

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	5335 Golf Course Drive, Jacksonville, FLORIDA 32277	Order ID	8460098	Property ID	33411567
Inspection Date	10/07/2022	Date of Report	10/10/2022		
Loan Number	49246	APN	1128530080		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	10.05.22 BPO CS_Citi Update	Tracking ID 1	10.05.22 BPO CS_Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMRNRNT PROPERTIES 2018 LLC	Condition Comments	
R. E. Taxes	\$2,194	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.	
Assessed Value	\$208,971		
Zoning Classification	Residential RLD-60		
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	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 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.	
Sales Prices in this Neighborhood	Low: \$215000 High: \$618420		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5335 Golf Course Drive	3769 Haslett Dr E	5416 Golf Course Dr	5623 Darlow Ave
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32277	32277	32277	32277
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.59 ¹	0.12 ¹	0.66 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$325,000	\$349,700	\$410,000
List Price \$	--	\$305,000	\$349,700	\$395,000
Original List Date		07/12/2022	07/21/2022	07/05/2022
DOM · Cumulative DOM	-- · --	81 · 90	78 · 81	94 · 97
Age (# of years)	55	63	49	64
Condition	Average	Average	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 Ranch	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,199	2,490	1,914	2,450
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	4 · 2	4 · 3
Total Room #	8	6	7	8
Garage (Style/Stalls)	None	Carport 1 Car	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 Spa - Yes
Lot Size	0.39 acres	0.25 acres	0.30 acres	0.22 acres
Other	porch, patio, FP	porch, patio, FP	porch, patio, FP	porch, patio, FP

* 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** Family room features beautiful STONE wood-burning fireplace with built in blower. Kitchen provides plenty of cabinet and counter space for gourmet cooking or quick lunch in adj dining area. Roomy Owners Suite has luxurious tub/shower comb, and vanity.
- Listing 2** Entering thru the front door your will notice the large open space perfect for a family and entertaining. The kitchen has been completed re done with New cabinets, new granite countertops, new appliances, new lighting. The entire living spaces has new LVP flooring and new lighting. While the bedrooms have new carpet. The family room area has a beautiful new tiled fireplace. The master bathroom has been re done with a large tiled shower and a double vanity.
- Listing 3** MUST SEE THIS AMAZING TRADITIONAL SINGLE-FAMILY 4 BEDROOM 3 BATH 2450 SQUARE FOOT HOME WITH BONUS POTENTIAL OFFICE OR FLEX SPACE. FEATURING A FIREPLACE, LARGE EAT IN KITCHEN DINING ROOM COMBO. MASTER SUITE OVER LOOKS POOL AND HOT TUB FROM PRIVATE BALCONY. HIGH CEILINGS AND SO MANY MORE WONDERFUL FEATURES.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5335 Golf Course Drive	5413 Riverton Rd	3931 Moss Oak Dr	3961 Hill Terrace Dr
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32277	32277	32277	32277
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.16 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$350,000	\$365,000	\$364,900
List Price \$	--	\$350,000	\$365,000	\$364,900
Sale Price \$	--	\$319,500	\$365,000	\$377,000
Type of Financing	--	Conventional	Conventional	Va
Date of Sale	--	03/31/2022	09/19/2022	03/25/2022
DOM · Cumulative DOM	-- · --	55 · 55	53 · 53	28 · 28
Age (# of years)	55	41	42	44
Condition	Average	Average	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 Tudor	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	2,199	1,798	1,865	2,504
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 2	4 · 3
Total Room #	8	6	6	7
Garage (Style/Stalls)	None	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	--	--	--	--
Lot Size	0.39 acres	0.30 acres	0.37 acres	0.31 acres
Other	porch, patio, FP	porch, patio, FP	porch, patio, FP	porch, patio, FP
Net Adjustment	--	+\$14,010	-\$6,660	-\$12,050
Adjusted Price	--	\$333,510	\$358,340	\$364,950

* 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** Fantastic home within walking distance to St. John's River. Home features 3 large bedroom rooms with 2 baths, with a two car garage and an enclosed heated and cooled patio perfect for enjoying morning coffee and evening sunsets. Adjustments made in DATED COMP = \$10000, GLA = \$4010, BED COUNT = \$2000, BATH COUNT = \$2000 and PARKING = \$-4000.
- Sold 2** Pristine condition, (NEW ROOF), brick construction, split floor plan, oversized lot measuring 100' x 120', fenced backyard, cul-de-sac location... Nestled on a quiet, tree-lined street with majestic mature oaks. From the moment you enter, you will be impressed with the lovely ambiance of this home. The Formal Dining and Living Rooms are well-lit and spacious. The Family Room is anchored by a wood-burning fireplace, enhancing the charm. The large and surprisingly elegant Kitchen is well-lit & boasts beautiful white-washed cabinets. Adjustments made in CONDITIONT = \$-10000, GLA = \$3340, BED COUNT = \$2000, BATH COUNT = \$2000 and PARKING = \$-4000.
- Sold 3** Beautiful 4-Bedroom, 3-Bath brick home in the conveniently located University Park section of Arlington. The 2,504 sf home features 2-car garage, fence backyard , large patio, updated kitchen and baths, 4th bedroom can be used as separate suite with mini split ac and full bath , and other cosmetic updates. Adjustments made in DATED COMP = \$10000, CONCESSIONS = \$-5000, CONDITION = \$-10000, GLA = \$-3050 and PARKING = \$-4000.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No additional history comments.			
Listing Agent Name							
Listing Agent Phone							
# 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
03/26/2022	\$280,000	--	--	Sold	04/08/2022	\$305,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$345,000	\$345,000
Sales Price	\$335,000	\$335,000
30 Day Price	\$308,200	--
Comments Regarding Pricing Strategy		
<p>Subject is in the vicinity of water but this doesn't have any effect on subject's marketability. Subject is in the vicinity of powerlines, a park and a busy road. This could have a negative effect on subject's marketability. I gave most weight to CL2 and CS1 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, DISTANCE and CONDITION guidelines due to limited comps in subject's immediate neighborhood. Please note that I was forced to use Good condition comps due to proximity. The comps used are the best possible currently available comps within 1.75 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 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 3769 HASLETT DR E
Jacksonville, FL 32277



