

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	1824 Starwan Road E, Jacksonville, FL 32211	Order ID	8860727	Property ID	34467891
Inspection Date	08/05/2023	Date of Report	08/07/2023		
Loan Number	50691	APN	1217210000		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs

Order Tracking ID	BPO Request 08.02 Citi-CS	Tracking ID 1	BPO Request 08.02 Citi-CS
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	DODD AUDREY M EST	Condition Comments Subject is a two story brick exterior pool 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	\$3,353	
Assessed Value	\$204,526	
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

Location Type	Suburban	Neighborhood Comments 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 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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$175000 High: \$409400	
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	1824 Starwan Road E	8266 Sanlando Ave	2589 Mayapple Rd E	1887 Brush Hill Rd
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32211	32211	32211	32211
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.47 ¹	0.73 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$345,000	\$324,000	\$350,000
List Price \$	--	\$345,000	\$324,000	\$350,000
Original List Date		07/25/2023	07/07/2023	07/20/2023
DOM · Cumulative DOM	-- · --	13 · 13	31 · 31	3 · 18
Age (# of years)	61	62	64	60
Condition	Average	Average	Average	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	2 Stories Traditional	2 Stories Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,802	1,481	1,560	2,033
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	8	8	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	--	Pool - Yes
Lot Size	0.22 acres	0.26 acres	0.37 acres	0.24 acres
Other	Porch, Patio, FP	Porch, Patio	Porch, Patio	Porch, Patio, FP

* 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** This well built home sits on a large lot in an established quiet family neighborhood. You won't want to miss this opportunity to own a home that has only been lived in by one previous owner. This 3 BR 2.5 bath home has original hardwood floors throughout. Huge fenced in rear back yard. Shopping and schools close by, easy access to I 295.
- Listing 2** Don't miss this opportunity to own a home in a prime location, minutes from Downtown Jax, the Airport, St Johns Town Center and Local Schools. This property has only had two owners and features 3 bedrooms and 1.5 bathrooms, including a half bath in the master bedroom. The garage has been converted into a separate suite with 1 bedroom and 1 bathroom, adding 676 SF. This could be used as a guest room, a mother-in-law suite, or a bonus room. You could even rent it out for extra income. You'll love the spacious backyard perfect for entertaining guests, relaxing, or enjoying the Florida sunshine. There are no HOA or CDD fees to worry about, and the seller is offering \$5,000 towards the closing costs. The water heater is new and all appliances are included. This home won't last long.
- Listing 3** ***MULTIPLE OFFERS *** Please submit best offer by 12pm 7/23/23*** This fully renovated home will not be on the market for long! This home offers so much and is located in heart of Jacksonville with just a short drive to anywhere in our beloved city. With nearly all new appliances, including the washer and dryer, what is not to want! The house has aged like fine wine and has been well maintained and renovated to today's styles and tastes. This highly desired home conveys a brand new 2020 roof, re-piped plumbing in 2021, 5 year old AC, and a new water heater installed in 2018. With large bedrooms, a spacious attached garage, hardwood and tile throughout, and a resurfaced kidney shaped pool with a plethora of well kempt yard space.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1824 Starwan Road E	1836 Maracaibo Rd	8730 Mathonia Ave	8615 Andaloma St
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32211	32211	32211	32211
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.37 ¹	0.33 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$299,000	\$360,000	\$359,500
List Price \$	--	\$299,000	\$359,500	\$349,500
Sale Price \$	--	\$310,000	\$355,000	\$349,000
Type of Financing	--	Conv	Fha	Conv
Date of Sale	--	06/30/2023	07/27/2023	05/15/2023
DOM · Cumulative DOM	-- · --	3 · 29	22 · 68	12 · 54
Age (# of years)	61	50	63	59
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	2 Stories Traditional	1 Story Traditional	1 Story Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,802	1,612	1,834	2,134
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 3	4 · 3
Total Room #	8	7	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Carport 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	Pool - Yes	Pool - Yes
Lot Size	0.22 acres	0.24 acres	0.23 acres	0.22 acres
Other	Porch, Patio, FP	Porch, Patio, FP	Porch, Patio, FP	Porch, Patio
Net Adjustment	--	+\$14,900	-\$22,875	-\$26,045
Adjusted Price	--	\$324,900	\$332,125	\$322,955

