

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	2143 Courtney Drive, Jacksonville, FL 32208	Order ID	8757067	Property ID	34213859
Inspection Date	05/26/2023	Date of Report	05/26/2023		
Loan Number	53759	APN	0261390000		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs

Order Tracking ID	05.25.23 BPO Request	Tracking ID 1	05.25.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	ELLIS ANDRENA ANIYAH	Condition Comments Subject is a brick 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	\$3,154	
Assessed Value	\$172,786	
Zoning Classification	Residential RLD-60	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Secured by locked doors and windows.)		
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: \$44860 High: \$260000	
Market for this type of property	Increased 8 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2143 Courtney Drive	6916 Laflam Cir	5886 Moncrief Rd	7919 Caxton Cir W
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32208	32208	32209	32208
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.83 ¹	0.63 ¹	0.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$199,900	\$220,000	\$250,000
List Price \$	--	\$199,900	\$220,000	\$247,500
Original List Date		05/12/2023	05/10/2023	04/21/2023
DOM · Cumulative DOM	-- · --	14 · 14	16 · 16	35 · 35
Age (# of years)	41	68	64	71
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	Beneficial ; Water	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	1,474	1,273	1,210	1,537
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 2 · 1
Total Room #	7	6	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.42 acres	0.26 acres	0.17 acres	0.18 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** Great Investment Opportunity...This 3/1 Home has a large Living room, Seperate Family room, Eat-in Kitchen Area, Inside Laundry, Large Fenced-In Backyard and much, much, more... This Property has plenty Potensial, an with a lil TLC it would be perfect for a Investor or First Time Home Owner...Property Sold As-Is... Zoned ALF-Adult Living Facility...Home also has a Fire Suppression system...
- Listing 2** Adorable, updated and well maintained brick home with one car garage. Big yard and large updated kitchen. Both bathrooms have been newly renovated. New Roof was installed 2023.
- Listing 3** This fully renovated home block home is perfect for entertaining! Brand new roof! The kitchen has granite countertops, custom cabinets, large pantry, and newer appliances. In the primary bedroom there are two closets, a spacious walk in shower and double vanity with granite countertops. French doors open from the living room leading to a screened in patio that is perfect for hanging out with family and friends. It even has a half bath, storage closet, and laundry room and looks out over a spacious backyard. The newly replaced main driveway, combined with extra circular driveway has tons of parking for you and your family & guests. The only thing this home is missing is a new owner!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2143 Courtney Drive	1786 Merivale Rd S	2811 Aubrey Ave	7875 Denham Rd E
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32208	32208	32208	32208
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.48 ¹	0.20 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$190,000	\$200,000	\$230,000
List Price \$	--	\$175,000	\$200,000	\$230,000
Sale Price \$	--	\$165,000	\$185,000	\$225,000
Type of Financing	--	Fha	Cash	Fha
Date of Sale	--	03/14/2023	09/09/2022	03/30/2023
DOM · Cumulative DOM	-- · --	93 · 111	12 · 30	150 · 274
Age (# of years)	41	71	61	68
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	Beneficial ; Water	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	1,474	1,206	1,668	1,504
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	4 · 2
Total Room #	7	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	None	Carport 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.42 acres	0.22 acres	0.53 acres	0.22 acres
Other	Porch, Patio	Porch, Patio	Porch, Patio	Porch, Patio, FP
Net Adjustment	--	+\$16,680	+\$60	-\$2,500
Adjusted Price	--	\$181,680	\$185,060	\$222,500

* 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** Are you looking for a starter home? Something you can go in and put your own touch on it to make it a home? Are you an Investor looking for a great Rental property? Either way you go this may be a winner! 3/2 with large yard, Central Heat and Air, Roof 2016, Electrical ReWire 2011. Schedule your showing today! Adjustments made for Age (\$3000), View (\$5000), GLA (\$2680), Parking (\$4000) and Lot size (\$2000).
- Sold 2** You must see this lot! This wonderful sturdy block home nestled on a quite and established street is ready for new owners and new memories! Featuring 4 bedrooms, 2 bathroom, a massive lot just under .5 acre, and a carport with side entry. This home simply needs a little cosmetic updating and flooring to be perfect! Perfect for investors or home owners who can see the ultimate potential of this fantastic home. Come see today! AC 4 YEARS OLD! ROOF NEW LAST YEAR sold as is. SOLD AS IS. Adjustments made for View (\$5000), Age (\$2000), GLA (-\$1940), Bedroom Count (-\$4000) and Lot size (-\$1000).
- Sold 3** Newly remodeled 4 Bed/2 Bath home featuring a brand new roof with a split floor plan boasting a wood burning fireplace, original hardwood floors, newer kitchen with granite counter tops, new baths, fresh interior paint and re-wired. Large deck and back yard perfect for entertaining family and friends. Schedule your tour today! Adjustments made for Condition (-\$10,000), View (\$5000), Age (\$2500), Bedroom Count (-\$4000), Parking (\$4000), Lot size (\$2000) and FP (-\$2000).

