

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>	5113 Glen Alan Court N, Jacksonville, FL 32210	<b>Order ID</b>	8970327	<b>Property ID</b>	34679306
<b>Inspection Date</b>	10/11/2023	<b>Date of Report</b>	10/13/2023		
<b>Loan Number</b>	55466	<b>APN</b>	0139361310		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Duval		

Tracking IDs					
<b>Order Tracking ID</b>	10.11.23 BPO Request	<b>Tracking ID 1</b>	10.11.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	JAMES VIVIAN M EST	<b>Condition Comments</b> After completing an exterior inspection of the subject property, it appears to be in average condition. There were notices on the door and window and the property appears to be vacant.
<b>R. E. Taxes</b>	\$2,334	
<b>Assessed Value</b>	\$146,545	
<b>Zoning Classification</b>	Residential PUD	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(Doors and windows were closed and locked.)		
<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> Subject property is located in the SOMERTON PLACE subdivision of the Jacksonville Heights area. This neighborhood is known to features older homes but this subdivision has newer homes. This area is suburban but centrally located in Jacksonville. There are nearby stores, schools, churches and accessible highways. During the last 6 months, the demand for this type of property decreased by 4%.
<b>Local Economy</b>	Slow	
<b>Sales Prices in this Neighborhood</b>	Low: \$110000 High: \$269090	
<b>Market for this type of property</b>	Decreased 4 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	5113 Glen Alan Court N	5209 Glen Alan Ct S	7472 La Ventura Dr S	8205 Firetower Rd
<b>City, State</b>	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
<b>Zip Code</b>	32210	32210	32210	32210
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.08 <sup>1</sup>	0.15 <sup>1</sup>	0.86 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$225,000	\$229,900	\$180,000
<b>List Price \$</b>	--	\$190,000	\$229,900	\$160,000
<b>Original List Date</b>		04/24/2023	10/07/2023	06/29/2023
<b>DOM · Cumulative DOM</b>	-- · --	171 · 172	5 · 6	105 · 106
<b>Age (# of years)</b>	30	31	43	15
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,087	1,180	1,268	900
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	2 · 1
<b>Total Room #</b>	8	8	8	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.08 acres	.09 acres	.26 acres	.09 acres
<b>Other</b>	--	--	--	--

\* Listing 1 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.

## Current Listings - Cont.

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

- Listing 1** Comp is superior to the subject on the basis of having a larger lot size. Difference in GLA was insignificant. MLS Remarks: NEW PRICE MODIFICATION. Great investment opportunity for this listing that is part of a cul-de-sac that backs to secluded woods in West Jacksonville. 3 Bedrooms with large master, 2 Baths with tubs, Garage, hardwood floors, 3 door Refrigerator, Breakfast Bar, separate Utility Room, and Ceiling Fans. Near 295 and plenty of shopping and restaurants. Some interior touch-up paint and this home is ready for occupancy or rental.
- Listing 2** Although Comp does not have a garage, Comp is superior on the basis of having more GLA and a larger lot size. MLS Remarks: This charming brick house nestled in a peaceful Jacksonville neighborhood. This delightful 3BR/2BA home boasts a numerous upgrades, including a newer roof(2015), a newer A/C system(2013) brand-new windows (2023). As you step inside, you'll be greeted by the brand-new LVP flooring throughout the entire house & open-concept living & dining areas and brand new kitchen quartz countertops. The spacious primary bedroom offers its own ensuite bathroom, while the other bedroom provide comfort & versatility for guests. The non-conforming 4th bedroom can be used as a home office, or flex space. A generous backyard with a storage shed. The extra-long driveway, providing plenty of parking space. Stainless Steel fridge does not convey. Washer & Dryer convey. Schedule a showing today! This home is conveniently situated near schools, parks, shopping, and dining.
- Listing 3** Although Comp has a larger lot size than the subject property, Comp is inferior on the basis of having less GLA, no garage, and one less bedroom and bathroom. MLS Remarks: Adorable, affordable, and conveniently located to all that the Jacksonville area has to offer! Large living room and lots of kitchen counterspace and cabinets. Backyard is completely fenced.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	5113 Glen Alan Court N	5111 Somerton Ct	7850 Blank Dr N	6151 Cranberry Ln E
<b>City, State</b>	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
<b>Zip Code</b>	32210	32210	32244	32244
<b>Datasource</b>	Public Records	MLS	Public Records	MLS
<b>Miles to Subj.</b>	--	0.05 <sup>1</sup>	0.90 <sup>1</sup>	0.99 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$206,990	\$180,900	\$255,000
<b>List Price \$</b>	--	\$206,990	\$180,900	\$245,000
<b>Sale Price \$</b>	--	\$206,990	\$180,900	\$215,000
<b>Type of Financing</b>	--	Conventional	Cash	Cash
<b>Date of Sale</b>	--	10/06/2023	07/28/2023	09/28/2023
<b>DOM · Cumulative DOM</b>	-- · --	37 · 37	1 · 0	41 · 41
<b>Age (# of years)</b>	30	31	40	31
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,087	1,180	1,447	1,312
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	8	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.08 acres	.08 acres	0.17 acres	.24 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$10,000	-\$14,295	-\$18,902
<b>Adjusted Price</b>	--	\$196,990	\$166,605	\$196,098