Front

L2 5416 Golf Course Dr
Jacksonville, FL 32277



Front

L3 5623 Darlow Ave
Jacksonville, FL 32277



Front

Sales Photos

S1 5413 Riverton Rd
Jacksonville, FL 32277



Front

S2 3931 Moss Oak Dr
Jacksonville, FL 32277



Front

S3 3961 Hill Terrace Dr
Jacksonville, FL 32277



Front

ClearMaps Addendum

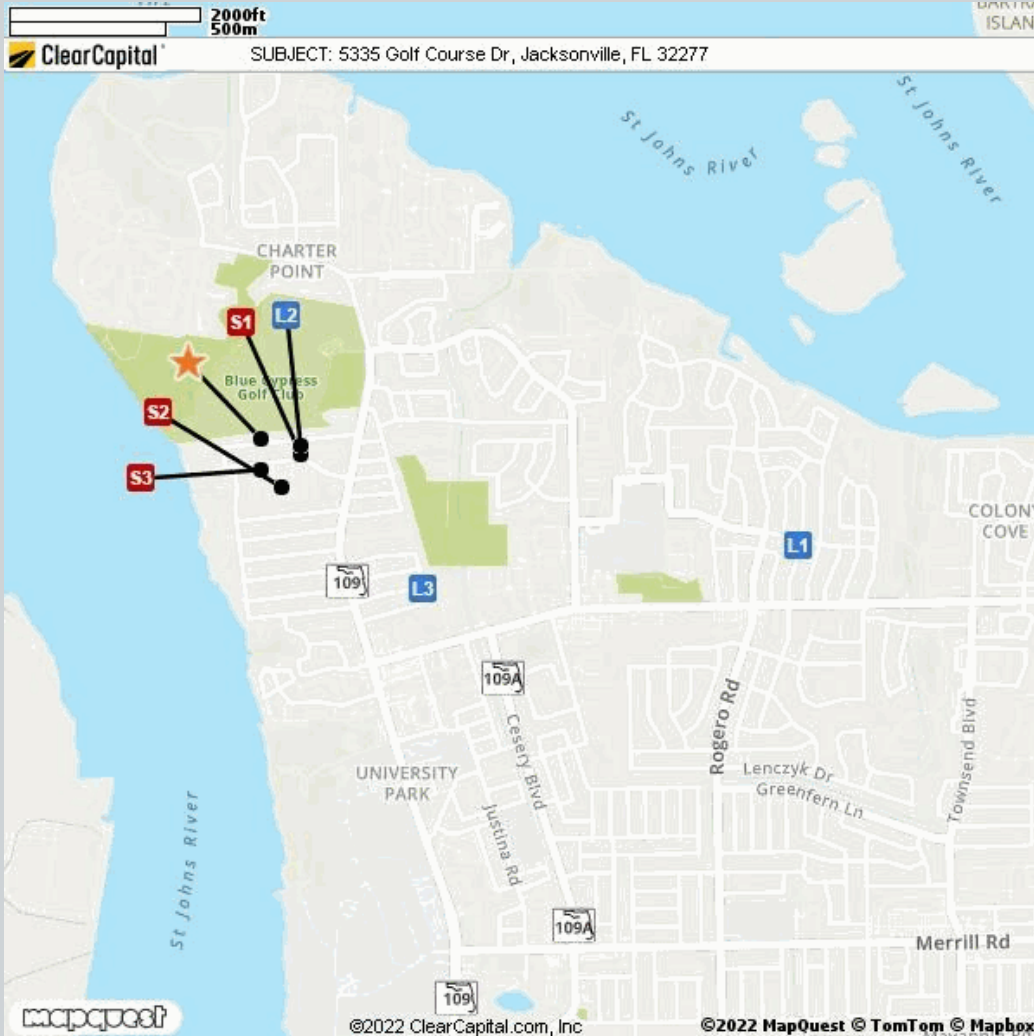
Address ★ 5335 Golf Course Drive, Jacksonville, FLORIDA 32277

Loan Number 49246

Suggested List \$345,000

Suggested Repaired \$345,000

Sale \$335,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5335 Golf Course Drive, Jacksonville, Florida 32277	--	Parcel Match
L1 Listing 1	3769 Haslett Dr E, Jacksonville, FL 32277	1.59 Miles ¹	Parcel Match
L2 Listing 2	5416 Golf Course Dr, Jacksonville, FL 32277	0.12 Miles ¹	Parcel Match
L3 Listing 3	5623 Darlow Ave, Jacksonville, FL 32277	0.66 Miles ¹	Parcel Match
S1 Sold 1	5413 Riverton Rd, Jacksonville, FL 32277	0.13 Miles ¹	Parcel Match
S2 Sold 2	3931 Moss Oak Dr, Jacksonville, FL 32277	0.16 Miles ¹	Parcel Match
S3 Sold 3	3961 Hill Terrace Dr, Jacksonville, FL 32277	0.09 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 W Holly Oaks Lake Road Jacksonville FL 32225
License Expiration	03/31/2024	License State	FL
Phone	9044349457	Email	aldraemorgan@gmail.com
Broker Distance to Subject	5.07 miles	Date Signed	10/07/2022

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.