

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>	1551 Parrish Place, Jacksonville, FL 32205	<b>Order ID</b>	9114473	<b>Property ID</b>	34989236
<b>Inspection Date</b>	01/18/2024	<b>Date of Report</b>	01/18/2024		
<b>Loan Number</b>	50095	<b>APN</b>	0930020000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Duval		

Tracking IDs					
<b>Order Tracking ID</b>	1.17_Citi_BPO_Update	<b>Tracking ID 1</b>	1.17_Citi_BPO_Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	CATARNOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b>	Subject is a wood frame exterior home in good 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>	\$4,017		
<b>Assessed Value</b>	\$228,045		
<b>Zoning Classification</b>	Residential RLD-60		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(Secured by locked doors and windows. )			
<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

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	Subject current market is on a decline. 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.
<b>Local Economy</b>	Stable		
<b>Sales Prices in this Neighborhood</b>	Low: \$246900 High: \$908000		
<b>Market for this type of property</b>	Decreased 8 % in the past 6 months.		
<b>Normal Marketing Days</b>	<180		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	1551 Parrish Place	1663 Parrish Place	1620 Charon Road	3911 Herschel Street
<b>City, State</b>	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
<b>Zip Code</b>	32205	32205	32205	32205
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.15 <sup>1</sup>	0.07 <sup>1</sup>	0.31 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$359,000	\$390,000	\$415,000
<b>List Price \$</b>	--	\$359,000	\$390,000	\$379,000
<b>Original List Date</b>		12/18/2023	12/05/2023	08/16/2023
<b>DOM · Cumulative DOM</b>	-- · --	30 · 31	43 · 44	154 · 155
<b>Age (# of years)</b>	81	83	81	99
<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>	1,478	1,487	1,320	1,329
<b>Bdrm · Bths · ½ Bths</b>	3 · 1 · 1	2 · 1	3 · 2	2 · 2
<b>Total Room #</b>	6	4	6	5
<b>Garage (Style/Stalls)</b>	Detached 1 Car	Attached 1 Car	Detached 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>	0.15 acres	0.14 acres	0.15 acres	0.12 acres
<b>Other</b>	Porch, Patio, FP	Porch, Patio, FP	Porch, Patio, FP	Porch, Patio, FP

\* Listing 1 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** Welcome Home! This charming brick bungalow is walking distance to the Shops of Avondale, parks & "A"rated Fishweir Elementary School. Original 1940s details include hardwood floors, curved archways & plaster walls throughout. Cozy spacious living room with original woodburning fireplace & mantle. Adorable sunroom with beautiful Mexican Saltillo tile & windows that allow an abundant amount of natural light in the room. The generous dining room has a lovely elliptical arch that provides a seamless transition to the living room. Kitchen layout is amazing with stainless-steel appliances and a surplus of cabinets & counter space. The family room is the perfect place to gather with family & friends any day of the week. Primary bedroom has plenty of closet space & storage. Additional guest bedroom can be used for family or overnight guests. You will love entertaining outdoors & dining al fresco on your sizable deck overlooking your backyard. Schedule your appt. today!
- Listing 2** Welcome to this charming bungalow located in desirable Crabtree Manor, just a short distance from the Shops of Avondale & "A"rated Fishweir Elementary School. This lovely home offers 3BR/2BA, hardwood floors throughout, spacious foyer, and generous living room with handsome fireplace. Kitchen features include a butler's pantry, butterfly corner sink and quartz countertops. Primary bedroom with ensuite bathroom, sizeable closets and additional storage space. Enjoy the backyard from your enclosed-screen porch all year-round. Attractive large deck and paver patio creates an inviting area for outdoor social events. Detached garage/workshop can be easily converted into a game room or man/woman cave. Schedule your appointment today!
- Listing 3** OPEN SUN 1/14 1:00-3:00pm! Back on market! Come see this charming row of coquina style block bungalows in Avondale. This home has beautiful heart pine floors. The open living & dining room are bright and spacious with a fireplace and built in shelving. The kitchen has lots of countertop space & cabinets and room to entertain. The back bedroom has it's own private bathroom w/ access to the backyard deck. The front bedroom is also spacious. Both have a really good amount of closet space for a bungalow. Laundry is inside. There are also two ample sized closets outside on the back deck for garden storage. Behind the home is a deep backyard & a large parking pad for two cars and a shed. Electrical updated 2023. Roof and HVAC replaced in 2020. It's a quick walk to Boone Park or the Shoppes!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	1551 Parrish Place	1271 Macarthur Street	1669 Parrish Place	3763 Glencove Avenue
<b>City, State</b>	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
<b>Zip Code</b>	32205	32205	32205	32205
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.57 <sup>1</sup>	0.16 <sup>1</sup>	0.42 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$344,000	\$405,000	\$390,000
<b>List Price \$</b>	--	\$344,000	\$389,000	\$390,000
<b>Sale Price \$</b>	--	\$338,000	\$380,000	\$391,000
<b>Type of Financing</b>	--	Va	Conv	Conv
<b>Date of Sale</b>	--	09/26/2023	08/18/2023	07/28/2023
<b>DOM · Cumulative DOM</b>	-- · --	11 · 46	68 · 70	8 · 40
<b>Age (# of years)</b>	81	81	83	76
<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>	1,478	1,158	1,443	1,434
<b>Bdrm · Bths · ½ Bths</b>	3 · 1 · 1	3 · 1	3 · 1 · 1	3 · 1
<b>Total Room #</b>	6	5	5	5
<b>Garage (Style/Stalls)</b>	Detached 1 Car	Detached 1 Car	Detached 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>	0.15 acres	0.27 acres	0.15 acres	0.12 acres
<b>Other</b>	Porch, Patio, FP	Porch, Patio	Porch, Patio	Porch, Patio, FP
<b>Net Adjustment</b>	--	+\$6,200	+\$2,000	+\$4,000
<b>Adjusted Price</b>	--	\$344,200	\$382,000	\$395,000

