

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>	7323 Pineville Drive, Jacksonville, FL 32244	<b>Order ID</b>	8151027	<b>Property ID</b>	32601747
<b>Inspection Date</b>	04/25/2022	<b>Date of Report</b>	04/25/2022		
<b>Loan Number</b>	49444	<b>APN</b>	0986000000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Duval		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	04.25.22 BPO	<b>Tracking ID 1</b>	04.25.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	DAVID ALLEN DUBRAY	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,536	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.	
<b>Assessed Value</b>	\$142,637		
<b>Zoning Classification</b>	Residential RLD-60		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<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

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Improving	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.	
<b>Sales Prices in this Neighborhood</b>	Low: \$147400 High: \$331100		
<b>Market for this type of property</b>	Increased 11 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	7323 Pineville Drive	7231 Greenway Dr	7403 Roslyn Rd	7362 Ortega Hills Dr
<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>	--	0.15 <sup>1</sup>	0.21 <sup>1</sup>	0.18 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$259,900	\$260,000	\$316,000
<b>List Price \$</b>	--	\$219,900	\$260,000	\$304,000
<b>Original List Date</b>		12/02/2021	02/26/2022	03/28/2022
<b>DOM · Cumulative DOM</b>	-- · --	144 · 144	58 · 58	28 · 28
<b>Age (# of years)</b>	66	67	66	65
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Waterfront	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,881	2,128	1,456	1,696
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 1	4 · 2	4 · 3
<b>Total Room #</b>	7	5	7	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	None	Carport 1 Car	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>	0.31 acres	0.29 acres	0.24 acres	0.28 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.

**Listing Comments** Why the comparable listing is superior or inferior to the subject.

**Listing 1** This 3 bedroom 1 bath home located in Ortega Hill Subdivision, its features a one car carport and over 2100 sqft of living space. A perfect size kitchen with plenty of spaces for storage, beautiful flooring throughout and a great size back yard!!

**Listing 2** Split floor plan, separate living and dining rooms, fully equipped kitchen, split bedrooms and fully fenced backyard.

**Listing 3** Split floor plan, separate living and dining rooms, fully equipped kitchen, split bedrooms and fully fenced backyard.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	7323 Pineville Drive	7361 Wonder Ln	7340 Wonder Ln	7341 Hennessy Rd
<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>	--	0.11 <sup>1</sup>	0.11 <sup>1</sup>	0.05 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$231,000	\$315,000	\$229,900
<b>List Price \$</b>	--	\$231,000	\$315,000	\$229,900
<b>Sale Price \$</b>	--	\$229,500	\$307,500	\$235,000
<b>Type of Financing</b>	--	Cash	Va	Conventional
<b>Date of Sale</b>	--	11/15/2021	04/07/2022	12/20/2021
<b>DOM · Cumulative DOM</b>	-- · --	55 · 55	49 · 49	39 · 39
<b>Age (# of years)</b>	66	65	66	63
<b>Condition</b>	Average	Average	Good	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Waterfront	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Traditional	1 Story Ranch/Rambler	1 Story Ranch/Rambler
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,881	1,408	1,800	1,494
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	3 · 2	4 · 2
<b>Total Room #</b>	7	6	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
<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>	0.31 acres	0.22 acres	0.25 acres	0.22 acres
<b>Other</b>	porch, patio	porch, patio	porch, patio	porch, patio
<b>Net Adjustment</b>	--	+\$13,730	-\$8,590	+\$10,870
<b>Adjusted Price</b>	--	\$243,230	\$298,910	\$245,870