\* 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** Comp may be slightly superior to the subject property on the basis of having some upgrades. Although Comp appears to be in better condition, it is still rated in average condition. Condition adjustments were made to comp. Difference in GLA was insignificant. Comp is most similar to the subject property. MLS Remarks: MOVE IN READY!!! Welcome home to this 3-bedroom, 2-bathroom single family home that is centrally located near shopping and schools. Nestled on a quiet cul-de-sac street, this home has a freshly painted exterior and comes with a brand-new A/C unit!
- Sold 2** Comp is superior to the subject property on the basis of having more GLA, a larger lot size and a two car garage. Appropriate adjustments were made for differing features. MLS Remarks: Looking for your dream home? Through our seamless leasing process, this beautifully designed home is move-in ready. Our spacious layout is perfect for comfortable living that you can enjoy with your pets too; we're proud to be pet friendly. Our homes are built using high-quality, eco-friendly materials with neutral paint colors, updated fixtures, and energy-efficient appliances. Enjoy the backyard and community to unwind after a long day, or simply greet neighbors, enjoy the fresh air, and gather for fun-filled activities. Ready to make your next move your best move? Apply now. Take a tour today. We'll never ask you to wire money or request funds through a payment app via mobile. The fixtures and finishes of this property may differ slightly from what is pictured.
- Sold 3** Comp is superior to the subject on the basis of having more GLA, a two car garage, and a larger lot size. Appropriate adjustments were made for differing features. MLS Remarks: Roof is 2 1/2 years old and AC is 1 1/2 years old. Bring all Offers!!! Highly motivated sellers!!:) Property needs some TLC in a very desirable neighborhood on the westside. Huge lot in quiet safe neighborhood with No HOA or CDD perfect for Airbnb close to Navy Base, Orange Park, easy access to highways. Close to supermarkets and stores. Huge backyard with plenty of room for a pool, very quiet neighborhood and huge pond nearby. Jacksonville's gem of area. Bring all offers 203k loans and FHA offers will be entertained. Make your appointment to tour today. Sellers will consider the 203K option!!!

## 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 or sales history for the subject property.			
<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

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$190,000	\$190,000
<b>Sales Price</b>	\$190,000	\$190,000
<b>30 Day Price</b>	\$190,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>All sold and listed comps selected for this report were within one mile of the subject property, similar in style, GLA, lot size and condition. No GLA adjustments were made to comps with less the a 100sqft difference of the subject property. Below is a breakdown of all adjustments made to sold comps which contributed in calculating the final as-is price of the subject property. The AS-IS price of the subject is \$190,000. SOLD COMP ADJUSTMENTS: SOLD COMP 1: Condition: -\$10,000 TOTAL ADJ: -\$10,000 SOLD COMP 2: GLA: -\$5,427 Lot size: -\$7,868 Two car garage: -\$1,000 TOTAL ADJ: -\$14,295 SOLD COMP 3: GLA: -\$4,300 Lot size: -\$13,602 Two car garage: -\$1,000 TOTAL ADJ: -\$18,902</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** 5209 Glen Alan Ct S  
Jacksonville, FL 32210



