

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>	1253 Bee Street, Orange Park, FL 32065	<b>Order ID</b>	8746437	<b>Property ID</b>	34197338
<b>Inspection Date</b>	05/19/2023	<b>Date of Report</b>	05/20/2023		
<b>Loan Number</b>	53674	<b>APN</b>	28-04-25-007969-093-70		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Clay		

**Tracking IDs**

<b>Order Tracking ID</b>	05.18.23 BPO Request	<b>Tracking ID 1</b>	05.18.23 BPO Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	JAMES CARAWAY	<b>Condition Comments</b> Subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.
<b>R. E. Taxes</b>	\$1,489	
<b>Assessed Value</b>	\$123,543	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<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> The subject is located in a suburban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$200,000 High: \$420,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<180	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1253 Bee Street	1265 Bee St N	1599 Ibis Dr	3252 Dowitcher Ln
City, State	Orange Park, FL	Orange Park, FL	Orange Park, FL	Orange Park, FL
Zip Code	32065	32065	32065	32065
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 <sup>1</sup>	0.89 <sup>1</sup>	0.68 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$294,900	\$275,000
List Price \$	--	\$300,000	\$294,900	\$275,000
Original List Date		04/28/2023	03/16/2023	05/08/2023
DOM · Cumulative DOM	-- · --	20 · 22	63 · 65	10 · 12
Age (# of years)	32	34	32	31
Condition	Average	Average	Average	Average
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	1,254	1,356	1,257	1,200
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	--	--	--	--
Lot Size	0.21 acres	0.18 acres	0.26 acres	0.26 acres
Other	None	None	None	None

\* Listing 2 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.

**Listing Comments** Why the comparable listing is superior or inferior to the subject.

**Listing 1** This home features cathedral, vaulted, high ceiling, deck, eat in kitchen, foyer, granite countertops, walk in closet, walk out basement, wall to wall carpet, ceiling fan, dishwasher, door hardware and light.

**Listing 2** This home features include ceiling fans throughout, open kitchen with lots of cabinet space and a center island, central air conditioning, formal dining room.

**Listing 3** 3/2 with 2 full car garage. Fenced spacious yard with enclosed screen lanai. Laminate floors and open kitchen with white cabinets to living and dining areas. Very central area, close to new shopping and lrger lot for room for pool or kids to play.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1253 Bee Street	1252 Bee St N	1228 Bee St N	1609 Sugarpine Dr
City, State	Orange Park, FL	Orange Park, FL	Orange Park, FL	Middleburg, FL
Zip Code	32065	32065	32065	32068
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 <sup>1</sup>	0.10 <sup>1</sup>	0.78 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$270,000	\$265,000	\$334,900
List Price \$	--	\$262,500	\$265,000	\$304,900
Sale Price \$	--	\$262,500	\$265,000	\$304,900
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/02/2023	04/28/2023	11/21/2022
DOM · Cumulative DOM	-- · --	4 · 26	74 · 107	185 · 185
Age (# of years)	32	33	33	20
Condition	Average	Average	Average	Average
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	1,254	1,358	1,545	1,487
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	7	7	8	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	--	--	--	--
Lot Size	0.21 acres	0.22 acres	0.23 acres	0.19 acres
Other	None	None	None	None
Net Adjustment	--	-\$1,510	-\$5,865	-\$4,595
Adjusted Price	--	\$260,990	\$259,135	\$300,305

\* 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** This 3 bedroom 2 bathroom home is move-in ready. As you arrive, notice that no expense was spared with ALL siding on the exterior of the home. As you walk inside, laminate wood flooring and a beautiful stone wood burning fireplace greet you. All appliances including a washer and dryer come with the home. The large owner's suite has a walk-in closet while the en-suite bathroom has a garden tub with separate shower. -1560/gla, -50/lot, 100/age.
- Sold 2** This four bedroom two bath home is located in a quiet neighborhood on a dead end road with no HOA or CDD fees. Open kitchen features cabinets, granite countertops, tile floors and an eat-in area. Master bedroom is very spacious which sports a master bathroom that has dual vanity sinks with granite countertops. Master bath also features a garden tub and serrated tiled shower. Spacious family area and dining area features vinyl plank floors with a beautiful brick fireplace with wood mantle. -1500/Bed, -4365/gla, -100/lot, 100/age.
- Sold 3** Home features a nice open floor plan with Vinyl Plank flooring throughout, large family room with fireplace, kitchen breakfast nook and separate dining room. Nice partially fenced backyard, this home is clean and ready! -3495/gla, 99.9/lot, -1200/age.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No recent Listing/Sold history available for this subject from the MLS.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$289,000	\$289,000
<b>Sales Price</b>	\$275,000	\$275,000
<b>30 Day Price</b>	\$261,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Value best supported by sold comp 1 and list comp 3, being the most comparable to the subject. Due to Suburban density and the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, over 6 months from inspection date, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties. Proximity to the highway would not affect subject's marketability and both sides of the highway are similar market areas. Commercial presence for the subject would not affect the subject's condition or marketability.</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