\* Sold 1 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** Charming renovated Avondale bungalow nestled under a canopy of mature trees on an oversized double lot. Little Fishweir Creek runs along the right side of the property providing a relaxing ambience. There is plenty of outdoor space for a pool, RV, boat parking and a garden if you wish. There is a long-gated driveway that leads to a detached one car garage. New gleaming kitchen with granite counter tops, custom cabinet layout, tile floors, ss appliances with indoor laundry. The bedrooms are on the back of the house with views of the backyard. Bathroom has a stylish vanity, subway and decorative tile shower/tub combo. Refinished wood floors, recessed lighting and much more. New windows, HVAC, tankless WH, newer roof, re-piped, updated elec. It's only 1.5 miles from The Shoppes of Avondale. Adjustments made for GLA (\$3200), Bath Count (\$2000), Lot size (-\$1000) and FP (\$2000).
- Sold 2** UPDATE -HOME REWIRED AND NEW WATER HEATER!! BOTH COMPLETED IN JULY 2023!! This Charming brick bungalow is within walking distance to Fishweir Elementary School, parks, shopping & all that Avondale has to offer. Original 1940s details include hardwood floors throughout, arched niches, decorative fireplace, curved archways, telephone niche and a dreamy vintage blue tiled bathroom. The generous dining room features bow windows that provide a wider view of the garden & a substantial amount of natural light. Living room with built-in cabinetry and arched niches flanking the decorative fireplace allows plenty of space for your personal belongings. Kitchen is perfectly situated & flows nicely with two interior doorways & small attached covered porch that leads to your driveway. Adjustments made for FP (\$2000).
- Sold 3** Welcome to the highly sought-after Avondale area, where charm, convenience, and a vibrant lifestyle meet. Nestled in this coveted neighborhood, this exceptional home offers a perfect blend of classic elegance and modern updates, making it an ideal choice! This 3-bedroom, 1-bathroom home in the highly sought-after Avondale area offers a combination of beauty, comfort, and convenience. From the granite counters in the kitchen to the wooden floors and updated bathroom, this residence exudes quality and style. The lanai with brick pavers, storage shed with electric, and walking-distance proximity to shops and parks further enhance the appeal of this property. Don't miss the opportunity on this beautiful Avondale home. Adjustments made for Bath Count (\$2000) 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>				Please see attached MLS SHEET.			
<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>
04/19/2023	\$419,900	08/17/2023	\$349,900	Expired	12/05/2023	\$349,900	MLS

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$355,000	\$355,000
<b>Sales Price</b>	\$345,000	\$345,000
<b>30 Day Price</b>	\$317,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject is located close to a high traffic roadway and this may have a negative effect on marketability. It was necessary to expand beyond AGE, GLA 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** 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



