

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	6929 Nichols Creek Drive, Jacksonville, FLORIDA 32222	Order ID	8444660	Property ID	33346606
Inspection Date	09/27/2022	Date of Report	09/27/2022		
Loan Number	49090	APN	0163141860		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	09.26.22 BPO	Tracking ID 1	09.26.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC	Subject is in good condition per the attached listing.
R. E. Taxes	\$3,107	
Assessed Value	\$169,720	
Zoning Classification	Residential PUD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (LOCK BOX)	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	PLUM TREE 904-242-0666	
Association Fees	\$250 / Year (Landscaping, Insurance, Other: Garbage Pick-up)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subject is located in area convenient to shopping, dining, doctors, hospital and schools. The market trend is indicated to be stable, but with supply shortage.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$244380 High: \$420000	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6929 Nichols Creek Drive	7043 Beekman Lake Dr	6919 Kettle Creek Dr	10303 Pavnes Creek Dr
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32222	32222	32222	32222
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.39 ¹	0.06 ¹	0.46 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,990	\$319,000	\$370,000
List Price \$	--	\$299,990	\$306,000	\$360,000
Original List Date		09/13/2022	07/09/2022	09/03/2022
DOM · Cumulative DOM	-- · --	3 · 14	52 · 80	19 · 24
Age (# of years)	19	18	19	3
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,621	1,666	1,517	1,737
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.19 acres	0.52 acres	0.37 acres	0.17 acres
Other	Fenced Rear	Porch , Front; Patio , Open; Garden	None listed	Patio , Screened

* Listing 2 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** Similar to subject based on property type, GLA, location. Lot, AG Pool superior. Pending fair market sale. "Perfectly updated and meticulously maintained home in Argyle Forest. 3 bed 2 bath split floor plan offering a NEW ROOF, brand new LVP floors, and a HUGE fenced-in backyard that backs up to a preserve. The kitchen has all stainless steel appliances with plenty of cabinet space for storage. The master features tray ceiling, walk-in closets, and solid surface countertops. There is also a separate laundry room and a spacious 2-car attached garage."
- Listing 2** Similar to subject based on property type, location. GLA inferior; lot superior. Pending fair market sale. "Beautiful neighborhood. Home features 3 bedroom and 2 full renovated bathrooms . Updated kitchen with stone countertops ,stainless steel appliances . spacious living and dining room with wood flooring and shiplap accents.Large master with walking closet . 2 car garage and the roof is only 3 years old!! Near Oakleaf shopping center and all major HWY"
- Listing 3** Similar to subject based on property type, lot, location. GLA, age superior; inferior. Fair market sale. "Take a look at this charming 3 Bedroom, 2 Bathroom, 2 Car-Garage located in the Longleaf Community near Argyle Forest. This Halle Floor plan was built in 2019 by Lennar. Open floor plan with a separate dining room. Beautiful tile floors throughout except for the bedrooms. Don't forget to check out the Master walk-in closet and the Master bath with a gorgeous garden tub to fall in love with. Relax on the back patio with a screen in Lanai. Saving the best for last!! This community has NO CDD. You can enjoy the exercising center, Community pool and Lap pool. Enjoy the shopping stores and restaurants nearby."

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	6929 Nichols Creek Drive	9653 Clinton Corners Dr	10339 Pavnes Creek Dr	6931 Blowing Rock Ln
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32222	32222	32222	32222
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.20 ¹	0.51 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$325,000	\$406,000	\$365,000
List Price \$	--	\$325,000	\$354,000	\$365,000
Sale Price \$	--	\$320,000	\$342,000	\$365,000
Type of Financing	--	Cash	Va	Fha
Date of Sale	--	08/08/2022	08/29/2022	08/19/2022
DOM · Cumulative DOM	-- · --	5 · 24	135 · 185	35 · 43
Age (# of years)	19	21	4	29
Condition	Good	Average	Good	Good
Sales Type	--	Fair Market Value	Investor	Fair Market Value
Location	Neutral ; Residential	Beneficial ; Waterfront	Neutral ; Residential	Beneficial ; Waterfront
View	Neutral ; Residential	Beneficial ; Water	Neutral ; Residential	Beneficial ; Water
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,621	1,614	1,737	1,716
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.19 acres	0.31 acres	0.16 acres	0.51 acres
Other	Fenced Rear	Patio , Covered	None listed	Lanai , Screened; Detached Shed
Net Adjustment	--	+\$1,500	-\$5,000	-\$15,000
Adjusted Price	--	\$321,500	\$337,000	\$350,000

