

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	4938 Irish Moss Drive, Jacksonville, FL 32257	Order ID	9022348	Property ID	34796109
Inspection Date	11/16/2023	Date of Report	11/16/2023		
Loan Number	55793	APN	1564408440		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	11.13_BPO	Tracking ID 1	11.13_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	JOHN D PARSONS	Condition Comments	
R. E. Taxes	\$1,992	Subject is a stucco exterior home in average condition. Subject conforms to neighboring homes. Subject is located on a low traffic side street mostly used by neighboring homes.	
Assessed Value	\$146,996		
Zoning Classification	Residential RLD-80		
Property Type	SFR		
Occupancy	Occupied		
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	
Local Economy	Stable	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.	
Sales Prices in this Neighborhood	Low: \$263750 High: \$407500		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4938 Irish Moss Drive	10859 Horse Track Dr E	10934 Morgan Horse Dr	10838 Blue Pacific 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.	--	0.56 ¹	0.32 ¹	1.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$349,000	\$438,000
List Price \$	--	\$335,000	\$349,000	\$438,000
Original List Date		09/11/2023	10/05/2023	10/30/2023
DOM · Cumulative DOM	-- · --	66 · 66	4 · 42	17 · 17
Age (# of years)	36	39	36	29
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	Beneficial ; Water	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,783	1,500	1,507	1,930
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	0.33 acres	0.25 acres	0.26 acres	0.45 acres
Other	Porch, Patio, FP	Porch, Patio	Porch, Patio, FP	Porch, Patio, FP

* 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** Don't miss this adorable 3 bedroom, 2 bathroom, home on a wooded pond in Mandarin. This cute, original owner, home features an open floor plan with split bedrooms and a screened in porch. All bedrooms have walk in closets. HVAC was replaced in 2021. No carpet except in the primary bedroom. Original décor is of it's time. It's up to you to preserve it's charm or update it to suit your tastes. Imagine breathing new life into the property by financing your dream upgrades into your loan! This home is also eligible for the Home Partners of America program for qualified buyers who want to lease with an option to purchase. Fantastic location convenient to quality schools, the expressway, great dining, and shopping! No HOA or CDD here.
- Listing 2** Gorgeous Mandarin waterfront home sitting on a 1/4 acre lot! NEW roof, NEW luxury vinyl plank flooring, new back deck, new front door and rear storm door. New hot water heater, French door refrigerator and whole house gutters were installed in 2019 and new windows in 2016. The interior was just professionally painted! This home has an open floor plan, with a spacious great room featuring vaulted ceilings and a beautiful wooden beam. The primary bathroom has a double sink vanity and a jacuzzi tub! Two additional bedrooms and bathroom are at the rear of the home. The backyard is a waterfront paradise! Fully fenced with gates & a storage shed. Enjoy the serene view on the large deck or in the hammock. The entire home runs on a top of the line Ultra-6 Reverse Osmosis.
- Listing 3** Rarely offered home in the Brookhollow subdivision. Located in a cul-de-sac w/huge backyard (w/firepit), adjacent to a wooded preserve. Fresh exterior & interior paint, new baseboards, all new interior lighting! The open floor plan offers a huge great room w/ cathedral ceilings & cozy wood burning FP. Granite kitchen countertops & stainless steel appliances, with a brand new microwave. The kitchen area separates the dining room (overlooking the preserve) and the eat-in breakfast area. The master bedroom is split away from the 2nd and 3rd bedrooms offering plenty of privacy for the new owners. The master bath has a garden tub, 2 separate walk-in closets and abundant light. Located close to schools & shopping, the neighborhood is perfect for biking or walking to nearby Losco Park.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4938 Irish Moss Drive	5154 Saddle Horn Dr S	5345 Sidesaddle Dr	4930 Irish Moss Dr
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.	--	0.51 ¹	0.20 ¹	0.02 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$321,000	\$329,900	\$385,000
List Price \$	--	\$314,900	\$329,900	\$365,000
Sale Price \$	--	\$308,000	\$325,000	\$372,000
Type of Financing	--	Conv	Cash	Fha
Date of Sale	--	05/30/2023	09/08/2023	06/20/2023
DOM · Cumulative DOM	-- · --	17 · 47	13 · 29	68 · 80
Age (# of years)	36	37	36	36
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	Beneficial ; Water
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,783	1,366	1,828	1,800
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	7	7	7	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	0.33 acres	0.22 acres	0.19 acres	0.27 acres
Other	Porch, Patio, FP	Porch, Patio	Porch, Patio, FP	Porch, Patio, FP
Net Adjustment	--	+\$3,830	+\$5,000	-\$25,175
Adjusted Price	--	\$311,830	\$330,000	\$346,825

* 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** Mandarin home won't last long! NEW CARPET in bedrooms, NEW PAINT and NEW A/C system!!! Spacious open floor plan. Large fenced in yard in a desirable location in Mandarin. NO HOA! Conveniently located near shopping, restaurants, schools and just minutes from the interstate! Adjustments made for View (\$5000), GLA (-\$4170), Lot size (\$1000) and FP (\$2000).
- Sold 2** Located in the sought after neighborhood of Foxwood Trails in the heart of Mandarin. This 3-bedroom, 2-bathroom Brick Front home has great curb appeal and a serene backyard with a screen patio. Inside laundry room, 2-car garage, fireplace and separate dining room. "To help visualize this home's floorplan and to highlight its potential, virtual furnishings may have been added to photos found in this listing". Adjustments made for View (\$5000).
- Sold 3** Stunning 4 Bedroom, 2 Bathroom home beautifully updated throughout. Lake view. New Kitchen, bathrooms, floors, new paint, new lighting and plumbing fixtures throughout. Huge Florida room with windows overlooking the lake. Adjustments made for Concessions (-\$11,175), Condition (-\$10,000) and Bedroom Count (-\$4000).

