

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	6652 Kinlock Drive, Jacksonville, FL 32219	Order ID	8489124	Property ID	33490804
Inspection Date	10/25/2022	Date of Report	10/25/2022		
Loan Number	49555	APN	0418210000		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	10.24.22 BPO Citi-CS Update	Tracking ID 1	10.24.22 BPO Citi-CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC	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.
R. E. Taxes	\$1,787	
Assessed Value	\$90,032	
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		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	Stable	
Sales Prices in this Neighborhood	Low: \$39780 High: \$235480	
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	6652 Kinlock Drive	4724 Clyde Dr Dr	6720 Rhode Island Dr E	5716 Kinlock Dr S
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32219	32208	32209	32219
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.55 ¹	0.47 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$171,000	\$235,000	\$250,000
List Price \$	--	\$160,000	\$219,000	\$249,500
Original List Date		05/25/2022	06/07/2022	07/22/2022
DOM · Cumulative DOM	-- · --	31 · 153	140 · 140	95 · 95
Age (# of years)	59	63	58	52
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 Traditional	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,274	1,205	1,402	1,528
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	4 · 2
Total Room #	6	5	6	7
Garage (Style/Stalls)	None	None	Carport 1 Car	None
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	0.25 acres	0.17 acres	0.18 acres
Other	porch, patio	porch, patio	porch, patio	porch, patio

* Listing 1 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** Great Investment Property!!! Sold AS IS!!! Won't last long! Huge back yard, eat in kitchen, formal dining room, living room, a den and a screen front porch. A MUST SEE!!!
- Listing 2** BRICK Pool home with new pool liner, newer AC, roof and updated electrical and plumbing. CLOSING COST INCENTIVES USING PREFERRED LENDER. Charming Brick & Concrete 3B/2B This home is move in ready. MOVE-IN READY. Interior just painted, Open floor plan to greet and entertaining your guest. Large family room and dining area. Perfect for birthday parties and BBQ and entertaining your friends and family. Laundry/Storage room inside the house.
- Listing 3** NEW ROOF, HVAC, WATER HEATER, Water Proof FLOORING, DOORS w/frames, MICROWAVE, DISHWASHER, DISPOSAL, Fully PAINTED, REMODELED KITCHEN AND BATHROOMS with Granite Counter Tops. Four bedrooms and a LARGE BONUS ROOM. Large reconditioned Lanai w/NEW screens. Spacious Laundry/Storage Room.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6652 Kinlock Drive	6663 Kinlock Dr	6556 Kinlock Dr W	6548 Kinlock Dr W
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32219	32219	32219	32219
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.14 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$150,000	\$156,000	\$170,000
List Price \$	--	\$150,000	\$156,000	\$170,000
Sale Price \$	--	\$150,000	\$156,000	\$168,000
Type of Financing	--	Cash	Fha	Cash
Date of Sale	--	09/14/2022	04/04/2022	05/10/2022
DOM · Cumulative DOM	-- · --	1 · 1	67 · 67	28 · 28
Age (# of years)	59	58	52	53
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	Neutral ; Residential	Neutral ; Residential
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	1,274	1,256	1,371	1,300
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 1 · 1	3 · 2
Total Room #	6	6	5	6
Garage (Style/Stalls)	None	None	Carport 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.20 acres	0.15 acres	0.15 acres
Other	porch, patio	porch, patio	porch, patio	porch, patio
Net Adjustment	--	+\$180	+\$30	-\$2,260
Adjusted Price	--	\$150,180	\$156,030	\$165,740

* 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** Split floor plan, separate living and dining rooms, fully equipped kitchen, split bedrooms and fully fenced backyard. Adjustments made in GLA = \$180.
- Sold 2** This beautiful 2 bed 1.5 bath home has been well kept with love. It's In pristine condition, with a ton character and plenty of space for you and you're family. This is a place that you would call home, Be great! Make the decision to take what's yours and it is this gorgeous home that just warms your heart. Adjustments made in GLA = \$-970, BED COUNT = \$2000, BATH COUNT = \$1000 and PARKING = \$-2000.
- Sold 3** This beautiful 3 bed 2 bath home has great bones and a lot of character. A historic and wonderful community. Adjustments made in GLA = \$-260 and PARKING = \$-2000.

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
--	--	--	--	Sold	04/28/2022	\$128,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$165,000	\$165,000
Sales Price	\$155,000	\$155,000
30 Day Price	\$142,600	--
Comments Regarding Pricing Strategy		
<p>This report is a do-it again. I kept my current value conclusion the same as my previous value conclusion. Market data indicates there might be a slight decline in the market which indicates market in stabilizing in subject's immediate neighborhood. Unfortunately, CS1 is the only sold comp in subject's immediate neighborhood that sold within the last 3 months and there's not enough Active comp data to predict a trend yet. 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, a busy road, a park and commercial properties. This could have a negative effect on subject's marketability. I gave most weight to CL1 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 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 4724 CLYDE DR DR
Jacksonville, FL 32208



