

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>	6221 Graves Street, Jacksonville, FL 32210	<b>Order ID</b>	8725050	<b>Property ID</b>	34157739
<b>Inspection Date</b>	05/06/2023	<b>Date of Report</b>	05/08/2023		
<b>Loan Number</b>	49874	<b>APN</b>	0178010000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Duval		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	05.03.23 Cit-CS Update	<b>Tracking ID 1</b>	05.03.23 Cit-CS Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	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.
<b>R. E. Taxes</b>	\$1,571	
<b>Assessed Value</b>	\$121,784	
<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>	Good	
<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		Neighborhood Comments
<b>Location Type</b>	Suburban	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 a 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. Per Clear prop there appears to be a decrease in market.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$141491 High: \$345,000	
<b>Market for this type of property</b>	Decreased 4 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	6221 Graves Street	3835 Barmer Dr	4509 Arthur Durham Dr	6422 Ish Brant Rd S
<b>City, State</b>	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
<b>Zip Code</b>	32210	32210	32210	32210
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.45 <sup>1</sup>	0.21 <sup>1</sup>	0.46 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$299,000	\$299,000	\$315,000
<b>List Price \$</b>	--	\$299,000	\$299,000	\$315,000
<b>Original List Date</b>		05/03/2023	04/26/2023	04/26/2023
<b>DOM · Cumulative DOM</b>	-- · --	4 · 5	11 · 12	11 · 12
<b>Age (# of years)</b>	63	66	64	65
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	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>	2,020	2,012	1,834	1,708
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 1 · 1	4 · 2	4 · 2 · 1
<b>Total Room #</b>	7	6	7	8
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Carport 1 Car	None	Carport 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>	019 acres	0.34 acres	0.29 acres	0.22 acres
<b>Other</b>	Porch, Patio, FP	Porch, Patio	Porch, Patio	Porch, Patio

\* Listing 3 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.

## Current Listings - Cont.

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

- Listing 1** A lovely home with several desirable features! This 3-bedroom, 1.5-bathroom property is located on a corner lot is perfect for those who value space and privacy. It has been freshly painted giving a more modern and clean look. The home boasts large and separate family room, dining room and living room spaces, making it ideal for entertaining guests or simply relaxing with family. The living room area includes a gas fireplace. The updated kitchen includes solid surface countertops, backsplash and electric appliances. Additionally, all new plumbing and a new tankless water heater were installed in 2022.
- Listing 2** Newly Renovated; 4 bedrooms, 2 full baths (Walk-in shower in master), Brick-front home. New roof, New AC, Beautiful Hardwood floors, French doors, Chair rails, Separate living room, Step down dining room. Great kitchen with a lot of cabinets and storage, Stainless appliances, Ceiling fans, Circular driveway, and a Large backyard.
- Listing 3** Amazing roomy 4 bedroom, 2.5 bath home on a beautiful treed lot! Generous kitchen with granite counters, shaker cabinets, and stainless appliances. Plenty of upgrades including a new roof, AC, windows and 2 inch blinds! Separate dining & living rooms, plus a huge family room. Refinished wood floors, durable matching LVP flooring in the family room. Split bedroom plan with 3 bedrooms and 1.5 upgraded baths on one side, and the master suite with large closet and bath on the other. The master has french doors out to a deck into the fully fenced back yard back yard. Separate indoor laundry/storage room. A carport with a locked storage room is adjacent to the kitchen. Perfect for large families, guests, or work at home!

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	6221 Graves Street	6442 Sage Dr	4328 Dazet Ct	5770 Cedar Forest Dr S
<b>City, State</b>	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
<b>Zip Code</b>	32210	32210	32210	32210
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.27 <sup>1</sup>	0.11 <sup>1</sup>	0.62 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$299,900	\$370,000	\$335,000
<b>List Price \$</b>	--	\$299,900	\$335,000	\$345,000
<b>Sale Price \$</b>	--	\$290,000	\$315,000	\$335,000
<b>Type of Financing</b>	--	Cash	Cash	Conv
<b>Date of Sale</b>	--	02/10/2023	12/12/2022	07/07/2022
<b>DOM · Cumulative DOM</b>	-- · --	21 · 60	61 · 88	34 · 61
<b>Age (# of years)</b>	63	61	81	71
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	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>	2,020	1,919	1,961	1,521
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	4 · 2 · 1	3 · 2
<b>Total Room #</b>	7	6	8	7
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)	Detached 4 Car(s)
<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>	--	Pool - Yes	Pool - Yes	--
<b>Lot Size</b>	019 acres	0.24 acres	0.33 acres	0.35 acres
<b>Other</b>	Porch, Patio, FP	Porch, Patio, FP	Porch, Patio	Porch, Patio
<b>Net Adjustment</b>	--	-\$6,990	-\$15,500	-\$4,490
<b>Adjusted Price</b>	--	\$283,010	\$299,500	\$330,510

