

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	9659 Stanford Bridge Drive, Jacksonville, FL 32221	Order ID	9507530	Property ID	35738097
Inspection Date	07/28/2024	Date of Report	07/29/2024		
Loan Number	56435	APN	0088923875		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	07.26_CitiAgedBPO	Tracking ID 1	07.26_CitiAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	Subject appears to be in good condition with no signs of damage or deferred maintenance. Subject is an appropriate improvement for the neighborhood.
R. E. Taxes	\$4,231		
Assessed Value	\$261,626		
Zoning Classification	Residential RLD-60		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (On lockbox)		
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	9659 Stanford Bridge Dr is located in Crystal Springs neighborhood in the city of Jacksonville, FL. \$355,000 Median Listing Price 76 Median Days on Market \$193 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: \$189355 High: \$582500		
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	9659 Stanford Bridge Drive	1494 Blues Creek Dr	487 Portobello Dr	1244 Peabody Dr E
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32221	32221	32221	32221
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.88 ¹	0.17 ¹	0.60 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$425,000	\$355,000
List Price \$	--	\$350,000	\$425,000	\$354,000
Original List Date		07/25/2024	04/12/2024	06/28/2024
DOM · Cumulative DOM	-- · --	4 · 4	108 · 108	31 · 31
Age (# of years)	30	21	23	35
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,674	1,851	1,848	1,682
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 3	3 · 2
Total Room #	7	8	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	--	--	Pool - Yes	Pool - Yes
Lot Size	0.25 acres	0.18 acres	0.35 acres	0.27 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** 4-bedroom, 2-bathroom home in Crystal Creek. Freshly painted inside, this home features a modern kitchen with granite countertops and backsplash, and updated appliances. Both bathrooms were updated just 3 years ago. The roof is only 6 years new, and the water heater is 4 years new. The main suite has a garden tub, a walk-in shower, and his-and-hers closets. This is a comparable property that is similar in features and characteristics and is supportive of the subjects pricing estimate. 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** 3 bedroom, 3 bathroom home has been completely renovated featuring custom upgrades. Nestled in a prime location, it's centrally located near I-10 and 295, the airport, Jacksonville, and Orange Park ensuring both convenience and accessibility. The kitchen features 42" cabinets equipped with energy-efficient and stainless steel appliances. All bedrooms are generously sized and both interior bathrooms offer a spa-like bath. In-ground pool and outdoor kitchen This is a comparable property that is similar in features and characteristics and is supportive of the subjects pricing estimate.
- Listing 3** NEW ROOF & POOL in a sought after neighborhood. This 3 bedrooms 2 full bathroom with walk-in closets has been updated with new quartz countertops in the kitchen and bathrooms. The home offers full sized laundry room and the washer dryer are fairly new. The dining/living combo with stone fireplace in living room is nice and open. The kitchen has an eat in area and the spacious screened in porch that opens to a large fenced in backyard.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9659 Stanford Bridge Drive	9672 Hersham Ct	9605 Watershed Dr E	9714 Underwood Ct
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32221	32221	32220	32221
Datasource	Public Records	Public Records	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.74 ¹	0.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$315,000	\$315,000	\$345,000
List Price \$	--	\$289,900	\$299,000	\$345,000
Sale Price \$	--	\$295,000	\$299,000	\$330,000
Type of Financing	--	Va	Va	Cash
Date of Sale	--	05/10/2024	05/09/2024	05/22/2024
DOM · Cumulative DOM	-- · --	19 · 62	159 · 159	32 · 32
Age (# of years)	30	31	20	32
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 Traditional	1 Story Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,674	1,680	2,208	1,871
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2 · 1	4 · 2
Total Room #	7	7	9	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	0.25 acres	0.18 acres	.31 acres	0.22 acres
Other	--	--	--	--
Net Adjustment	--	-\$150	-\$13,350	-\$4,925
Adjusted Price	--	\$294,850	\$285,650	\$325,075

* Sold 1 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 bath brick residence. Updated bathrooms, laminate flooring throughout. 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.
- Sold 2** 4 bedroom 2 ½ bath home. Front entry, cathedral ceiling, open to 2nd floor. Formal dining room with chandelier. Formal living room. Porcelain tile on 1st floor. Kitchen with center island, dinette area, 2 pantries, under stairs storage, SGD to patio & view of pond. Kitchen is open to family room. 1st floor laundry room. 1st floor powder room. Upstairs bedrooms carpeted, have ceiling fans, large hall linen closet, hall bath with shower/tub combo. Master bedroom has large window with view of pond, 2 walk in closets. Master bath with soaking tub, walk in shower. Nicely landscaped front and rear. This is a comparable property that is similar in features and characteristics and is supportive of the subjects pricing estimate.
- Sold 3** Renovated 4/2 in the Crystal Springs community. Features a fenced in back yard with a larger lot, granite counter tops with an open kitchen, newer roof, and no hoa. Floorplan is neutral throughout with a separate dining or flex room that can easily be sealed off.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	COLDWELL BANKER VANGUARD REALTY	Actively listed on the MLS					
Listing Agent Name	MEHAK STEVENS						
Listing Agent Phone	904-444-2476						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
01/05/2024	\$260,000	07/17/2024	\$349,000	Sold	01/26/2024	\$227,000	MLS
07/17/2024	\$349,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$315,000	\$315,000
Sales Price	\$310,000	\$310,000
30 Day Price	\$300,000	--
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



