

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	7221 Angela Drive, Jacksonville, FLORIDA 32222	Order ID	8935523	Property ID	34622141
Inspection Date	09/21/2023	Date of Report	09/21/2023		
Loan Number	55261	APN	0161750700		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	09.20.23 BPO Request	Tracking ID 1	09.20.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	ADRIAN GOODWINE	Condition Comments The subject appears to be in average/good condition with no signs of damage or deferred maintenance. It is maintained and marketable.
R. E. Taxes	\$1,441	
Assessed Value	\$114,106	
Zoning Classification	Residential RLD-70	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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 7221 Angela Dr is located in Chimney Lakes neighborhood in the city of Jacksonville, FL. \$335,000 Median Listing Price \$340,000 Median Sales Price 43 Median Days on Market \$189 Price Per Sq Ft The average DOM is 57 days with sellers getting 94% of their asking price. Located within a well conforming complex of similar type units. Predominantly residential location that primarily consists of mostly similar type properties. Seller concessions are common in this market and often applied towards buyer's closing costs and prepaid items.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$209800 High: \$395500	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	7221 Angela Drive	9140 Jennifer Ln	8104 Tuxford Ln	6829 Palma Ct
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32222	32222	32244	32222
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.92 ¹	0.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$329,900	\$338,900	\$310,000
List Price \$	--	\$329,900	\$314,900	\$307,000
Original List Date		08/24/2023	04/21/2023	07/27/2023
DOM · Cumulative DOM	-- · --	28 · 28	153 · 153	56 · 56
Age (# of years)	17	17	18	21
Condition	Good	Good	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 ; Water	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,835	2,157	1,884	1,865
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
Total Room #	9	9	9	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	0.24 acres	.29 acres	.23 acres	.46 acres
Other	--	--	--	--

* 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** Brick home on a pond. Fenced backyard, 10' ceilings, 36" oak cabinets and new quartz countertops in the kitchen, gas fireplace and a covered lanai overlooking the pond & fountain. The primary bedroom with tray ceiling has a large walk in closet and his/her sinks in the bathroom. The comp is similar in proximity, living area, age, and lot size. This comp is the most comparable, as it has the most similar features.
- Listing 2** Features brand new roof and a spacious open floor plan in sought after Watermill. Includes eat-in kitchen with island that overlooks the large family room. The sliding glass doors lead to the patio. Includes split bedrooms and large primary suite. This is a comparable property that is similar in features and characteristics and is supportive of the subjects pricing estimate.
- Listing 3** 4BR/2BA home. The well-designed layout includes a living room and dining room combo, and separate family room. Screened-in patio. Fenced backyard. This comp is maintained with fence yard and additional off street parking. It is similar to subject in style, age, GLA, condition, bedroom and bathroom count. It also has similar external influences as the subject property.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	7221 Angela Drive	7442 Petrell Dr	7502 Hawks Cliff Dr	9611 Clinton Corners Dr
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32222	32222	32222	32222
Datasource	Public Records	MLS	Public Records	MLS
Miles to Subj.	--	0.58 ¹	0.56 ¹	0.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$289,900	\$310,000	\$315,000
List Price \$	--	\$289,900	\$310,000	\$315,000
Sale Price \$	--	\$250,000	\$310,000	\$305,000
Type of Financing	--	Fha	Va	Cash
Date of Sale	--	07/21/2023	06/28/2023	09/13/2023
DOM · Cumulative DOM	-- · --	71 · 71	30 · 61	63 · 63
Age (# of years)	17	34	17	20
Condition	Good	Good	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	1 Story Ranch/Rambler	1 Story Traditional	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,835	1,808	1,863	1,713
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	9	8	8	8
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	0.24 acres	.24 acres	0.26 acres	.36 acres
Other	--	--	--	--
Net Adjustment	--	+\$810	-\$840	+\$3,660
Adjusted Price	--	\$250,810	\$309,160	\$308,660

* Sold 3 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** 3 bedroom, 2 bathroom home. Open floor plan with a fireplace. The primary bedroom features a spacious closet, and a private bathroom. Covered back patio. This is a comparable property that is similar in features and characteristics and is supportive of the subjects pricing estimate.
- Sold 2** Two options for a living space. Kitchen has eat - in area. All bedrooms are down hall way but master is a bit separate. HUGE Master suite with walk in closet, dual vanity, soaking tub, and stand up shower. Laundry is inside. Very large front and back yard, Fully fenced with a fire pit area in the back. This comp is maintained with fence yard and additional off street parking. It is similar to subject in style, age, GLA, condition, bedroom and bathroom count. It also has similar external influences as the subject property.
- Sold 3** This home features brick front with vinyl siding on sides and rear. A two-car garage and a covered rear patio overlooking the man-made lake/pond. The new permitted roof was installed in January 2021. The interior has bamboo style hard wood floors in Kitchen / Family room, foyer and 2nd bathroom with the additional main bedroom has new bamboo flooring. The other 2 bedrooms have carpet. The kitchen / family room is completely open with plenty of space for entertaining. The kitchen is equipped with granite countertops, a movable Island and has a brand-new refrigerator. The inside laundry also comes with a brand-new washer / dryer. The main bedroom has its own bathroom with granite countertops, a walk-in shower, and a walk-in closet.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last listed and sold in 2009.			
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	\$305,000	\$305,000
Sales Price	\$305,000	\$305,000
30 Day Price	\$295,000	--
Comments Regarding Pricing Strategy		
Based on the comps selected and other comps in the area, this is a fair representation of the subject property in the current market for this area. Other comps of similar GLA and features are listed and selling at around the price I have suggested for the subject. Subject should not take long to sell in the current market with general methods. Price based on fair market pricing in subject area. The current suggested listing and or sales price provided are most realistic, however subject to change due to the current market trend.		