\* 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** Gorgeous home, gorgeous neighborhood. This renovated corner lot home is perfect for entertaining day or night! Beautiful hardwood floors, renovated kitchen with new SS appliances, tropical bar with icemaker, garden shed, tool shed and potting shed. Sparkling pool, and relaxing fire pit. Bonus room off den, plus utility room provide plenty of room for all the projects you've been dreaming about. This home is a definite must see. Adjustment made for GLA (\$1010), Bedroom Count (\$4000) Pool (-\$10,000) and FP (-\$2000).
- Sold 2** SELLER OFFERING \$2500 TOWARDS BUYER'S CLOSING COSTS & \$2500 TOWARDS BUYING DOWN BUYER'S INTEREST RATE. UPDATED, 1,920 sq ft, 4 bedroom, 2 & 1/2 bath home with 2 car garage, sits on 1/4 acre lot with private back yard plus an in-ground pool located on a quiet dead-end street! Plumbing and electrical are up to date. Kitchen, family room, entry and dining room floor has been updated along with kitchen countertop, convection oven, and windows. Other areas have original wood flooring. Pool was remarcited in 2015. Water heater replaced in 2019. No HoA or CDD fees. Extend your indoor living outdoors with a beautiful and spacious Florida sun room with original jalousie windows. Don't miss your opportunity to make this beautiful home yours. Schedule your showing today!! Adjustment made for Bath (-\$2000), {Parking (-\$2000), Pool (-\$10,000) and Lot size (-\$1500).
- Sold 3** This GORGEOUS, newly renovated, home has an amazing lot that screams "put a pool in me"! The detached \*FOUR CAR GARAGE\* is perfect for your small business, trailer storage, or an amazing workshop for the "do it yourselfer" that needs space! The garage doors open to the front and back yards for convenience, privacy, and endless possibilities. With the exquisite high end finishes, large open floor plan, and lots of windows bringing the outside sunlight in, you'll quickly realize that you truly can "HAVE IT ALL"!! New roof, HVAC, water heater, LVP flooring, luxury kitchen and 2 full bathrooms... AND DID YOU SEE THE MASTER BATH?! WOW!... stainless steel appliances, modern light fixtures, newly fenced backyard... and it can ALL be yours if you act fast! Adjustment made for GLA (-\$4990), Bedroom Count (\$4000), Lot size (-\$1500) and FP (-\$2000).

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	COLDWELL BANKER VANGUARD REALTY	Please see attached MLS SHEET.					
<b>Listing Agent Name</b>	05/05/2023						
<b>Listing Agent Phone</b>	904-278-7000						
<b># of Removed Listings in Previous 12 Months</b>	0						
<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>
05/05/2023	\$329,900	--	--	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$329,000	\$329,000
<b>Sales Price</b>	\$319,000	\$319,000
<b>30 Day Price</b>	\$293,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject is located close to a high traffic roadway, power lines and commercial property. This may have a negative affect on marketability. It was necessary to expand beyond AGE and Wide Comp Value Range guidelines due to limited comps in the area. I gave most weight to CL1 and CS1 which is similar to subject in overall appeal and condition. The Anticipated Value (ASV) given should allow subject to get under contract within 90 days. Final value conclusion given is based on Fair market value.</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.  
The current valuation is coming in higher in value than the most recent duplicate. The reason for the value variance is the subject has been updated. The current report was completed taking this into account. The prior was done assuming Average condition.

