,900	\$184,900
Sale Price \$	--	\$153,000	\$141,000	\$179,000
Type of Financing	--	Bond	Cash	Conv
Date of Sale	--	10/28/2022	05/06/2022	08/11/2022
DOM · Cumulative DOM	-- · --	27 · 35	13 · 49	49 · 82
Age (# of years)	35	37	37	18
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	Beneficial ; Water	Beneficial ; Water	Beneficial ; Water	Neutral ; Residential
Style/Design	1 Story Townhouse	1 Story Townhouse	1 Story Townhouse	1 Story Townhouse
# Units	1	1	1	1
Living Sq. Feet	988	992	992	1,153
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2 · 1
Total Room #	5	5	5	6
Garage (Style/Stalls)	None	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.16 acres	0.18 acres	0.04 acres
Other	Porch, Patio	Porch, Patio	Porch, Patio, FP	Porch, Patio
Net Adjustment	--	-\$5,000	-\$6,500	-\$6,650
Adjusted Price	--	\$148,000	\$134,500	\$172,350

\* 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** Close to NAS Jax! Wonderful remodeled end unit townhome with fenced yard. This nicely renovated home will make a great starter home for a first time home buyer. Roof and HVAC are newer. Electric panel was recently upgraded. Home has a new kitchen and upgraded bathrooms. Floors are newer and house is freshly painted. Don't wait as this will not last long at this price point. Adjustment made for Concessions (-\$5000).
- Sold 2** Don't miss this lovely, well-maintained townhome conveniently located on Jacksonville's westside. Situated on a quiet street with no HOA, this 2-bedroom, 2 bath residence includes an open concept living/dining space, indoor laundry, screened patio, fenced back yard, exterior storage room, and a detached shed. Updates include vinyl siding (2012), windows (2012), HVAC (2015), roof (2015), and water heater (2016). The house has also been re-plumbed and comes with a termite bond. If you are looking for an affordable, move-in ready home close to schools, shopping, and services, look no further! Adjustment made for Concessions (-\$4500) and FP (-\$2000).
- Sold 3** Lovely 2/2.5 2-story townhome with 1-car garage in Timothy's Landing! NEW HVAC! Entering the foyer you'll find fresh paint and brand new LVP throughout the entire downstairs open floor plan. Just off the foyer to your left is your kitchen boasting with brand new white shaker cabinets, new granite countertops with backsplash, new undermount sink and new stainless steel appliances. Inside laundry off kitchen. From foyer passing the kitchen leads you to the large living/dining room combo with new flush mounts. Half bath off living room. Sliding glass door to back patio. You'll find new cozy carpet going upstairs and throughout 2 master suites and 2 walk-in closets! Adjustment made for Age (-\$1500), GLA (-\$1650), Bath Count (-\$2000) and Lot size (-\$1500).

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	FAIR REALTY INC	Please see attached MLS SHEET					
<b>Listing Agent Name</b>	DENISE DEMICO						
<b>Listing Agent Phone</b>	904-613-7004						
<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>
03/06/2023	\$159,900	--	--	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$160,000	\$160,000
<b>Sales Price</b>	\$150,000	\$150,000
<b>30 Day Price</b>	\$138,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject is located close to a high traffic roadway and commercial property. This may have a negative effect on marketability. It was necessary to expand beyond AGE, GLA, Sold date, Distance and Wide Comp Value Range guidelines due to limited comps in the area. I gave most weight to CL2 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** The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are  
**Notes** appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported