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



Side



Side



Back



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 9140 Jennifer Ln
Jacksonville, FL 32222



Front

L2 8104 Tuxford Ln
Jacksonville, FL 32244



Front

L3 6829 Palma Ct
Jacksonville, FL 32222



Front

Sales Photos

S1 7442 Petrell Dr
Jacksonville, FL 32222



Front

S2 7502 Hawks Cliff Dr
Jacksonville, FL 32222



Front

S3 9611 Clinton Corners Dr
Jacksonville, FL 32222



Front

ClearMaps Addendum

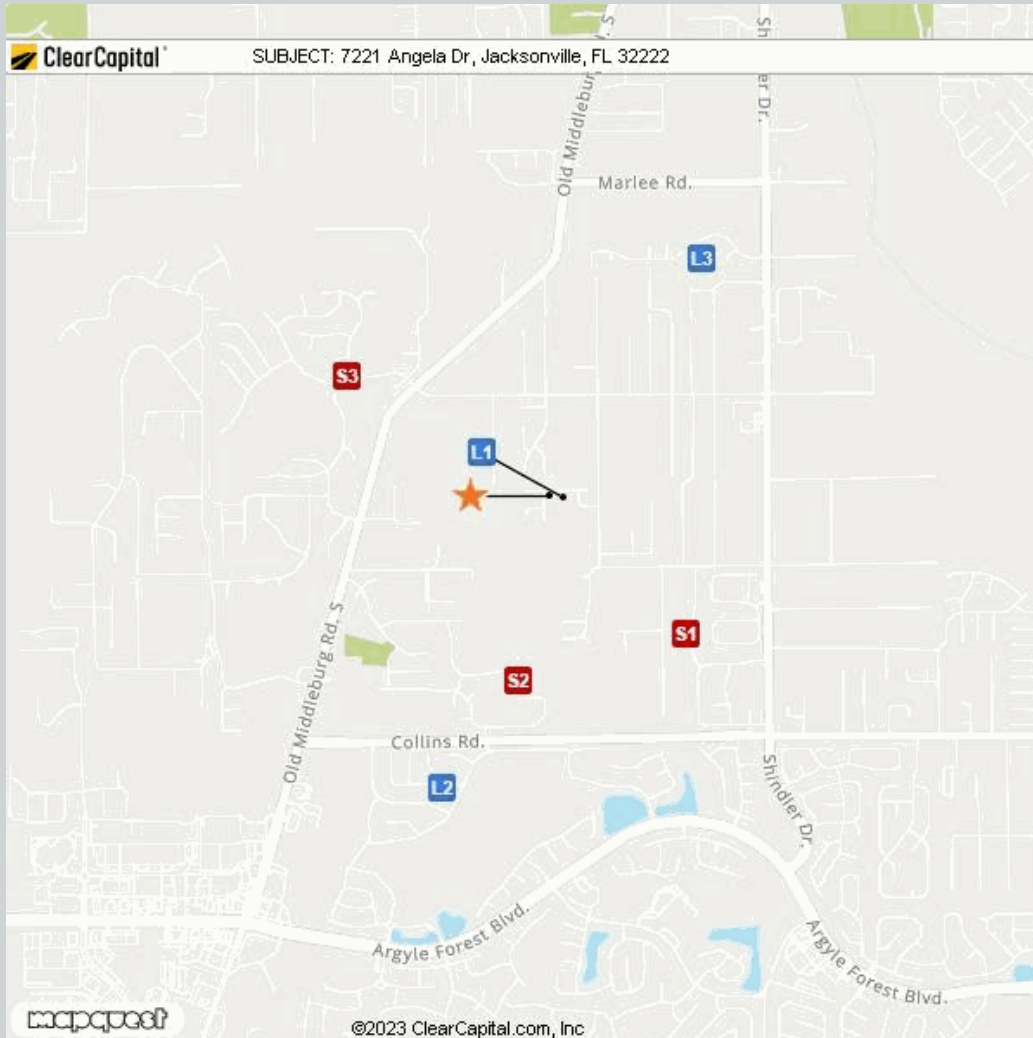
Address ★ 7221 Angela Drive, Jacksonville, FLORIDA 32222

Loan Number 55261

Suggested List \$305,000

Suggested Repaired \$305,000

Sale \$305,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7221 Angela Drive, Jacksonville, Florida 32222	--	Parcel Match
L1 Listing 1	9140 Jennifer Ln, Jacksonville, FL 32222	0.04 Miles ¹	Parcel Match
L2 Listing 2	8104 Tuxford Ln, Jacksonville, FL 32244	0.92 Miles ¹	Parcel Match
L3 Listing 3	6829 Palma Ct, Jacksonville, FL 32222	0.84 Miles ¹	Parcel Match
S1 Sold 1	7442 Petrell Dr, Jacksonville, FL 32222	0.58 Miles ¹	Parcel Match
S2 Sold 2	7502 Hawks Cliff Dr, Jacksonville, FL 32222	0.56 Miles ¹	Parcel Match
S3 Sold 3	9611 Clinton Corners Dr, Jacksonville, FL 32222	0.70 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	Amanda R Phillips	Company/Brokerage	Merrett Realty Services
License No	SL3277834	Address	2109 Grotto Court Middleburg FL 32068
License Expiration	03/31/2025	License State	FL
Phone	9042370398	Email	amandarose816@comcast.net
Broker Distance to Subject	8.11 miles	Date Signed	09/21/2023

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.