* Sold 3 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** Similar to subject based on property type, GLA, lot, location. Lot (-\$3000), pond view (-\$5000) superior; condition (+\$10,000) superior. Fair market cash sale \$500 concessions. "Move In Ready! Welcome to 9653 Clinton Corners Drive. This home features brand new carpeting throughout as well as a freshly painted interior. Plenty of space for everyone to have their own privacy. Split bedroom floorplan, separate dining space as well as an eat in kitchen space, walk in closet in the owners suite, garden tub and separate shower. Covered patio in the private backyard. The roof was replaced in 2016."
- Sold 2** Similar to subject based on property type, lot, location. GLA (-\$2000), age (-\$3000) superior. Agent/Investor owned fair market sale VA financing no concessions. "Built in 2018, this Jacksonville one-story home offers a patio, granite countertops, and a two-car garage."
- Sold 3** Similar to subject based on property type, GLA, lot, location. Lot (-\$5000), pond view (-\$5000), pool (-\$10,000) superior; age (+\$2000) inferior. Fair market sale FHA financing \$3000 concessions. "Check out this awesome in ground pool home with private backyard lake setting! You will love the nicely landscaped and fenced back yard as you enjoy playing & entertaining around the pool. Centrally located kitchen features granite countertops, bar stool seating w/ pendant lighting & stainless steel appliances. Separate living & family areas as well as dining room and breakfast nook spaces. Wood and tile flooring throughout. Updated master bath with walk in shower, soaking tub & dual vanities. Screened and roofed lanai with ceiling fan. Great side yard spaces feature a fire pit and storage shed. Relax by the pond with a fishing pole and cool drink! New roof in 2016. Call today to schedule your showing!"

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	THE BASEL HOUSE	Subject last sold 4/11/2022 for \$265,400 per tax record. It was listed 09/04/2022 for \$349,900 and is currently under contract pending buyer loan approval.					
Listing Agent Name	JUSTIN HAHN						
Listing Agent Phone	904-599-3877						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	04/11/2022	\$265,400	Tax Records
09/04/2022	\$349,900	--	--	Pending/Contract	09/09/2022	\$349,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$360,000	\$360,000
Sales Price	\$350,000	\$350,000
30 Day Price	\$322,000	--
Comments Regarding Pricing Strategy		
Price was determined by using the most comparable sales at the current time. Normal adjustments have been made to acquire estimated value of subject. All comps share similar characteristics to the subject and are located in reasonable proximity. They will share marketability and buyer profile. All comps appear to be good substitutes for buyers and are viable indicators of value.		