Front



Address Verification



Side



Side



Street

Subject Photos



Street



Other

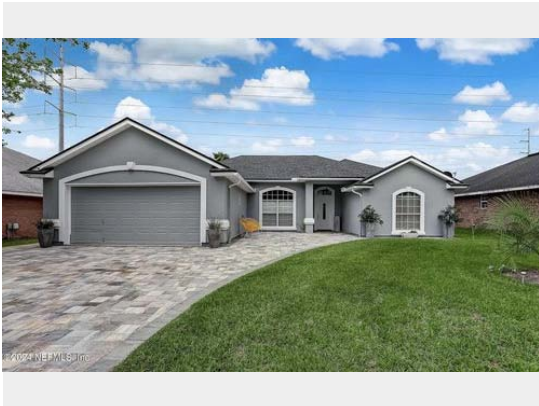
Listing Photos

L1 1494 Blues Creek Dr
Jacksonville, FL 32221



Front

L2 487 Portobello Dr
Jacksonville, FL 32221



Front

L3 1244 Peabody Dr E
Jacksonville, FL 32221



Front

Sales Photos

S1 9672 Hersham Ct
Jacksonville, FL 32221



Front

S2 9605 Watershed Dr E
Jacksonville, FL 32220



Front

S3 9714 Underwood Ct
Jacksonville, FL 32221



Front

ClearMaps Addendum

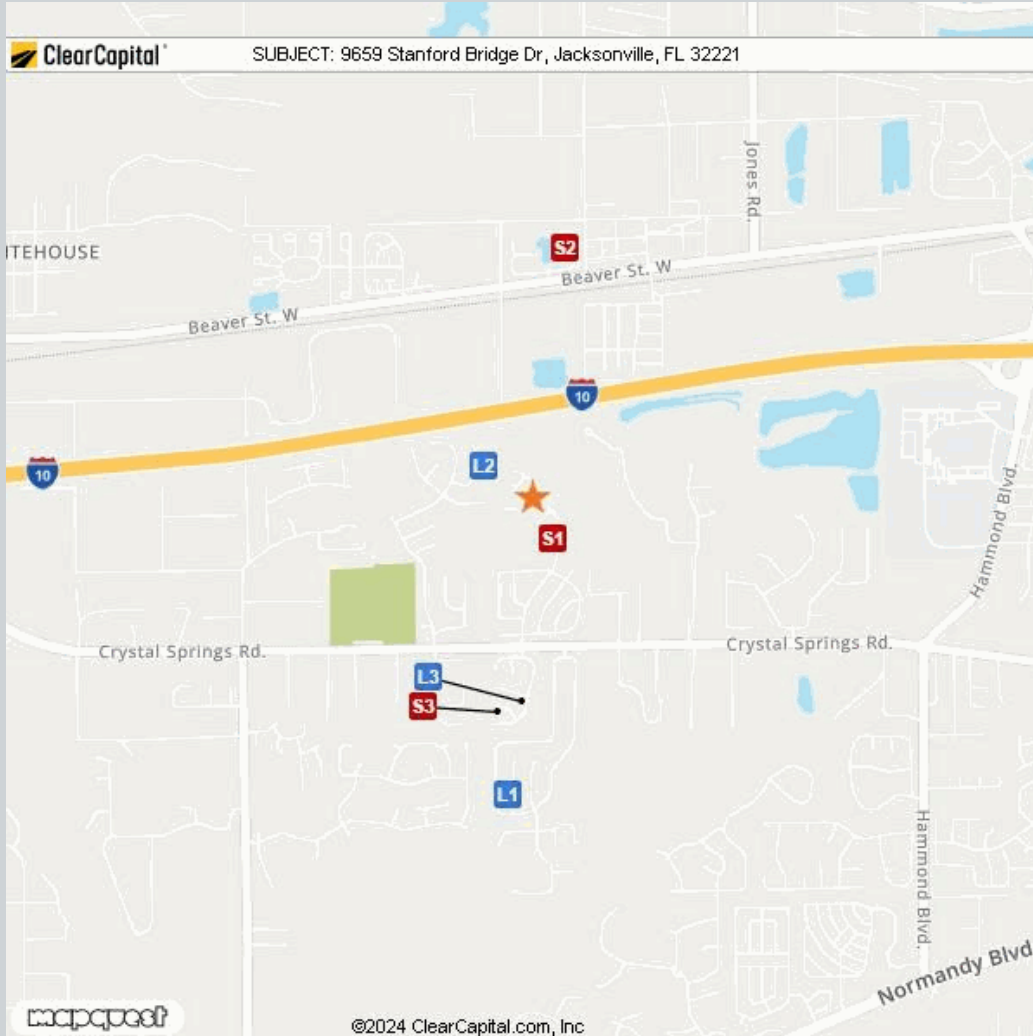
Address ★ 9659 Stanford Bridge Drive, Jacksonville, FL 32221

Loan Number 56435

Suggested List \$315,000

Suggested Repaired \$315,000

Sale \$310,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9659 Stanford Bridge Drive, Jacksonville, FL 32221	--	Parcel Match
L1 Listing 1	1494 Blues Creek Dr, Jacksonville, FL 32221	0.88 Miles ¹	Parcel Match
L2 Listing 2	487 Portobello Dr, Jacksonville, FL 32221	0.17 Miles ¹	Parcel Match
L3 Listing 3	1244 Peabody Dr E, Jacksonville, FL 32221	0.60 Miles ¹	Parcel Match
S1 Sold 1	9672 Hersham Ct, Jacksonville, FL 32221	0.14 Miles ¹	Parcel Match
S2 Sold 2	9605 Watershed Dr E, Jacksonville, FL 32220	0.74 Miles ¹	Parcel Match
S3 Sold 3	9714 Underwood Ct, Jacksonville, FL 32221	0.64 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	3100 Havengate Dr Green Cove Springs FL 32043
License Expiration	03/31/2025	License State	FL
Phone	9042370398	Email	amandarose816@comcast.net
Broker Distance to Subject	18.03 miles	Date Signed	07/29/2024

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.