\* Sold 3 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** Move in ready! Located near NAS Jax, easy highway access, and shopping and restaurants are bear by. Schedule a tour TODAY! Adjustments made in DATED COMP = \$5000, GLA = \$4730, BED COUNT = \$2000 and PARKING = \$2000.
- Sold 2** This Jacksonville one-story corner home offers granite countertops, and a two-car garage. This home has been virtually staged to illustrate its potential. Adjustments made in CONCESSIONS = \$-1400, CONDITION = \$-10000, GLA = \$810 and BED COUNT = \$2000.
- Sold 3** Starting with the hardwood floors that traverse throughout the home, this home is well equipped with 4 nice sized bedrooms and 2 updated bathrooms with tile flooring. The backyard is a very generous size and is complimented well by a vinyl enclosure on the back patio. Adjustments made in DATED COMP = \$5000, GLA = \$3870 and PARKING = \$2000.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No additional history comments.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	1						
<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>
09/24/2021	\$238,000	11/15/2021	\$249,900	Expired	12/13/2021	\$249,900	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$255,000	\$255,000
<b>Sales Price</b>	\$245,000	\$245,000
<b>30 Day Price</b>	\$225,400	--
<b>Comments Regarding Pricing Strategy</b>		
<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, railroad tracks and a busy road. This could have a negative effect on subject's marketability. Per MLS sheet, subject has had some renovations, but no indication that big ticket items have been renovated. Recommend subject is still considered average condition. I gave most weight to CL2 and CS3 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 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 1.0 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** 7231 Greenway Dr  
Jacksonville, FL 32244



