

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	12191 Wynnfield Lakes Circle, Jacksonville, FLORIDA 32246	Order ID	8444660	Property ID	33346489
Inspection Date	09/27/2022	Date of Report	09/27/2022		
Loan Number	49312	APN	1652642555		
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		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC	Subject is a stucco exterior home in average condition. Subject conforms to neighboring homes. Subject is located on a low traffic side street mostly used by neighboring homes.
R. E. Taxes	\$5,500	
Assessed Value	\$233,257	
Zoning Classification	Residential PUD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(Locked windows and doors.)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Wynnfield Lakes	
Association Fees	\$46 / Year (Pool,Tennis,Other: Sprinkler System; Clubhouse; Club Pool; Childrens Pool; Tennis Court(s); Basket Ball Court(s); Playground; Exercise Room; Walking/Jogging Path)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	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: \$248730 High: \$523500	
Market for this type of property	Increased 7 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	12191 Wynnfield Lakes Circle	1843 Woodriver Dr	12138 Autumn Sunrise Dr	12479 Sunchase Dr
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32246	32246	32246	32246
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.24 ¹	0.33 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$385,000	\$410,000	\$475,000
List Price \$	--	\$385,000	\$410,000	\$460,000
Original List Date		08/09/2022	08/04/2022	06/10/2022
DOM · Cumulative DOM	-- · --	49 · 49	54 · 54	109 · 109
Age (# of years)	14	20	20	14
Condition	Average	Average	Average	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	Beneficial ; Water
Style/Design	1 Story Ranch	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,829	1,979	1,914	1,883
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 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	--	--	--	--
Lot Size	0.15 acres	0.16 acres	0.13 acres	0.15 acres
Other	porch, patio	porch, patio	porch, patio	porch, patio

* 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** Enjoy coming home to this spacious 4-bedroom, 2-bath Southside home located only 20-minutes from downtown or the pristine white sands of Jacksonville and Atlantic beaches in Hawkins Cove that is complete with a foyer, living/dining room combo, separate Great Room, and 1,979 square feet of living space. Vaulted ceilings, ceiling fans, plenty of countertop and cabinet space, and laundry room. Tile floors throughout with carpet in bedrooms. Primary Suite Bath has tile floors, double sinks, garden tub, and separate shower. Two-car garage, covered screened-in patio and fenced back yard that is perfect for entertaining.
- Listing 2** Wonderfully laid out home in Hawkins Cove. This open floor plan home features vinyl plank and tile floors throughout the main living areas and a large kitchen that opens up the the great room.
- Listing 3** Great Starter home with loads of upgrades! Minuyes to the beach, shopping, restaurants and schools. This turn key home has it all. Tile floors, Kitchen with 42" cabinets, Granite counters, stainless appliances and more. The covered back patio overlooks a pond and is perfect for relaxing after a long day.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	12191 Wynnfield Lakes Circle	12077 Diamond Springs Dr	12113 Emerald Green Ct	1903 Sunchase Ct
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32246	32246	32246	32246
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.14 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$400,000	\$460,000	\$484,900
List Price \$	--	\$400,000	\$450,000	\$439,500
Sale Price \$	--	\$390,000	\$435,000	\$450,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/15/2022	01/28/2022	09/22/2022
DOM · Cumulative DOM	-- · --	40 · 75	98 · 98	70 · 70
Age (# of years)	14	12	15	20
Condition	Average	Average	Average	Average
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	Beneficial ; Water	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,829	1,737	2,486	1,711
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	5 · 3	4 · 2
Total Room #	7	6	9	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	0.15 acres	0.13 acres	0.15 acres	0.14 acres
Other	porch, patio	porch, patio	porch, patio	porch, patio
Net Adjustment	--	+\$12,920	-\$5,570	-\$8,820
Adjusted Price	--	\$402,920	\$429,430	\$441,180

* 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** Open floor plan, living and dining room combo, fully functional kitchen, split bedrooms and fully fenced backyard. Adjustments made in DATED COMP = \$10000, GLA = \$920 and BED COUNT = \$2000.
- Sold 2** Beautiful Wynnfield Lakes home, nestled in a quiet cul de sac on the water. Walk through the front door and be greeted by an extended living/dining area that leads into the open kitchen and spacious great room. The great room has an oversized sliding glass door that opens to the screened lanai overlooking a lake. Highlights of the kitchen include stainless appliances, granite counters, pantry and breakfast bar. Adjustments made in DATED COMP = \$10000, GLA = \$-6570, BED COUNT = \$-2000, BATH COUNT = \$-2000 and VIEW = \$-5000.
- Sold 3** Your oasis is here! Located on a cul-de-sac tucked away in Hawkins Cove is this gem featuring privacy, a pool, and nature views. Inside you will find hardwood floors throughout, vaulted ceilings, and plenty of sunshine. The home features a living room and dining room area for entertaining. The kitchen with breakfast bar and eat-in and adjacent family room keeps things casual and comfortable. The primary suite features its own French doors to the patio, a walk-in closet, and en suite with double vanity, garden tub, and walk-in shower. The two additional spacious bedrooms, and a hall bath round things out. The fully fenced backyard has palm trees swaying in the breeze, a patio for grilling out, and a spacious screened porch for whiling away the days. Adjustments made in GLA = \$1180 and POOL = \$-10000.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	THE BASEL HOUSE	No additional history comments.					
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	04/19/2022	\$365,100	Tax Records
08/11/2022	\$439,900	09/23/2022	\$430,000	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$440,000	\$440,000
Sales Price	\$430,000	\$430,000
30 Day Price	\$395,600	--
Comments Regarding Pricing Strategy		
<p>There has been very little activity in subject's immediate neighborhood within the last 3-6 months. I gave most weight to CL2 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 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 1.0 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 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 1843 Woodriver Dr
Jacksonville, FL 32246



