

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	12418 Attrill Road, Jacksonville, FL 32258	Order ID	8725050	Property ID	34157725
Inspection Date	05/06/2023	Date of Report	05/09/2023		
Loan Number	49687	APN	1583250000		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs

Order Tracking ID	05.03.23 Cit-CS Update	Tracking ID 1	05.03.23 Cit-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Subject is a siding 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	\$2,970	
Assessed Value	\$184,173	
Zoning Classification	Residential RLD-90	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments 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: \$240800 High: \$444500	
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	12418 Attrill Road	10938 Buggy Whip Dr	5171 Tan St	5073 Verdis St
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32258	32257	32258	32258
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.42 ¹	0.46 ¹	0.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$350,000	\$389,000
List Price \$	--	\$300,000	\$279,999	\$327,100
Original List Date		05/07/2023	02/25/2023	12/15/2022
DOM · Cumulative DOM	-- · --	1 · 2	70 · 73	142 · 145
Age (# of years)	32	38	49	45
Condition	Average	Average	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Public Trans.
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,106	1,182	1,248	1,371
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.44 acres	0.19 acres	0.38 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** Welcome to your three bedroom, two bath canvas in the heart of Mandarin. This home has all the right bones to create your dream retreat - Top notch schools, an oversized lot, and a fantastic price for the area. Not to mention you'll be near shopping, local parks, and minutes from 295. All that's missing is your personal touch! Come check it out today, we can't wait to see you!
- Listing 2** Charming bungalow on a private, peaceful lot. Quiet, beautiful reminiscent of old florida. The home has been renovated with some modern touches. upgraded kitchen with new cabinets, Stainless steal appliances, granite countertops. LPV and new carpet throughout the home. New vanities in both bathrooms, new flooring. New HVAC system.
- Listing 3** DON'T MISS THIS ONE! BEAUTIFULLY LANDSCAPED W/ CIRCULAR DRIVEWAY/FRENCH DOOR OVERLOOKS DECK W/ HOTTUB. NEW A/C UNIT AS WELL! THIS LARGE LOT HAS PRIVACY FENCE IN DESIRABLE NEIGHBORHOOD.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	12418 Attrill Road	5166 Verdis St	12655 Beaubien Rd	12688 Allport Rd
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32258	32258	32258	32258
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.48 ¹	0.45 ¹	0.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$425,000	\$275,000	\$235,000
List Price \$	--	\$240,000	\$259,900	\$235,000
Sale Price \$	--	\$225,000	\$260,000	\$235,000
Type of Financing	--	Cash	Conventional	Fha
Date of Sale	--	03/27/2023	07/12/2022	12/05/2022
DOM · Cumulative DOM	-- · --	14 · 14	60 · 60	15 · 38
Age (# of years)	32	38	36	38
Condition	Average	Average	Good	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	1,106	1,188	964	1,018
Bdrm · Bths · ½ Bths	2 · 2	2 · 1	2 · 2	2 · 1
Total Room #	5	4	5	4
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 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	0.19 acres	0.19 acres	0.16 acres
Other	porch, patio	porch, patio	porch, patio	porch, patio, FP
Net Adjustment	--	+\$5,180	-\$6,580	-\$5,000
Adjusted Price	--	\$230,180	\$253,420	\$230,000

* 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** Mandarin Jewel*** Wonderful starter home for new family, or empty nesters. SPACIOUS lot with large FENCED yard. Large Eat In kitchen with ceramic tile and breakfast bar. Adjustments made in GLA = \$-820 and BATH COUNT = \$2000 and PARKUNG = \$4000.
- Sold 2** READY to move-in! Single family home with no HOA in Bartram Park / Mandarin area. Split floor plan with oversized master bedroom with walk-in closet, spacious living room with wood burning fireplace, interior freshly painted, renovated bathrooms, new vinyl, new carpet, new granite counter tops and double sink. Garage with laundry area including a work bench and large fenced back yard. Adjustments made in CONDITION = \$-10000, GLA = \$1420 and PARKING = \$2000.
- Sold 3** WHOA!!! Julington Creek for under \$250k?? This bright, cheerful and well-loved home is ready for your family or tenant to move-in and add your own updates. We have taken care of the big ones with a NEW ROOF (coming Nov. 7th) Water Heater 2022, and fresh paint inside and out. You will love the savings of having NO WATER OR SEWER bills as you have a private drinking well and septic system. Enjoy the wood burning stone fireplace on the chilly nights or maybe a firepit in the large backyard. Outdoor porch in front and rear is the perfect place to unwind after a long day. Private access to backyard from primary bedroom. Could also be a great rental property opportunity for investors. NO HOA Adjustments made in CONCESSIONS = -\$5000, BATH COUNT = \$2000 and FP = \$-20000.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	FAIR REALTY INC	No additional history comments.					
Listing Agent Name	DENISE DEMICO GRI,LMC,CDPE,SFR						
Listing Agent Phone	904-728-2217						
# 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	05/13/2022	\$203,500	Tax Records
02/15/2023	\$299,900	04/13/2023	\$289,700	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$250,000	\$250,000
Sales Price	\$240,000	\$240,000
30 Day Price	\$220,800	--
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 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 2.50 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps. Per your request CL1 & CS3 was replaced. It appears subject listed value is too high for it's immediate market.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Subject market has declined about 3% in the last six months. This brings the variance in line with the prior report.