* 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** Multiple offers - please submit highest and best offers by 6pm on Sunday, June 4th. Welcome to this cute, clean & well maintained full brick home with so much charm! Enter the front door to find a formal living room and separate dining room. Large kitchen with built in dining table and an indoor laundry room. The family room opens up to a Florida Room overlooking a large backyard. All 3 spacious bedrooms are on the left side of the house. 2 car garage, NEW roof in 2020, fully fenced backyard, well for irrigation & a water softener. NO HOA or CDD fees here! Come see this one today! Adjustments made for Age (-\$1000), GLA (\$1900), Bath Count (\$4000) and Pool (\$10,000).
- Sold 2** Just in time for summertime in Florida! Check out this beautifully renovated POOL HOME located in the conveniently located neighborhood of Arlingwood. You don't want to miss out on this one that checks all the boxes...screened in pool, open concept, new kitchen, new bathrooms, new flooring throughout, new roof and so much more! Schedule your showing today. Adjustments made for Condition (-\$10,000), Concessions -\$8875, Bedroom/Bath Count (-\$6000) and Parking (\$2000).
- Sold 3** Ready for you! This 4 Bedroom 3 Bath home is 2 floors 3 levels of space. Fenced in rear yard Boasts a large in-ground pool and Workshop. Shopping and schools close by, easy access to I 295 so all of Jacksonville is easy access. Adjustments made for Condition (-\$10,000), Concessions (-\$8725), GLA (-\$3320), Bedroom/Bath Count (-\$6000) and FP (\$2000).

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Per Zillow subject sold on 08/11/2022 for \$215,200.				
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
08/11/2022	\$215,200	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$335,000	\$335,000
Sales Price	\$325,000	\$325,000
30 Day Price	\$299,000	--
Comments Regarding Pricing Strategy		
<p>Subject is located close to a high traffic roadway, school and power lines. This may have a negative effect on marketability. It was necessary to expand beyond AGE, Sold date, GLA and Wide Comp Value Range guidelines due to limited comps in the area. Please note that I was forced to use good condition comps due to proximity. Also, subject neighborhood is a neighborhood where most comps have been renovated/updated. 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

