

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	10521 Indian Walk Road, Jacksonville, FL 32257	Order ID	8721976	Property ID	34152447
Inspection Date	05/03/2023	Date of Report	05/03/2023		
Loan Number	53358	APN	1490172012		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	05.02.23 BPO Request	Tracking ID 1	05.02.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	ACIE E BURKES	Condition Comments Subject is a 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. Will need a new garage door.
R. E. Taxes	\$2,078	
Assessed Value	\$151,502	
Zoning Classification	Residential RLD-70	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$1,200	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$1,200	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments 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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$183900 High: \$427100	
Market for this type of property	Decreased 10 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	10521 Indian Walk Road	3907 English Colony Dr S	10796 Knottingby Dr	3636 Torre Grande Ave
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32257	32257	32257	32257
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.49 ¹	1.00 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$314,000	\$360,000	\$399,000
List Price \$	--	\$314,000	\$360,000	\$399,000
Original List Date		04/29/2023	05/01/2023	03/21/2023
DOM · Cumulative DOM	-- · --	1 · 4	1 · 2	11 · 43
Age (# of years)	44	35	40	46
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,695	1,272	1,808	1,753
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	Pool - Yes	--	--	Pool - Yes
Lot Size	0.18 acres	0.15 acres	0.18 acres	0.14 acres
Other	Porch, Patio, FP	Porch, Patio	Porch, Patio, FP	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** Quiet Neighborhood Home! This 3 bedroom, 2 bathroom home is conveniently located close to everything Jacksonville has to offer (20 minutes to downtown or to the beach, in either direction). The newer siding means many years of no/low maintenance to the exterior of the home. The fenced yard creates privacy, or a safe space, for children and pets.
- Listing 2** A lovely home and a solid value in Marvelous Mandarin's Windermere community. Meticulously maintained. NEW ROOF BEING SCHEDULED FOR INSTALLATION. Freshly painted exterior. Open floor plan graced with an elegant great room (22' x 16') with vaulted ceiling and skylights. Jumbo eat-in kitchen (26' x 9') with elegant bay windows. Generously sized rooms. Washer/dryer, kitchen appliances are operable and convey but are not warranted. No HOA. EZ to show.
- Listing 3** Here's your chance to own a super cute pool home in the heart of Mandarin! Easy access to 95 and 295 for commuting! Completely remodeled. New roof in 2018! This 3Bedroom, 2bath home is perfect for entertaining. Tile throughout, gorgeous new master bathroom, new kitchen, and great room for recreation and pool fun! Opportunities like this don't come by often! Don't miss your opportunity!n Schedule to see it today!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	10521 Indian Walk Road	10682 Eaglet Ct	10484 Indian Walk Rd	10730 Lawson Branch Ct
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32257	32257	32257	32257
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.36 ¹	0.06 ¹	10.82 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$340,000	\$349,000	\$385,000
List Price \$	--	\$340,000	\$349,000	\$385,000
Sale Price \$	--	\$350,000	\$312,000	\$381,000
Type of Financing	--	Fha	Cash	Cash
Date of Sale	--	03/27/2023	04/21/2023	08/15/2022
DOM · Cumulative DOM	-- · --	27 · 61	40 · 56	31 · 62
Age (# of years)	44	34	45	40
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	Beneficial ; Water
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,695	1,534	1,678	1,899
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
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	Pool - Yes	--	--	--
Lot Size	0.18 acres	0.21 acres	0.22 acres	0.25 acres
Other	Porch, Patio, FP	Porch, Patio	Porch, Patio	Porch, Patio, FP
Net Adjustment	--	+\$1,110	+\$12,000	-\$2,040
Adjusted Price	--	\$351,110	\$324,000	\$378,960

* 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** This home is located in the desirable area of Mandarin. Great schools and quiet neighborhood. This home has carpet with Tile in the wet areas and a HUGE backyard. The backyard is fully fenced and the open floor plan is sure to please. Adjustment made for Concessions (-\$11,500), Age (-\$1000), GLA (\$1610), Pool (\$10,000) and FP (\$2000).
- Sold 2** Great home in the heart of Mandarin! This brick home is located in a great neighborhood just minutes to shopping, entertainment, and sought after schools. Enjoy a spacious open floor plan with 3 bedrooms and 2 baths and a flex room. Don't miss out on the spacious and tranquil backyard with room for a pool. Adjustment made for Pool (\$10,000) and FP (\$2000).
- Sold 3** Don't miss this beautiful lakefront house in the heart of Mandarin. A NEW ROOF will be completed prior to closing! You will love the oversized living room with vaulted ceilings and built in Tv stand with shelving. All 3 bedrooms have custom shelving to maximize storage and there is no carpet in the house. The 2 flex rooms in the front provide endless possibilities and are currently used as offices but could be a formal dining room ,playroom or sitting room. Adjustment made for Condition (-\$10,000), GLA (-\$2040) and Pool (\$10,000).