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 10938 BUGGY WHIP DR
Jacksonville, FL 32257



Front

L2 5171 Tan St
Jacksonville, FL 32258



Front

L3 5073 Verdis St
Jacksonville, FL 32258



Front

Sales Photos

S1 5166 Verdis St
Jacksonville, FL 32258



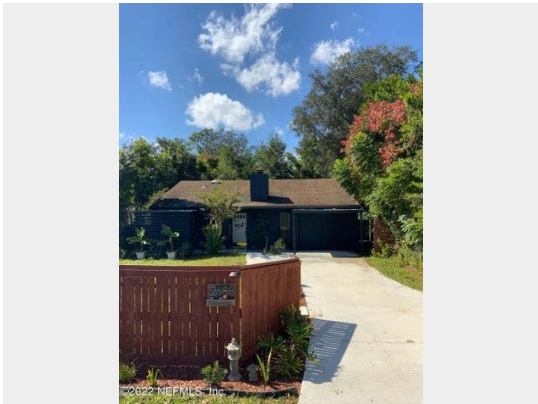
Front

S2 12655 Beaubien Rd
Jacksonville, FL 32258



Front

S3 12688 ALLPORT RD
Jacksonville, FL 32258



Front

ClearMaps Addendum

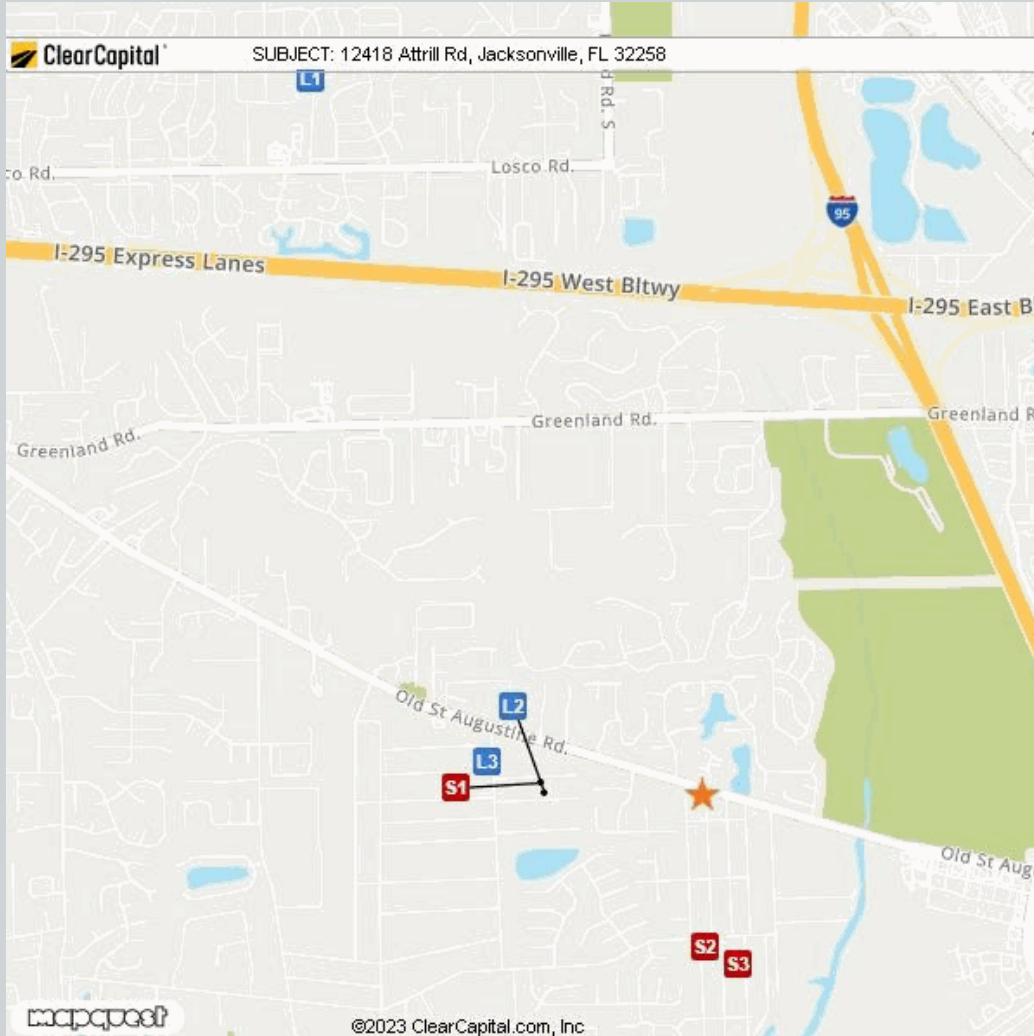
Address ★ 12418 Attrill Road, Jacksonville, FL 32258

Loan Number 49687

Suggested List \$250,000

Suggested Repaired \$250,000

Sale \$240,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	12418 Attrill Road, Jacksonville, FL 32258	--	Parcel Match
L1 Listing 1	10938 Buggy Whip Dr, Jacksonville, FL 32257	2.42 Miles ¹	Parcel Match
L2 Listing 2	5171 Tan St, Jacksonville, FL 32258	0.46 Miles ¹	Parcel Match
L3 Listing 3	5073 Verdis St, Jacksonville, FL 32258	0.64 Miles ¹	Parcel Match
S1 Sold 1	5166 Verdis St, Jacksonville, FL 32258	0.48 Miles ¹	Parcel Match
S2 Sold 2	12655 Beaubien Rd, Jacksonville, FL 32258	0.45 Miles ¹	Parcel Match
S3 Sold 3	12688 Allport Rd, Jacksonville, FL 32258	0.52 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	13.88 miles	Date Signed	05/08/2023

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.