Other



## Listing Photos

**L1** 1663 PARRISH Place  
Jacksonville, FL 32205



Front

**L2** 1620 CHARON Road  
Jacksonville, FL 32205



Front

**L3** 3911 HERSCHEL Street  
Jacksonville, FL 32205



Front

## Sales Photos

**S1** 1271 MACARTHUR Street  
Jacksonville, FL 32205



Front

**S2** 1669 PARRISH Place  
Jacksonville, FL 32205



Front

**S3** 3763 GLENCOVE Avenue  
Jacksonville, FL 32205



Front

### ClearMaps Addendum

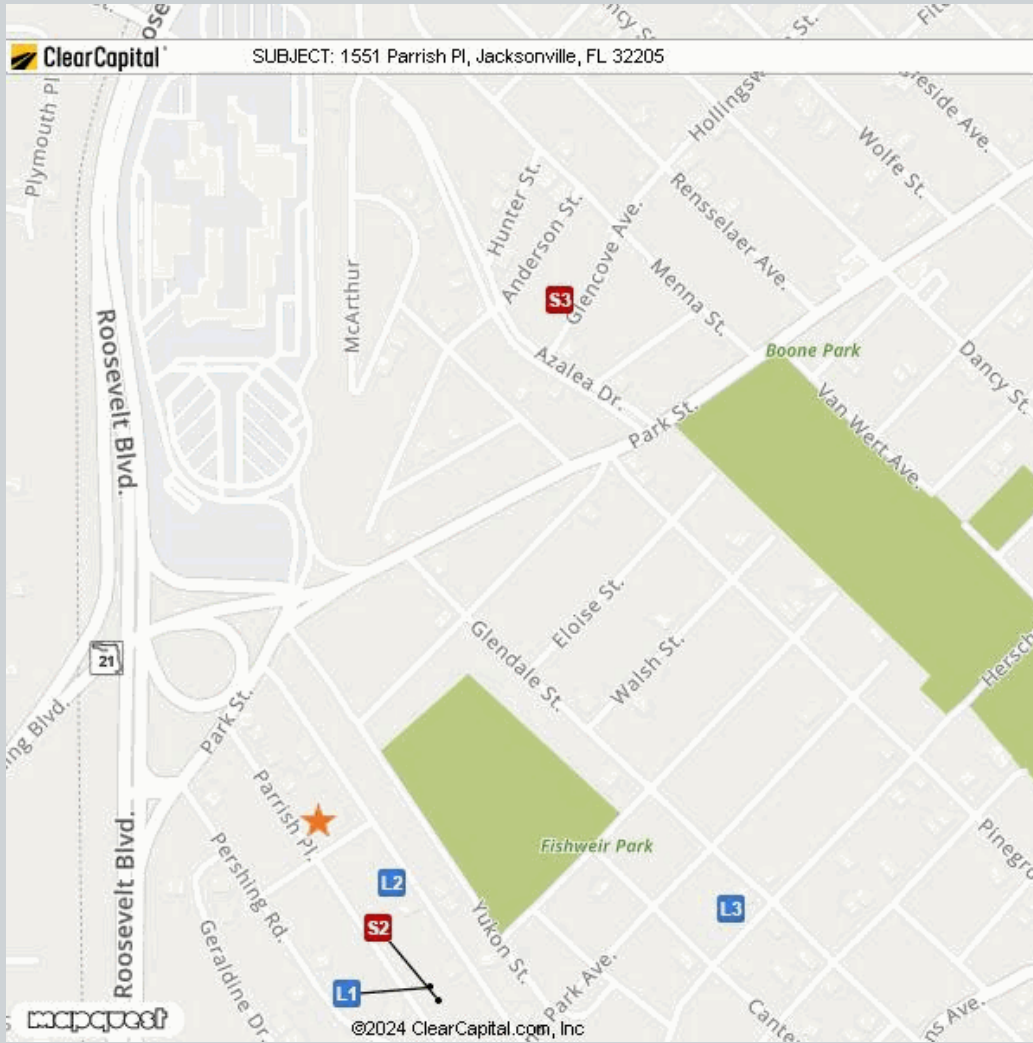
**Address** ★ 1551 Parrish Place, Jacksonville, FL 32205

**Loan Number** 50095

**Suggested List** \$355,000

**Suggested Repaired** \$355,000

**Sale** \$345,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1551 Parrish Place, Jacksonville, FL 32205	--	Parcel Match
L1 Listing 1	1663 Parrish Place, Jacksonville, FL 32205	0.15 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1620 Charon Road, Jacksonville, FL 32205	0.07 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3911 Herschel Street, Jacksonville, FL 32205	0.31 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1271 Macarthur Street, Jacksonville, FL 32205	0.57 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1669 Parrish Place, Jacksonville, FL 32205	0.16 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3763 Glencove Avenue, Jacksonville, FL 32205	0.42 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.

## Report Instructions - cont.

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.

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>	James Morgan	<b>Company/Brokerage</b>	James Morgan
<b>License No</b>	SL3153800	<b>Address</b>	1450 Holly Oaks Lake Rd W Jacksonville FL 32225
<b>License Expiration</b>	09/30/2025	<b>License State</b>	FL
<b>Phone</b>	9045367867	<b>Email</b>	jmdaryl50@gmail.com
<b>Broker Distance to Subject</b>	11.48 miles	<b>Date Signed</b>	01/18/2024

*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.**