## Subject Photos



Front



Address Verification



Street



Street



## Listing Photos

**L1** 3835 BARMER DR  
Jacksonville, FL 32210



Front

**L2** 4509 ARTHUR DURHAM DR  
Jacksonville, FL 32210



Front

**L3** 6422 ISH BRANT RD S  
Jacksonville, FL 32210



Front

## Sales Photos

**S1** 6442 SAGE DR  
Jacksonville, FL 32210



Front

**S2** 4328 DAZET CT  
Jacksonville, FL 32210



Front

**S3** 5770 CEDAR FOREST DR S  
Jacksonville, FL 32210



Front

### ClearMaps Addendum

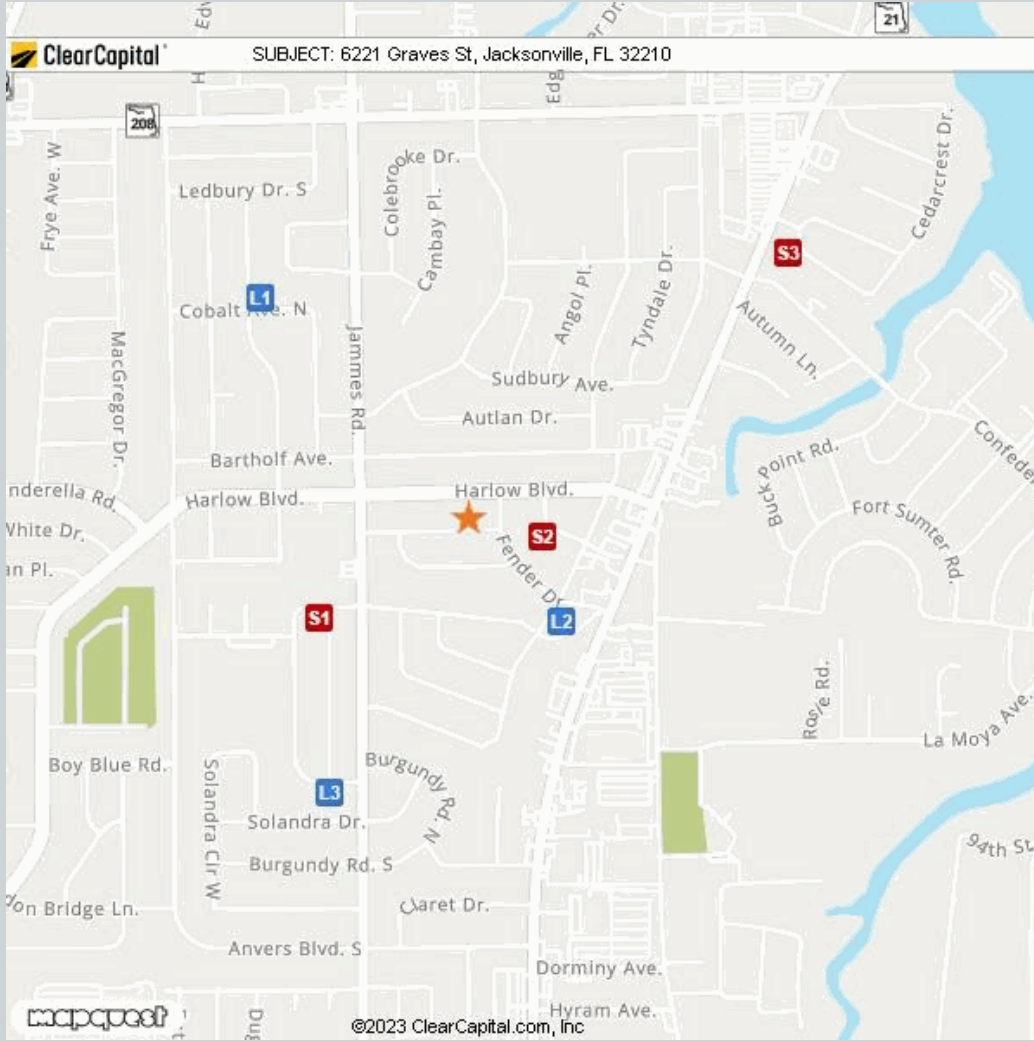
**Address** ★ 6221 Graves Street, Jacksonville, FL 32210

**Loan Number** 49874

**Suggested List** \$329,000

**Suggested Repaired** \$329,000

**Sale** \$319,000



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6221 Graves Street, Jacksonville, FL 32210	--	Parcel Match
L1 Listing 1	3835 Barmer Dr, Jacksonville, FL 32210	0.45 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4509 Arthur Durham Dr, Jacksonville, FL 32210	0.21 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	6422 Ish Brant Rd S, Jacksonville, FL 32210	0.46 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	6442 Sage Dr, Jacksonville, FL 32210	0.27 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4328 Dazet Ct, Jacksonville, FL 32210	0.11 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5770 Cedar Forest Dr S, Jacksonville, FL 32210	0.62 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.

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

<b>Broker Name</b>	Michelle Morgan	<b>Company/Brokerage</b>	CCarter Realty Group
<b>License No</b>	SL3294209	<b>Address</b>	1450 W Holly Oaks Lake Road 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>	13.79 miles	<b>Date Signed</b>	05/07/2023

*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.**