Front

L2 12138 Autumn Sunrise Dr
Jacksonville, FL 32246



Front

L3 12479 Sunchase Dr
Jacksonville, FL 32246



Front

Sales Photos

S1 12077 Diamond Springs Dr
Jacksonville, FL 32246



Front

S2 12113 Emerald Green Ct
Jacksonville, FL 32246



Front

S3 1903 Sunchase Ct
Jacksonville, FL 32246



Front

ClearMaps Addendum

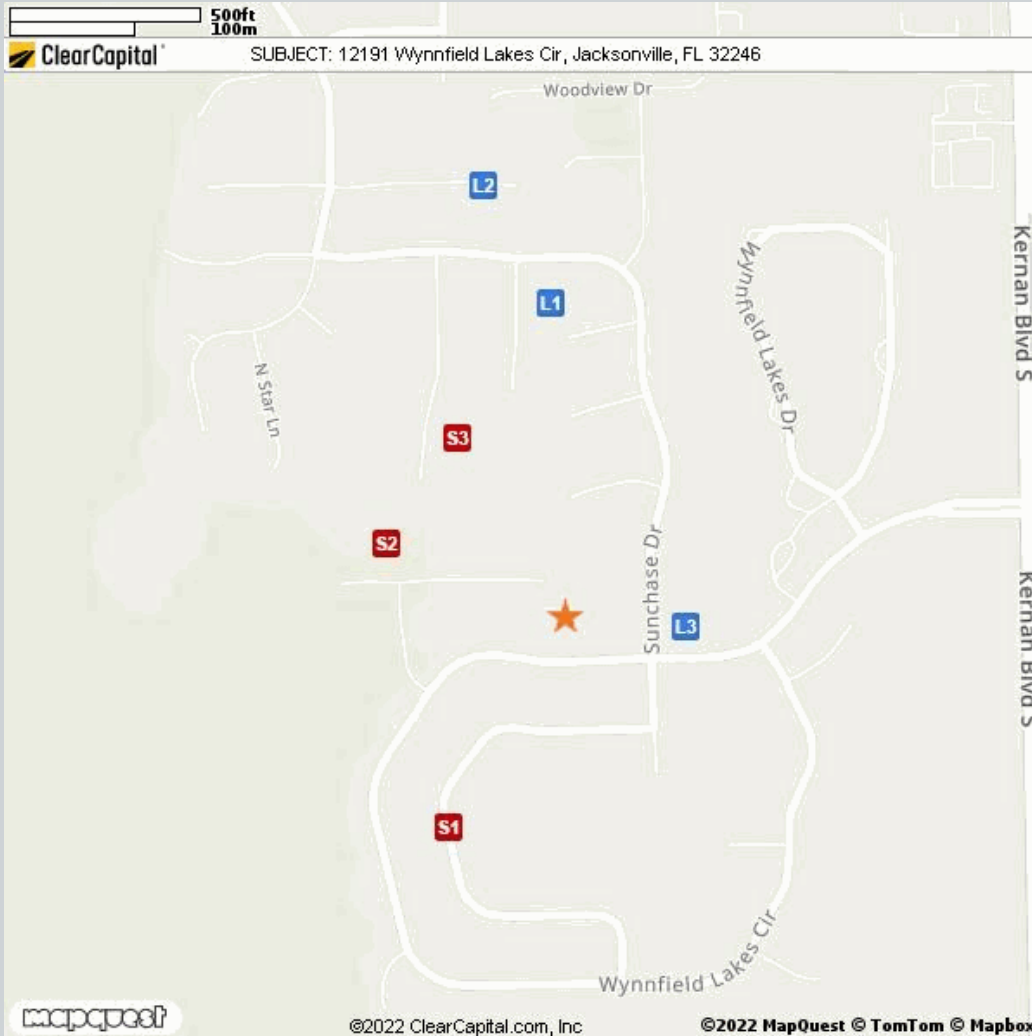
Address ★ 12191 Wynnfield Lakes Circle, Jacksonville, FLORIDA 32246

Loan Number 49312

Suggested List \$440,000

Suggested Repaired \$440,000

Sale \$430,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	12191 Wynnfield Lakes Circle, Jacksonville, Florida 32246	--	Parcel Match
L1 Listing 1	1843 Woodriver Dr, Jacksonville, FL 32246	0.24 Miles ¹	Parcel Match
L2 Listing 2	12138 Autumn Sunrise Dr, Jacksonville, FL 32246	0.33 Miles ¹	Parcel Match
L3 Listing 3	12479 Sunchase Dr, Jacksonville, FL 32246	0.09 Miles ¹	Parcel Match
S1 Sold 1	12077 Diamond Springs Dr, Jacksonville, FL 32246	0.17 Miles ¹	Parcel Match
S2 Sold 2	12113 Emerald Green Ct, Jacksonville, FL 32246	0.14 Miles ¹	Parcel Match
S3 Sold 3	1903 Sunchase Ct, Jacksonville, FL 32246	0.16 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	9100 Merrill Road JACKSONVILLE FL 33225
License Expiration	03/31/2024	License State	FL
Phone	9044349457	Email	aldraemorgan@gmail.com
Broker Distance to Subject	4.24 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.