

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	3402 Ricky Court, Jacksonville, FLORIDA 32223	Order ID	8566503	Property ID	33778430
Inspection Date	12/31/2022	Date of Report	01/02/2023		
Loan Number	50487	APN	1564116352		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	12.28.22 CS-Citi Update	Tracking ID 1	12.28.22 CS-Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	FISHER DAVID C JR EST	Condition Comments	
R. E. Taxes	\$3,261	Subject is a townhouse in average condition. Subject conforms to neighboring homes. Subject is located on a low traffic side street mostly used by neighboring homes.	
Assessed Value	\$157,325		
Zoning Classification	Residential PUD		
Property Type	Townhouse		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	LAKE MANDARIN		
Association Fees	\$210 / Year (Tennis,Other: Tennis Court(s); Playground)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	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.	
Sales Prices in this Neighborhood	Low: \$175000 High: \$369000		
Market for this type of property	Increased 10 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3402 Ricky Court	3878 Windridge Ct	11436 Godfrey Way	3432 Excalibur Way E
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32223	32257	32223	32223
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.73 ¹	0.22 ¹	0.13 ¹
Property Type	Other	Other	Other	Other
Original List Price \$	\$	\$235,000	\$255,000	\$265,000
List Price \$	--	\$235,000	\$255,000	\$265,000
Original List Date		12/16/2022	12/09/2022	11/15/2022
DOM · Cumulative DOM	-- · --	16 · 17	23 · 24	47 · 48
Age (# of years)	39	36	40	40
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 Townhouse	1 Story Townhouse	1 Story Townhouse	1 Story Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,132	1,140	1,116	1,132
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.09 acres	0.10 acres	0.11 acres
Other	porch, patio, FP	porch, patio	porch, patio	porch, patio

* Listing 2 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** Spacious and open floor plan features a large family room and dining area with a vaulted high ceiling. This affordable townhome is perfect for a starter home or an investor or to downsize. Enjoy outdoor living in the screened lanai overlooking a private nature preserve. The one car garage has plenty of room for parking. Fully equipped kitchen has all appliances including a smooth top oven range and washer/dryer.
- Listing 2** This impeccable home offers improvements of gutters, newer vinyl windows & sliding glass doors. new stainless steel appliances, new tile/stone kitchen counter tops, new kitchen sink, and the carpet has been replaced. The floor plan is ideal of a Flex Room that is a covered porch/SunRoom - might be the perfect area to have an Office/extra Den, Rec. Rm. The concrete block construction is a plus, a 1-car garage, the split floor plan and a large partially fenced yard is perfect for the pets & children to feel free to play.
- Listing 3** Walk in to laminate floors throughout, gorgeous light fixtures and open concept living. Square footage does not include the spacious enclosed sun room with 156 square feet. Trendy kitchen featuring subway tile backsplash and white cabinets with black hardware. Carrier HVAC just installed in 2019 and Roof replaced in 2014. Relax on your private patio after a long day with your favorite beverage.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3402 Ricky Court	3392 Excalibur Way	3435 Skipjack Way N	3473 Donzi Way E
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32223	32223	32223	32223
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.13 ¹	0.12 ¹
Property Type	Other	Other	Other	Other
Original List Price \$	--	\$225,000	\$270,000	\$273,000
List Price \$	--	\$225,000	\$265,000	\$273,000
Sale Price \$	--	\$230,000	\$250,000	\$273,000
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	03/18/2022	07/15/2022	10/25/2022
DOM · Cumulative DOM	-- · --	45 · 39	36 · 36	54 · 54
Age (# of years)	39	41	40	40
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 Townhouse	1 Story Townhouse	1 Story Townhouse	1 Story Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,132	948	948	1,132
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.13 acres	0.09 acres	0.09 acres
Other	porch, patio, FP	porch, patio	porch, patio	porch, patio, FP
Net Adjustment	--	+\$15,840	+\$840	-\$12,500
Adjusted Price	--	\$245,840	\$250,840	\$260,500

* 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** It offers a living room, dining room combo and an eat-in-kitchen. There are ceiling fans & blinds. Adjustments made in DATED COMP = \$10000, GLA = \$1840, PARKING = \$2000 and FP = \$2000.
- Sold 2** Tall vaulted ceilings make the open concept great room live large and make it bright and airy! Kitchen features 42" wood cabinets, under-cabinet lighting, granite countertops and stainless steel appliances. New carpet in both bedrooms and freshly painted throughout. Adjustments made in DATED COMP = \$5000, CONDITION = \$-10000, GLA = \$1840, PARKING = \$2000 and FP = \$2000.
- Sold 3** 2 BEDROOMS/ 2 BATHS 2 CAR GARAGE!!! Brand new architectural roof installed May 2022. Thermo-barrier inside attic to instill lower monthly utility payments. Large screen patio with a partial lake view (easements to lake) with a fenced in backyard perfect for gardening or pets! Spacious split floor plan two large bedrooms. Owners suite features walk-in closet. Electrical panel installed for gas generator, generator will convey (owner never used) Home Warranty and Termite bond transfer to new owners. Adjustments made in CONCESSIONS = \$-2500 and CONDITION = \$-10000.