Front

**L2** 7403 Roslyn Rd  
Jacksonville, FL 32244



Front

**L3** 7362 Ortega Hills Dr  
Jacksonville, FL 32244

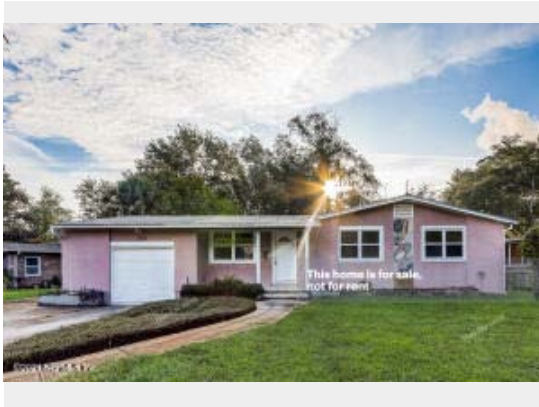


Front



## Sales Photos

**S1** 7361 Wonder Ln  
Jacksonville, FL 32244



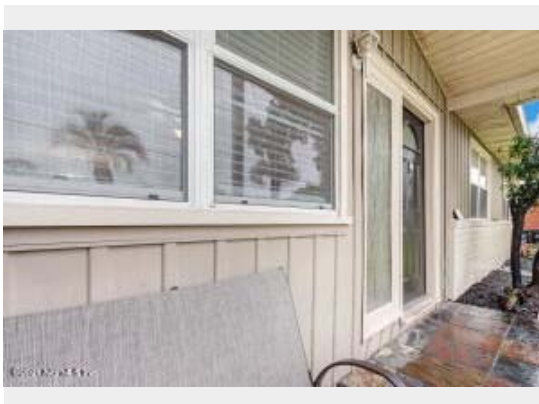
Front

**S2** 7340 Wonder Ln  
Jacksonville, FL 32244



Front

**S3** 7341 Hennessy Rd  
Jacksonville, FL 32244



Front

### ClearMaps Addendum

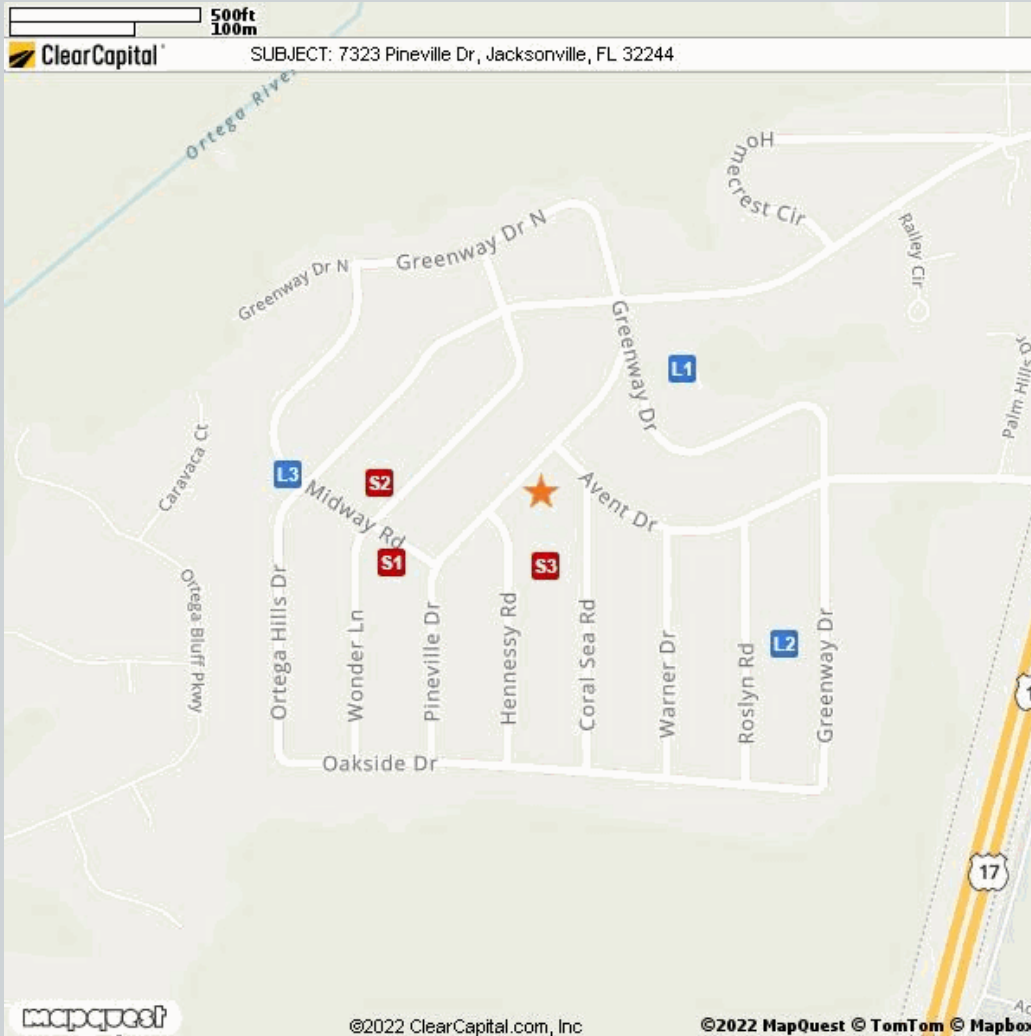
**Address** ★ 7323 Pineville Drive, Jacksonville, FL 32244

**Loan Number** 49444

**Suggested List** \$255,000

**Suggested Repaired** \$255,000

**Sale** \$245,000



#### Comparable

#### Address

#### Miles to Subject

#### Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7323 Pineville Drive, Jacksonville, FL 32244	--	Parcel Match
L1 Listing 1	7231 Greenway Dr, Jacksonville, FL 32244	0.15 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	7403 Roslyn Rd, Jacksonville, FL 32244	0.21 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	7362 Ortega Hills Dr, Jacksonville, FL 32244	0.18 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	7361 Wonder Ln, Jacksonville, FL 32244	0.11 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	7340 Wonder Ln, Jacksonville, FL 32244	0.11 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	7341 Hennessy Rd, Jacksonville, FL 32244	0.05 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.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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

## Report Instructions - cont.

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.

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>	Michelle Morgan	<b>Company/Brokerage</b>	CCarter Realty Group
<b>License No</b>	SL3294209	<b>Address</b>	1450 Holly Oaks Lake Road West Jacksonville FL 32225
<b>License Expiration</b>	03/31/2024	<b>License State</b>	FL
<b>Phone</b>	9044349457	<b>Email</b>	aldraemorgan@gmail.com
<b>Broker Distance to Subject</b>	13.82 miles	<b>Date Signed</b>	04/25/2022

*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.**