

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	12259 Emblem Court, Jacksonville, FL 32218	Order ID	8425408	Property ID	33287295
Inspection Date	09/14/2022	Date of Report	09/14/2022		
Loan Number	51191	APN	0196994030		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	09.13.22 BPO	Tracking ID 1	09.13.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	U S BANK NATIONAL ASSOCIATION	Condition Comments 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.
R. E. Taxes	\$3,574	
Assessed Value	\$193,131	
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	CONIFER RIDGE	
Association Fees	\$239 / Year (Landscaping,Other: Playground; Sprinkler system)	
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: \$195000 High: \$345090	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	12259 Emblem Court	886 Plumbridge Ct	1002 Tortoise Way	11986 Smith Pointe Ct ,
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32218	32218	32218	32218
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.46 ¹	0.49 ¹	0.53 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$387,000	\$415,000
List Price \$	--	\$340,000	\$353,000	\$399,900
Original List Date		08/07/2022	07/05/2022	06/29/2022
DOM · Cumulative DOM	-- · --	38 · 38	71 · 71	75 · 77
Age (# of years)	17	19	30	3
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	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,180	1,887	1,984	2,265
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	4 · 3
Total Room #	8	8	7	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.27 acres	0.19 acres	1.4 acres	0.30 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** Come check out this Northside beauty! Conveniently located minutes from the Jacksonville International Airport in the beautifully well-kept Cedar North Subdivision. Ring doorbell, no carpet outside of the bedrooms, High ceilings in the main living area, 4beds, 2full bath, large back yard with enclosed vinyl fencing—what more could you ask for! Don't miss out on a great opportunity to make this lovely home yours. Don't wait, schedule a showing today!!
- Listing 2** Come see this charming 3 bedroom, 2 bathroom home now on the market! Kitchen includes white counters, generous counter space, and white appliances. Entertaining is a breeze with this great floor plan complete with a cozy fireplace. A luxurious primary suite, complete with an en-suite bathroom. Lush green landscape surrounds this beautiful house. Don't miss this incredible opportunity! Make this home yours today!
- Listing 3** **NEW PRICE ALERT! SELLER IS MOTIVATED****Presenting an opportunity to own the desirable*** FULLY BRICK SINGLE LEVEL*** Smith Pointe Home. This gorgeous home that was completed in August 2019 is perfectly situated on one of the most desirable homesites in the community, closely convenient to the Jacksonville International Airport, AMAZON, River City Shopping Center and Mayport. There is also a Charter School minutes away from the home. This all brick, one level home will sell fast. Don't miss out! This is one of the most popular floor plans within the community of Smith Pointe. This home has it all! Four bedroom, three bath split floor plan includes separate living & dining, walk-in closets, California kitchen with granite countertops.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	12259 Emblem Court	1329 Biscayne Ct	886 Plumbridge Ct	11512 Oakbank Ct
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32218	32218	32218	32218
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.46 ¹	0.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$299,000	\$319,900	\$409,999
List Price \$	--	\$299,000	\$315,000	\$399,999
Sale Price \$	--	\$305,000	\$315,000	\$390,000
Type of Financing	--	Va	Va	Va
Date of Sale	--	08/19/2022	03/15/2022	04/05/2022
DOM · Cumulative DOM	-- · --	10 · 38	35 · 69	45 · 74
Age (# of years)	17	33	19	13
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	Beneficial ; Water	Neutral ; Residential	Beneficial ; Water
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,180	2,060	1,887	2,609
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	4 · 2	4 · 2 · 1
Total Room #	8	8	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.27 acres	1.85 acres	0.19 acres	0.49 acres
Other	Porch, Patio	Porch, Patio, FP	Porch, Patio, FP	Porch, Patio
Net Adjustment	--	-\$15,300	+\$930	-\$23,290
Adjusted Price	--	\$289,700	\$315,930	\$366,710

* Sold 2 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** Great home with huge potential! One story, 4 bedrooms 2.5 baths. Great floor plan with kitchen open to family room. Amazing lot on the water and cul-de-sac with no neighbors on the right side. There is wonderful storage space and a large laundry/mudroom. The roof was replaced in 2012 and HVAC June 2021. Needs a little cosmetic TLC to make it your own! Adjustment made for Concessions (-\$6000), Age (\$1500), View (-\$5000), GLA (\$1200), Bedroom/Bath Count (\$2000), Lot size (-7000) and FP (-\$2000).
- Sold 2** Whether you're looking for an investment property or a place to call home, this is a house worth looking into! Just minutes away from the airport, the house is desirable for rental or even hosting your own guest; with 4 bedrooms and 2 bathrooms, this would be a great place to call yours! The cathedral type ceilings provide the house with an open look area. The kitchen design also contributes to the open style look with a conveniently placed kitchen island, providing the perfect pivot between cooking and preparations. Master bedroom is decently sized with its own 'his and her' bathroom that has a garden tub along with standing shower. All other bedrooms are fairly sized. The fenced in backyard is also a pro for those families that may have kids and/or pets. Adjustment made for GLA (\$2930 and FP (-\$2000).
- Sold 3** Multiple offers! Move in ready, cul-de-sac home situated on 1.49 acres. Private backyard perfect for enjoying nature & relaxation. Soak up peaceful water views, trees and a private trail through the woods! One of the largest lots around yet close to major highways, restaurants and shopping. Enjoy over 2,600 sq ft w/ 4 bedrooms / 2.5 bathrooms / PLUS a large bonus/den/5th bedroom. Soaring ceilings, huge windows, and an attractive open layout and stairwell make this home spacious and bright. Recharge in your master suite with tray ceilings, views of the water, dual vanities, separate garden tub, walk in closet, and more! Gourmet kitchen, brand new top of the line A/C units, newer vinyl plank flooring, and pool bath are just a few of the shining features. All appliances included. Adjustment made for Condition (-\$10,000), View (-\$5000), GLA (-\$4290), Bath Count (-\$2000) and Lot size (-\$2000)