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	\$370,000	\$372,400
Sales Price	\$360,000	\$362,400
30 Day Price	\$331,000	--
Comments Regarding Pricing Strategy		
<p>Subject is located close to a high traffic roadway and commercial property. This may have a negative affect on marketability. Subject is located close to several ponds but this has no positive effect towards marketability. It was necessary to expand beyond AGE, GLA, 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 CL2 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. The As-Repaired Value Conclusion reflects the expected return on investment of the planned renovations.</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 3907 ENGLISH COLONY DR S
Jacksonville, FL 32257



Front

L2 10796 KNOTTINGBY DR
Jacksonville, FL 32257



Front

L3 3636 TORRE GRANDE AVE
Jacksonville, FL 32257



Front

Sales Photos

S1 10682 EAGLET CT
Jacksonville, FL 32257



Front

S2 10484 INDIAN WALK RD
Jacksonville, FL 32257



Front

S3 10730 LAWSON BRANCH CT
Jacksonville, FL 32257



Front

ClearMaps Addendum

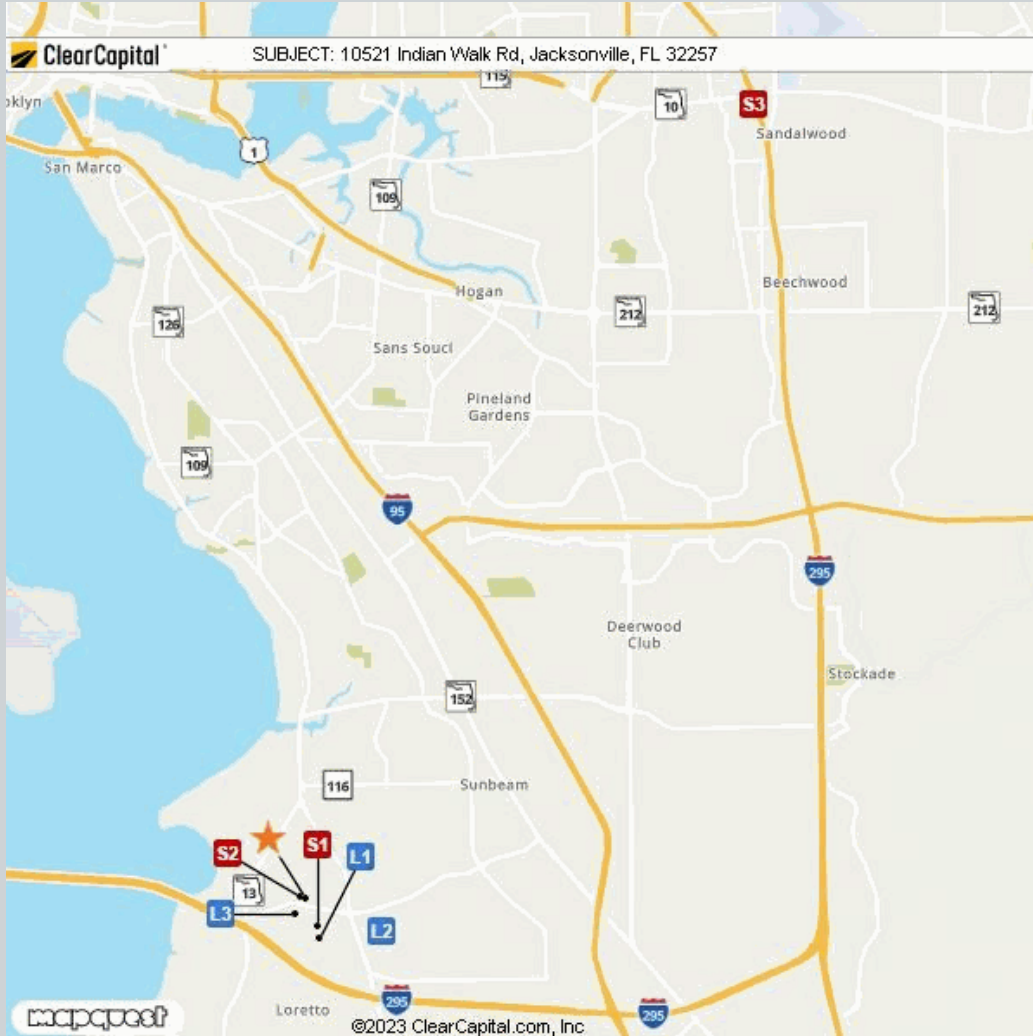
Address ★ 10521 Indian Walk Road, Jacksonville, FL 32257

Loan Number 53358

Suggested List \$370,000

Suggested Repaired \$372,400

Sale \$360,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	10521 Indian Walk Road, Jacksonville, FL 32257	--	Parcel Match
L1 Listing 1	3907 English Colony Dr S, Jacksonville, FL 32257	0.49 Miles ¹	Parcel Match
L2 Listing 2	10796 Knottingby Dr, Jacksonville, FL 32257	1.00 Miles ¹	Parcel Match
L3 Listing 3	3636 Torre Grande Ave, Jacksonville, FL 32257	0.21 Miles ¹	Parcel Match
S1 Sold 1	10682 Eaglet Ct, Jacksonville, FL 32257	0.36 Miles ¹	Parcel Match
S2 Sold 2	10484 Indian Walk Rd, Jacksonville, FL 32257	0.06 Miles ¹	Parcel Match
S3 Sold 3	10730 Lawson Branch Ct, Jacksonville, FL 32257	10.82 Miles ¹	Street Centerline 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.

*** 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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

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

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	11.98 miles	Date Signed	05/03/2023

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.