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	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$260,000	\$260,000
Sales Price	\$250,000	\$250,000
30 Day Price	\$230,000	--
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 major interstate, a busy road and commercial properties. 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 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 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 3878 WINDRIDGE CT
Jacksonville, FL 32257



Front

L2 11436 Godfrey Way
Jacksonville, FL 32223



Front

L3 3432 Excalibur Way E
Jacksonville, FL 32223



Front

Sales Photos

S1 3392 Excalibur Way
Jacksonville, FL 32223



Front

S2 3435 Skipjack Way N
Jacksonville, FL 32223



Front

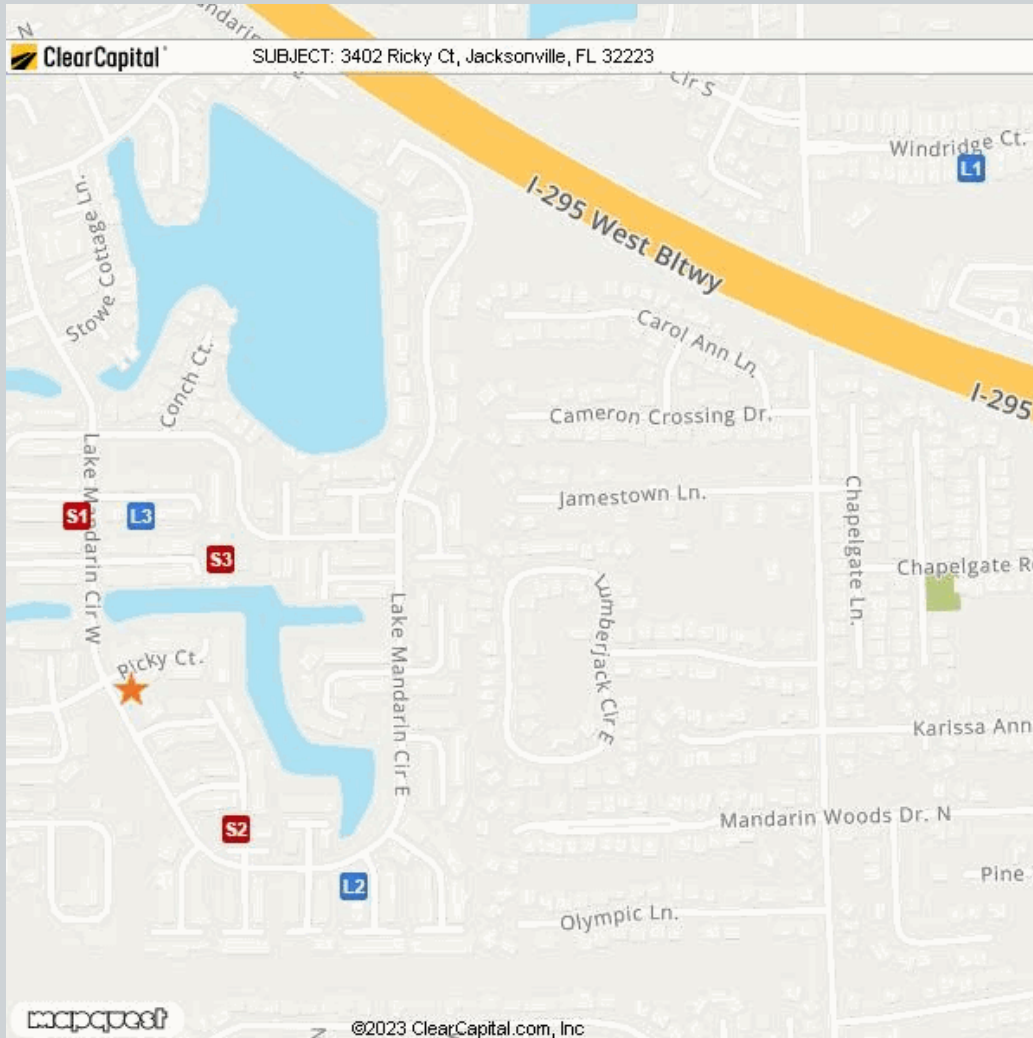
S3 3473 Donzi Way E
Jacksonville, FL 32223



Front

ClearMaps Addendum

Address ★ 3402 Ricky Court, Jacksonville, FLORIDA 32223
Loan Number 50487 **Suggested List** \$260,000 **Suggested Repaired** \$260,000 **Sale** \$250,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3402 Ricky Court, Jacksonville, Florida 32223	--	Parcel Match
L1 Listing 1	3878 Windridge Ct, Jacksonville, FL 32257	0.73 Miles ¹	Parcel Match
L2 Listing 2	11436 Godfrey Way, Jacksonville, FL 32223	0.22 Miles ¹	Parcel Match
L3 Listing 3	3432 Excalibur Way E, Jacksonville, FL 32223	0.13 Miles ¹	Parcel Match
S1 Sold 1	3392 Excalibur Way, Jacksonville, FL 32223	0.13 Miles ¹	Parcel Match
S2 Sold 2	3435 Skipjack Way N, Jacksonville, FL 32223	0.13 Miles ¹	Parcel Match
S3 Sold 3	3473 Donzi Way E, Jacksonville, FL 32223	0.12 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	13.28 miles	Date Signed	01/01/2023

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.