### Subject Photos



Front



Address Verification



Street



Street



Other



## Listing Photos

**L1** 5658 BRYNER DR  
Jacksonville, FL 32244



Front

**L2** 5574 CABOT DR N  
Jacksonville, FL 32244



Front

**L3** 8442 PINEVERDE LN  
Jacksonville, FL 32244



Front

## Sales Photos

**S1** 5530 BENNINGTON DR  
Jacksonville, FL 32244



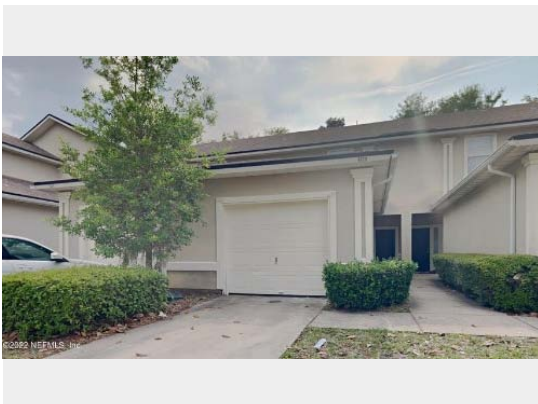
Front

**S2** 5576 BRYNER DR  
Jacksonville, FL 32244



Front

**S3** 4620 GERBER CT  
Jacksonville, FL 32210



Front

### ClearMaps Addendum

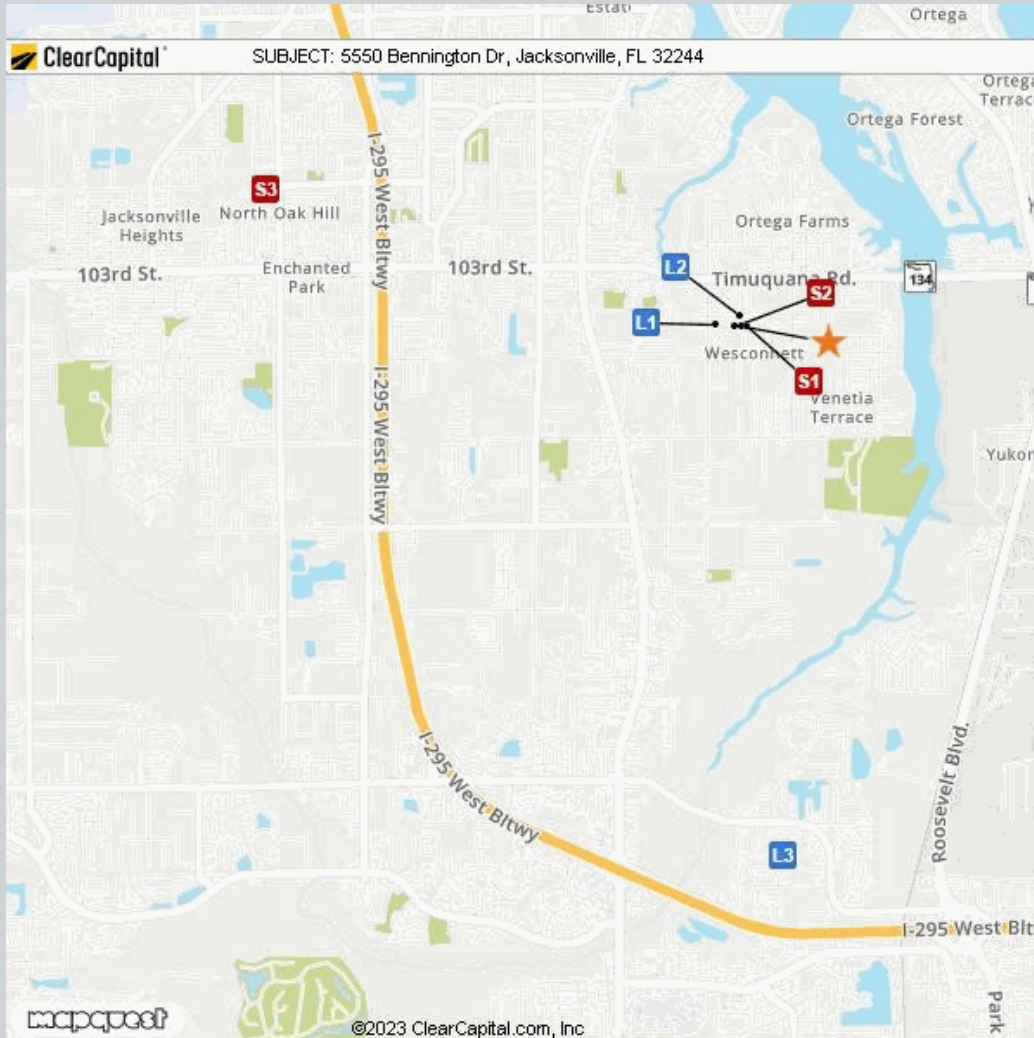
**Address** ★ 5550 Bennington Drive, Jacksonville, FL 32244

**Loan Number** 48845

**Suggested List** \$160,000

**Suggested Repaired** \$160,000

**Sale** \$150,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5550 Bennington Drive, Jacksonville, FL 32244	--	Parcel Match
L1 Listing 1	5658 Bryner Dr, Jacksonville, FL 32244	0.16 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	5574 Cabot Dr N, Jacksonville, FL 32244	0.07 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	8442 Pineverde Ln, Jacksonville, FL 32244	3.15 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	5530 Bennington Dr, Jacksonville, FL 32244	0.03 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	5576 Bryner Dr, Jacksonville, FL 32244	0.05 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	4620 Gerber Ct, Jacksonville, FL 32210	2.94 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>	13.46 miles	<b>Date Signed</b>	03/11/2023

*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.**