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				There is no listing history available for subject for the past 12 months. Information was researched in MLS.			
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	\$330,000	\$330,000
Sales Price	\$320,000	\$320,000
30 Day Price	\$294,000	--
Comments Regarding Pricing Strategy		
<p>Subject is located close to a high traffic roadway, power lines, school and commercial property. This may have a negative effect on marketability. It was necessary to expand beyond AGE, Sold date 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 CS2 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 886 PLUMBRIDGE CT
Jacksonville, FL 32218



Front

L2 1002 TORTOISE WAY
Jacksonville, FL 32218



Front

L3 11986 SMITH POINTE CT,
Jacksonville, FL 32218



Front

Sales Photos

S1 1329 BISCAYNE CT
Jacksonville, FL 32218



Front

S2 886 PLUMBRIDGE CT
Jacksonville, FL 32218



Front

S3 11512 OAKBANK CT
Jacksonville, FL 32218



Front

ClearMaps Addendum

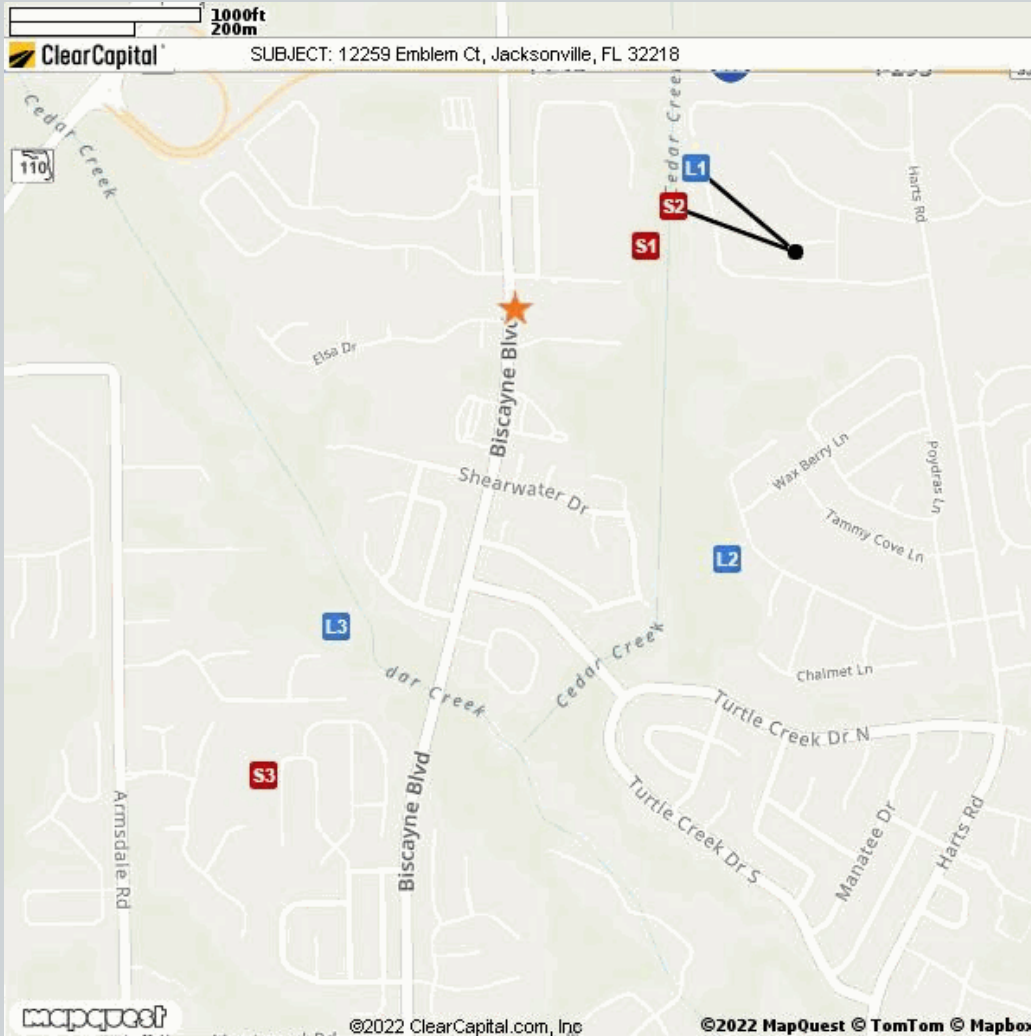
Address ★ 12259 Emblem Court, Jacksonville, FL 32218

Loan Number 51191

Suggested List \$330,000

Suggested Repaired \$330,000

Sale \$320,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	12259 Emblem Court, Jacksonville, FL 32218	--	Parcel Match
L1 Listing 1	886 Plumbridge Ct, Jacksonville, FL 32218	0.46 Miles ¹	Parcel Match
L2 Listing 2	1002 Tortoise Way, Jacksonville, FL 32218	0.49 Miles ¹	Parcel Match
L3 Listing 3	11986 Smith Pointe Ct, Jacksonville, FL 32218	0.53 Miles ¹	Parcel Match
S1 Sold 1	1329 Biscayne Ct, Jacksonville, FL 32218	0.23 Miles ¹	Parcel Match
S2 Sold 2	886 Plumbridge Ct, Jacksonville, FL 32218	0.46 Miles ¹	Parcel Match
S3 Sold 3	11512 Oakbank Ct, Jacksonville, FL 32218	0.77 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	11.07 miles	Date Signed	09/14/2022

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.