Front

L2 6720 Rhode Island Dr E
Jacksonville, FL 32209



Front

L3 5716 Kinlock Dr S
Jacksonville, FL 32219



Front

Sales Photos

S1 6663 Kinlock Dr
Jacksonville, FL 32219



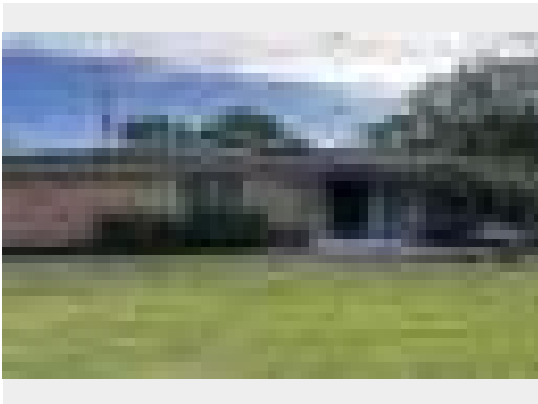
Front

S2 6556 Kinlock Dr W
Jacksonville, FL 32219



Front

S3 6548 Kinlock Dr W
Jacksonville, FL 32219



Front

ClearMaps Addendum

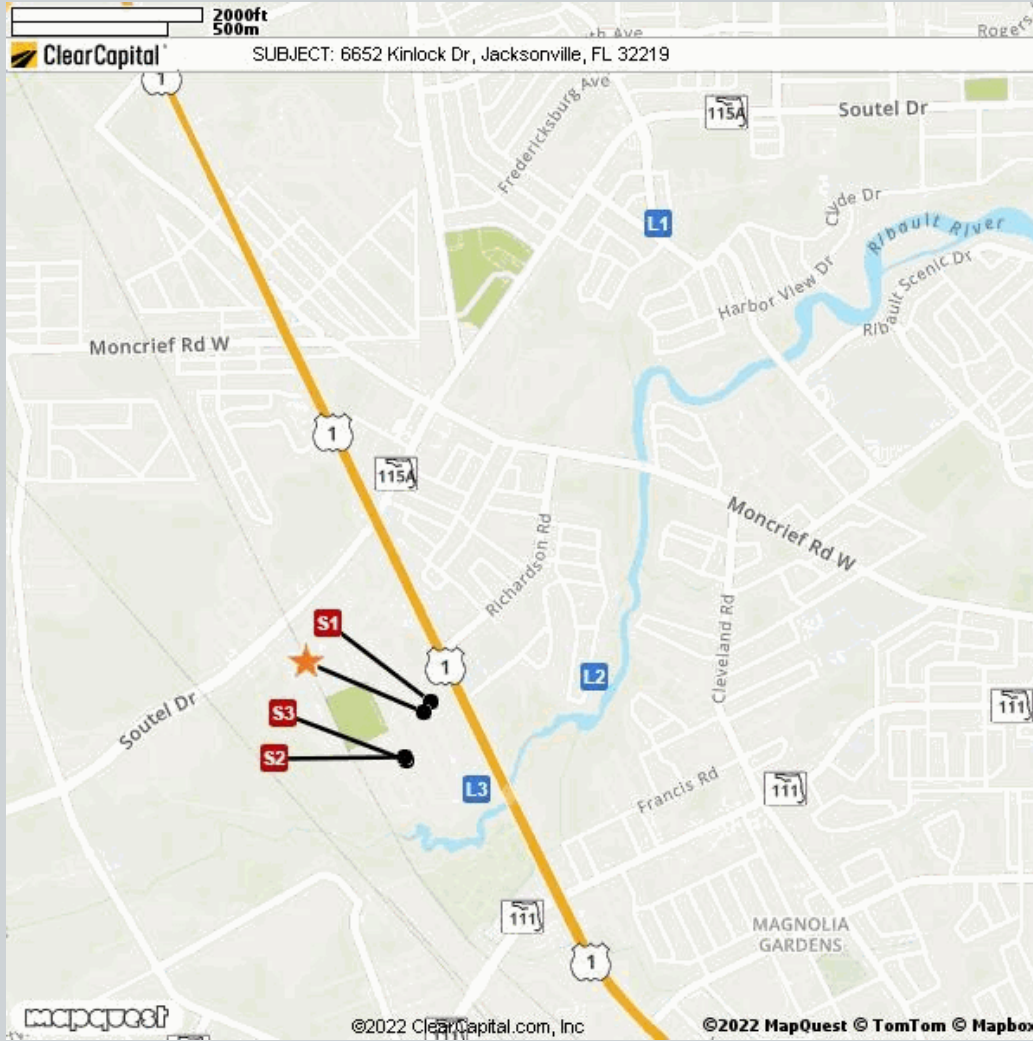
Address ★ 6652 Kinlock Drive, Jacksonville, FL 32219

Loan Number 49555

Suggested List \$165,000

Suggested Repaired \$165,000

Sale \$155,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6652 Kinlock Drive, Jacksonville, FL 32219	--	Parcel Match
L1 Listing 1	4724 Clyde Dr Dr, Jacksonville, FL 32208	1.55 Miles ¹	Parcel Match
L2 Listing 2	6720 Rhode Island Dr E, Jacksonville, FL 32209	0.47 Miles ¹	Parcel Match
L3 Listing 3	5716 Kinlock Dr S, Jacksonville, FL 32219	0.30 Miles ¹	Parcel Match
S1 Sold 1	6663 Kinlock Dr, Jacksonville, FL 32219	0.04 Miles ¹	Parcel Match
S2 Sold 2	6556 Kinlock Dr W, Jacksonville, FL 32219	0.14 Miles ¹	Parcel Match
S3 Sold 3	6548 Kinlock Dr W, Jacksonville, FL 32219	0.15 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	11.96 miles	Date Signed	10/25/2022

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.