Listing Photos

L1 8266 SANLANDO AVE
Jacksonville, FL 32211



Front

L2 2589 MAYAPPLE RD E
Jacksonville, FL 32211



Front

L3 1887 BRUSH HILL RD
Jacksonville, FL 32211



Front

Sales Photos

S1 1836 MARACAIBO RD
Jacksonville, FL 32211



Front

S2 8730 MATHONIA AVE
Jacksonville, FL 32211



Front

S3 8615 ANDALOMA ST
Jacksonville, FL 32211



Front

ClearMaps Addendum

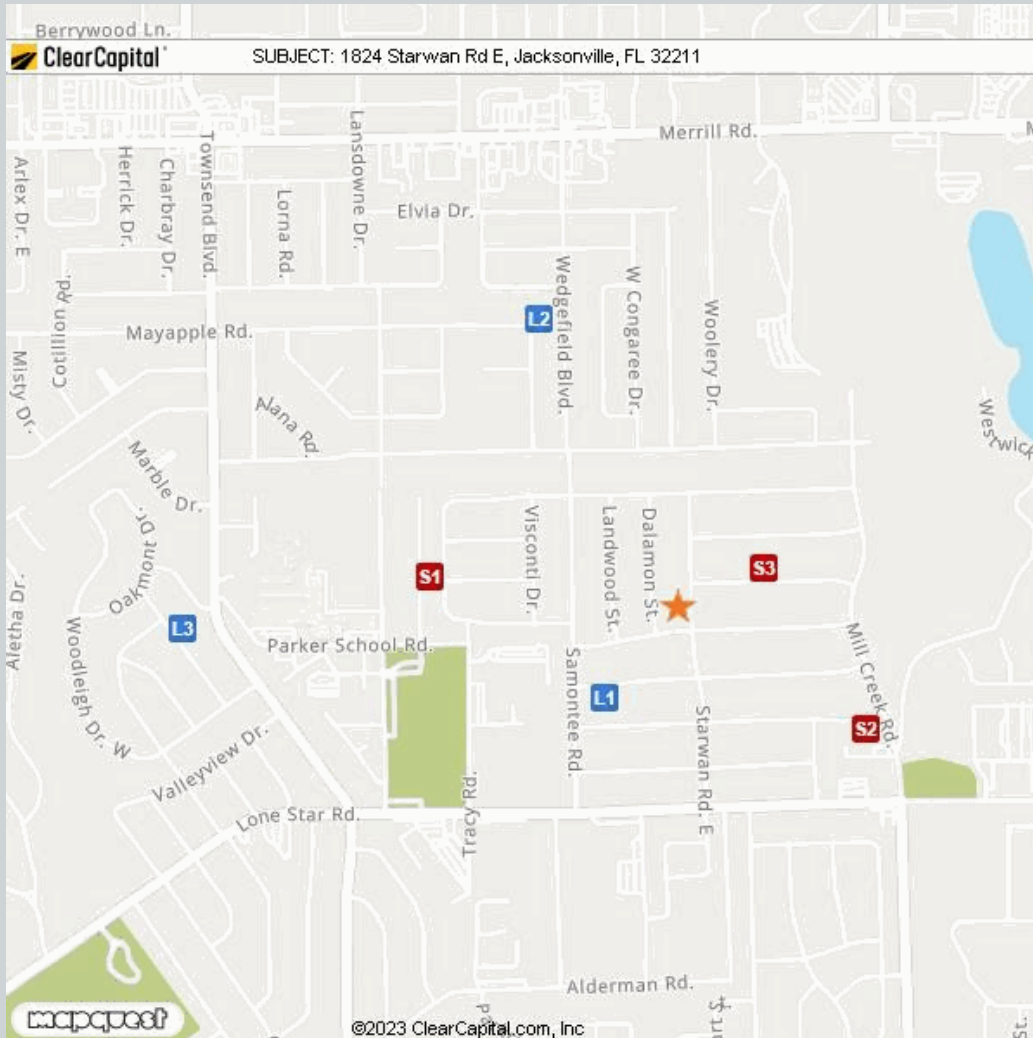
Address ★ 1824 Starwan Road E, Jacksonville, FL 32211

Loan Number 50691

Suggested List \$335,000

Suggested Repaired \$335,000

Sale \$325,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1824 Starwan Road E, Jacksonville, FL 32211	--	Parcel Match
L1 Listing 1	8266 Sanlando Ave, Jacksonville, FL 32211	0.17 Miles ¹	Parcel Match
L2 Listing 2	2589 Mayapple Rd E, Jacksonville, FL 32211	0.47 Miles ¹	Parcel Match
L3 Listing 3	1887 Brush Hill Rd, Jacksonville, FL 32211	0.73 Miles ¹	Parcel Match
S1 Sold 1	1836 Maracaibo Rd, Jacksonville, FL 32211	0.37 Miles ¹	Parcel Match
S2 Sold 2	8730 Mathonia Ave, Jacksonville, FL 32211	0.33 Miles ¹	Parcel Match
S3 Sold 3	8615 Andaloma St, Jacksonville, FL 32211	0.14 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	James Morgan	Company/Brokerage	James Morgan
License No	SL3153800	Address	1450 Holly Oaks Lake Rd W Jacksonville FL 32225
License Expiration	09/30/2023	License State	FL
Phone	9045367867	Email	jmdaryl50@gmail.com
Broker Distance to Subject	1.89 miles	Date Signed	08/07/2023

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.