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	\$345,000	\$345,000
Sales Price	\$335,000	\$335,000
30 Day Price	\$308,000	--
Comments Regarding Pricing Strategy		
<p>Subject is located close to a high traffic roadway and this may have a negative effect 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 10859 HORSE TRACK DR E
Jacksonville, FL 32257



Front

L2 10934 MORGAN HORSE DR
Jacksonville, FL 32257



Front

L3 10838 BLUE PACIFIC CT
Jacksonville, FL 32257



Front

Sales Photos

S1 5154 SADDLE HORN DR S
Jacksonville, FL 32257



Front

S2 5345 SIDESADDLE DR
Jacksonville, FL 32257



Front

S3 4930 IRISH MOSS DR
Jacksonville, FL 32257



Front

ClearMaps Addendum

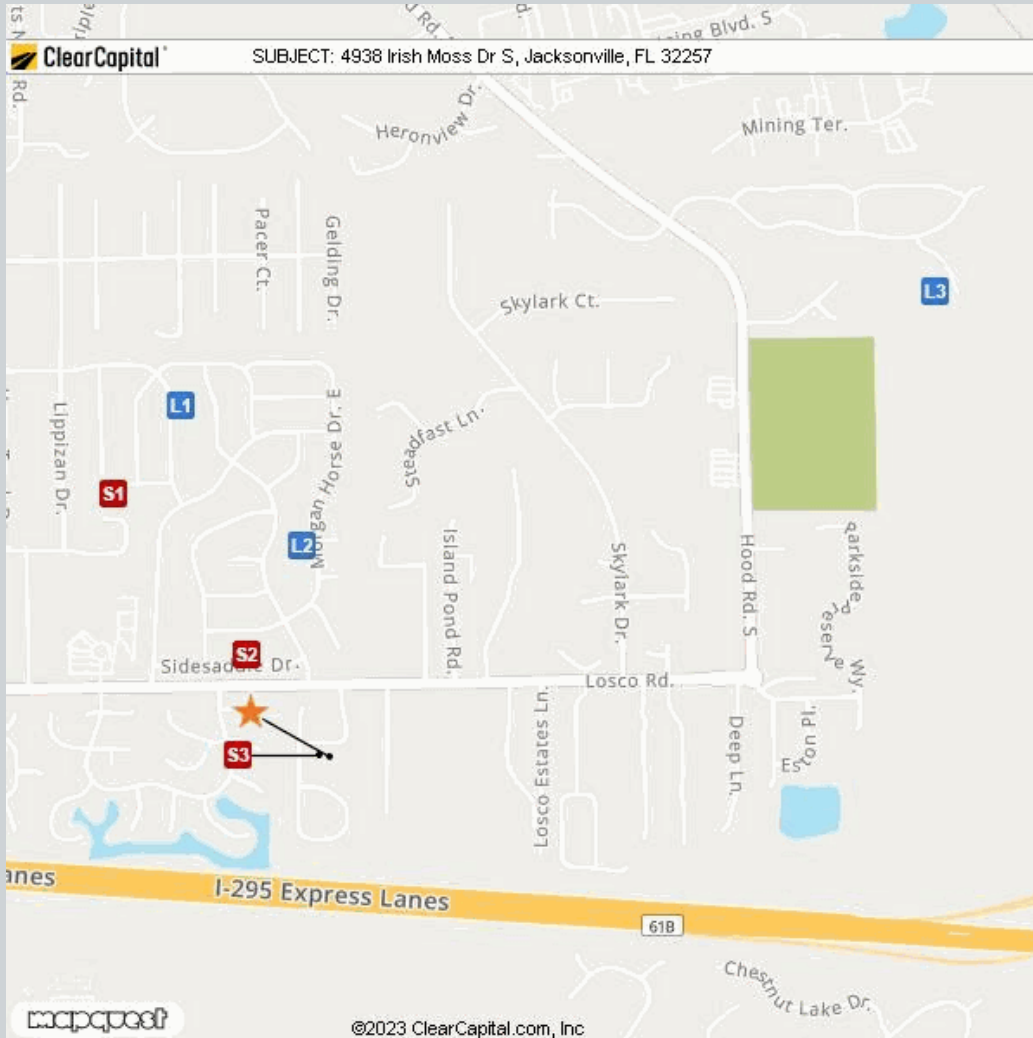
Address ★ 4938 Irish Moss Drive, Jacksonville, FL 32257

Loan Number 55793

Suggested List \$345,000

Suggested Repaired \$345,000

Sale \$335,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4938 Irish Moss Drive, Jacksonville, FL 32257	--	Parcel Match
L1 Listing 1	10859 Horse Track Dr E, Jacksonville, FL 32257	0.56 Miles ¹	Parcel Match
L2 Listing 2	10934 Morgan Horse Dr, Jacksonville, FL 32257	0.32 Miles ¹	Parcel Match
L3 Listing 3	10838 Blue Pacific Ct, Jacksonville, FL 32257	1.13 Miles ¹	Parcel Match
S1 Sold 1	5154 Saddle Horn Dr S, Jacksonville, FL 32257	0.51 Miles ¹	Parcel Match
S2 Sold 2	5345 Sidesaddle Dr, Jacksonville, FL 32257	0.20 Miles ¹	Parcel Match
S3 Sold 3	4930 Irish Moss Dr, Jacksonville, FL 32257	0.02 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	09/30/2025	License State	FL
Phone	9045367867	Email	jmdaryl50@gmail.com
Broker Distance to Subject	12.30 miles	Date Signed	11/16/2023

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.