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



Side



Side

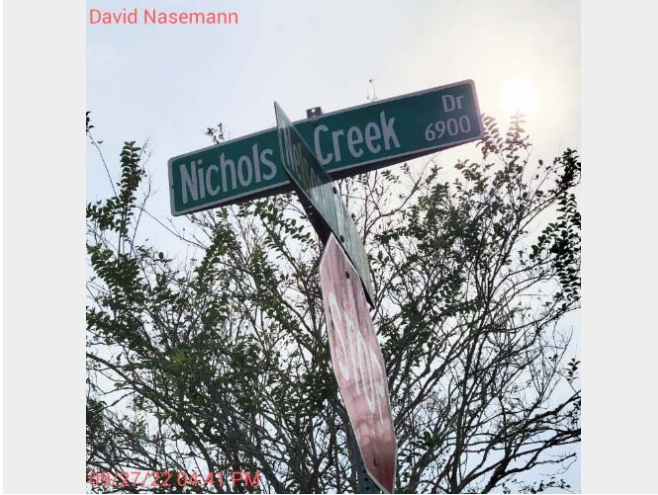


Street



Street

Subject Photos



Other

Listing Photos

L1 7043 BEEKMAN LAKE DR
Jacksonville, FL 32222



Front

L2 6919 KETTLE CREEK DR
Jacksonville, FL 32222



Front

L3 10303 PAVNES CREEK DR
Jacksonville, FL 32222



Front

Sales Photos

S1 9653 CLINTON CORNERS DR
Jacksonville, FL 32222



Front

S2 10339 PAVNES CREEK DR
Jacksonville, FL 32222



Front

S3 6931 BLOWING ROCK LN
Jacksonville, FL 32222



Front

ClearMaps Addendum

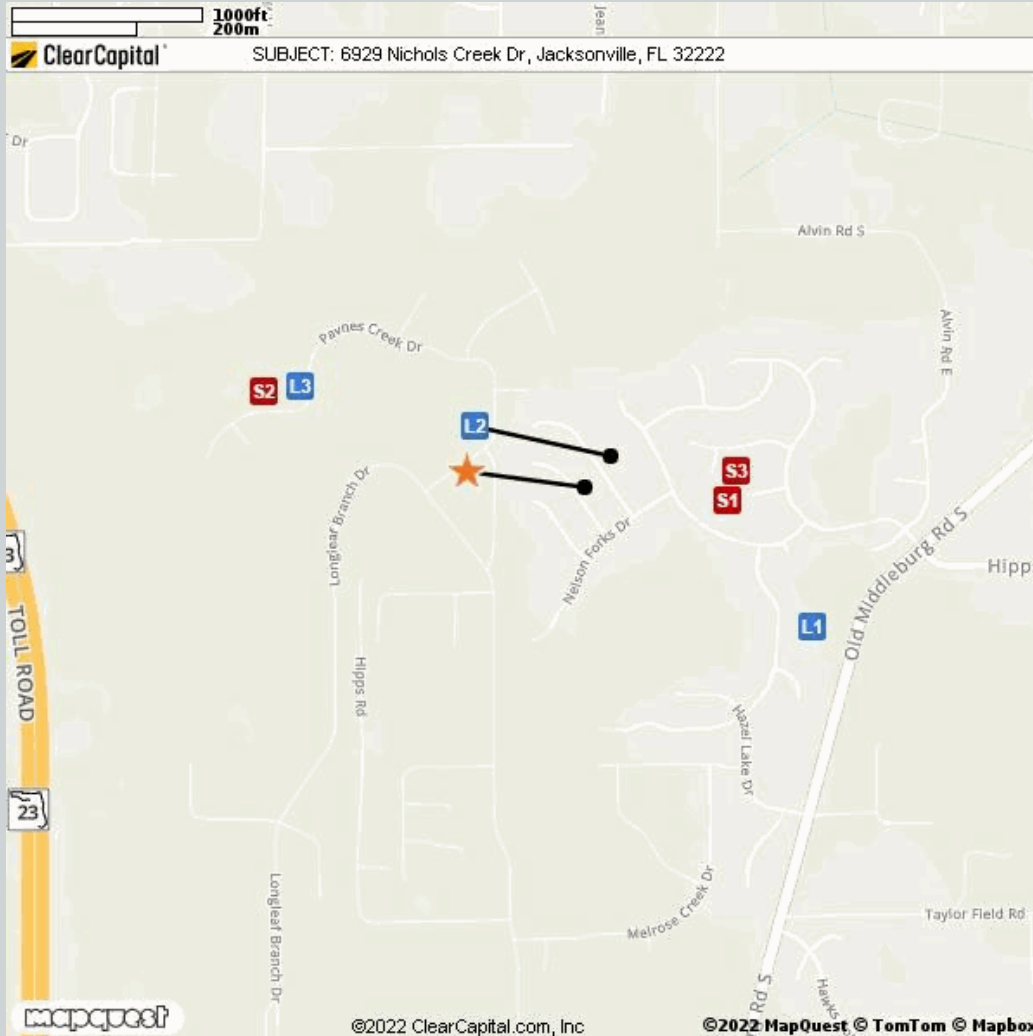
Address ★ 6929 Nichols Creek Drive, Jacksonville, FLORIDA 32222

Loan Number 49090

Suggested List \$360,000

Suggested Repaired \$360,000

Sale \$350,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6929 Nichols Creek Drive, Jacksonville, Florida 32222	--	Parcel Match
L1 Listing 1	7043 Beekman Lake Dr, Jacksonville, FL 32222	0.39 Miles ¹	Parcel Match
L2 Listing 2	6919 Kettle Creek Dr, Jacksonville, FL 32222	0.06 Miles ¹	Parcel Match
L3 Listing 3	10303 Paines Creek Dr, Jacksonville, FL 32222	0.46 Miles ¹	Parcel Match
S1 Sold 1	9653 Clinton Corners Dr, Jacksonville, FL 32222	0.20 Miles ¹	Parcel Match
S2 Sold 2	10339 Paines Creek Dr, Jacksonville, FL 32222	0.51 Miles ¹	Parcel Match
S3 Sold 3	6931 Blowing Rock Ln, Jacksonville, FL 32222	0.21 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	David Nasemann	Company/Brokerage	FUTURE REALTY GROUP LLC
License No	SL3119564	Address	1404 Sapling Drive Orange Park FL 32073
License Expiration	03/31/2023	License State	FL
Phone	9043343116	Email	dnrealtor@gmail.com
Broker Distance to Subject	6.87 miles	Date Signed	09/27/2022

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.