Side



Side



Street



Street

## Subject Photos



Other



Other



## Listing Photos

**L1** 1265 BEE ST N  
Orange Park, FL 32065



Front

**L2** 1599 IBIS DR  
Orange Park, FL 32065



Front

**L3** 3252 DOWITCHER LN  
Orange Park, FL 32065



Front

## Sales Photos

**S1** 1252 BEE ST N  
Orange Park, FL 32065



Front

**S2** 1228 BEE ST N  
Orange Park, FL 32065



Front

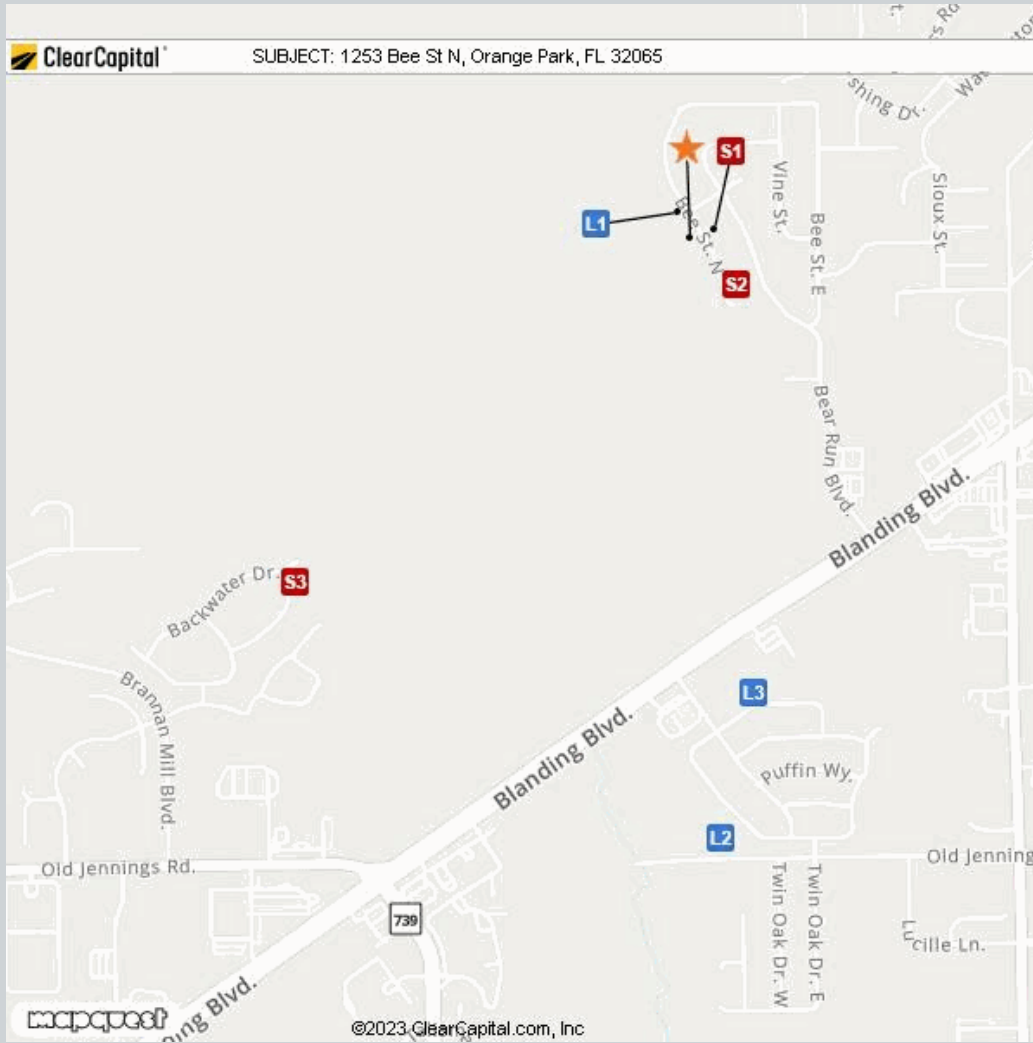
**S3** 1609 SUGARPINE DR  
Middleburg, FL 32068



Front

## ClearMaps Addendum

**Address** ★ 1253 Bee Street, Orange Park, FL 32065  
**Loan Number** 53674      **Suggested List** \$289,000      **Suggested Repaired** \$289,000      **Sale** \$275,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1253 Bee Street, Orange Park, FL 32065	--	Parcel Match
L1 Listing 1	1265 Bee St N, Orange Park, FL 32065	0.04 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1599 Ibis Dr, Orange Park, FL 32065	0.89 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3252 Dowitcher Ln, Orange Park, FL 32065	0.68 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1252 Bee St N, Orange Park, FL 32065	0.04 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1228 Bee St N, Orange Park, FL 32065	0.10 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1609 Sugarpine Dr, Middleburg, FL 32068	0.78 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.

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

<b>Broker Name</b>	Frederick Martin	<b>Company/Brokerage</b>	FM Realty
<b>License No</b>	BK3194325	<b>Address</b>	905 N Pine Ave Green Cove Springs FL 32043
<b>License Expiration</b>	09/30/2024	<b>License State</b>	FL
<b>Phone</b>	9045471307	<b>Email</b>	Fredbpo522@gmail.com
<b>Broker Distance to Subject</b>	11.02 miles	<b>Date Signed</b>	05/20/2023

*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.**