Front

**L2** 7472 La Ventura Dr S  
Jacksonville, FL 32210



Front

**L3** 8205 Firetower Rd  
Jacksonville, FL 32210



Front

## Sales Photos

**S1** 5111 Somerton Ct  
Jacksonville, FL 32210



Front

**S2** 7850 Blank Dr N  
Jacksonville, FL 32244



Front

**S3** 6151 Cranberry Ln E  
Jacksonville, FL 32244



Front

### ClearMaps Addendum

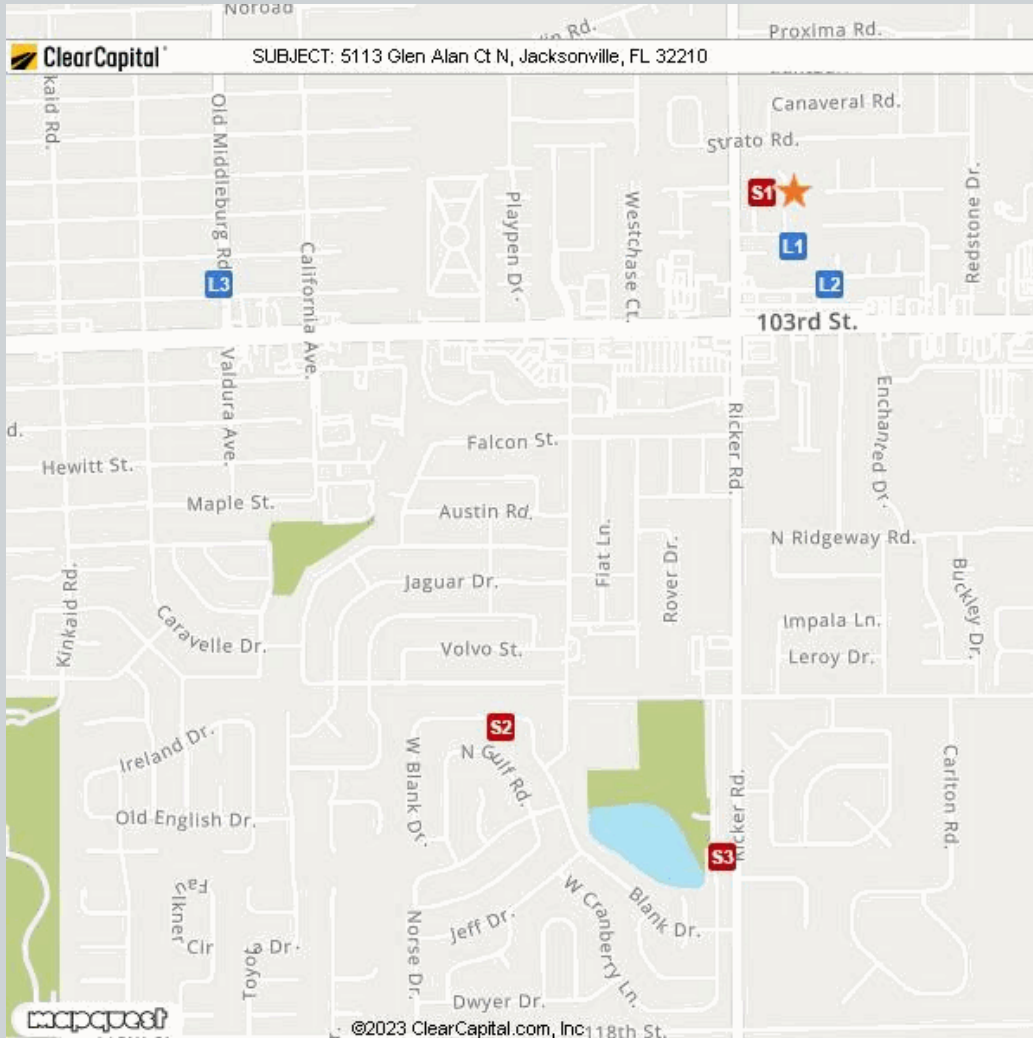
**Address** ★ 5113 Glen Alan Court N, Jacksonville, FL 32210

**Loan Number** 55466

**Suggested List** \$190,000

**Suggested Repaired** \$190,000

**Sale** \$190,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5113 Glen Alan Court N, Jacksonville, FL 32210	--	Parcel Match
L1 Listing 1	5209 Glen Alan Ct S, Jacksonville, FL 32210	0.08 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	7472 La Ventura Dr S, Jacksonville, FL 32210	0.15 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	8205 Firetower Rd, Jacksonville, FL 32210	0.86 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	5111 Somerton Ct, Jacksonville, FL 32210	0.05 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	7850 Blank Dr N, Jacksonville, FL 32244	0.90 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	6151 Cranberry Ln E, Jacksonville, FL 32244	0.99 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>	Karimah Baptiste	<b>Company/Brokerage</b>	Florida Homes Realty and Mortgage
<b>License No</b>	SL3473327	<b>Address</b>	8809 Ivyhill PL N Jacksonville FL 32244
<b>License Expiration</b>	03/31/2024	<b>License State</b>	FL
<b>Phone</b>	8165887754	<b>Email</b>	drkaribhomes@gmail.com
<b>Broker Distance to Subject</b>	4.27 miles	<b>Date Signed</b>	10/13/2023

*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.**