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	JOSEPH WALTER REALTY LLC	Please see attached MLS SHEET.					
Listing Agent Name	SCOTT W FADER MRP						
Listing Agent Phone	248-294-7848						
# 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
03/15/2023	\$195,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$205,000	\$205,000
Sales Price	\$195,000	\$195,000
30 Day Price	\$179,000	--
Comments Regarding Pricing Strategy		
<p>Subject is located on a high traffic roadway and this may have a negative affect on 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 an investor 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 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 6916 LAFLAM CIR
Jacksonville, FL 32208



Front

L2 5886 MONCRIEF RD
Jacksonville, FL 32209



Front

L3 7919 CAXTON CIR W
Jacksonville, FL 32208



Front

Sales Photos

S1 1786 MERIVALE RD S
Jacksonville, FL 32208



Front

S2 2811 AUBREY AVE
Jacksonville, FL 32208



Front

S3 7875 DENHAM RD E
Jacksonville, FL 32208



Front

ClearMaps Addendum

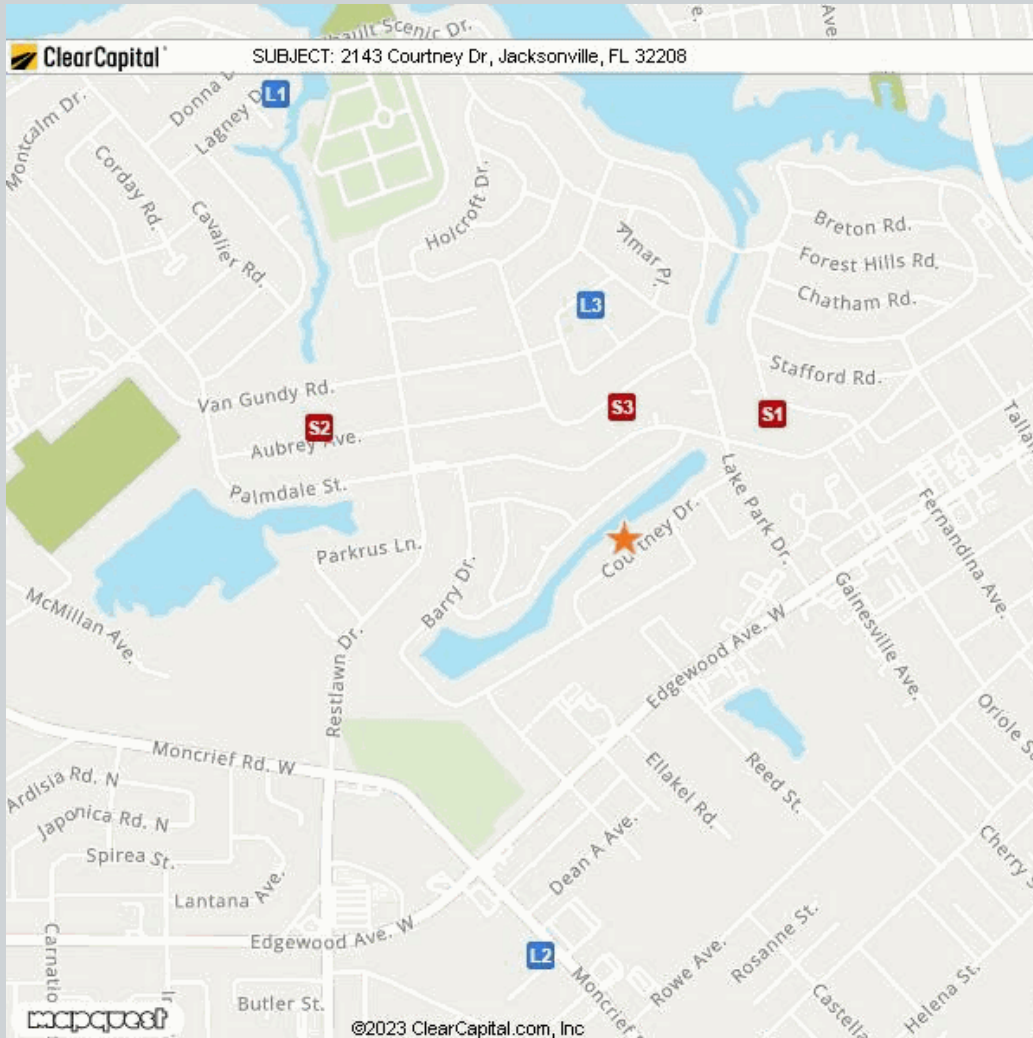
Address ★ 2143 Courtney Drive, Jacksonville, FL 32208

Loan Number 53759

Suggested List \$205,000

Suggested Repaired \$205,000

Sale \$195,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2143 Courtney Drive, Jacksonville, FL 32208	--	Parcel Match
L1 Listing 1	6916 Laflam Cir, Jacksonville, FL 32208	0.83 Miles ¹	Parcel Match
L2 Listing 2	5886 Moncrief Rd, Jacksonville, FL 32209	0.63 Miles ¹	Parcel Match
L3 Listing 3	7919 Caxton Cir W, Jacksonville, FL 32208	0.35 Miles ¹	Parcel Match
S1 Sold 1	1786 Merivale Rd S, Jacksonville, FL 32208	0.29 Miles ¹	Parcel Match
S2 Sold 2	2811 Aubrey Ave, Jacksonville, FL 32208	0.48 Miles ¹	Parcel Match
S3 Sold 3	7875 Denham Rd E, Jacksonville, FL 32208	0.20 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	9.85 miles	Date Signed	05/26/2023

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.