

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	6155 Fillyside Trail, Jacksonville, FLORIDA 32244	Order ID	9144261	Property ID	35047097
Inspection Date	02/06/2024	Date of Report	02/06/2024		
Loan Number	56449	APN	0145070105		
Borrower Name	Catamount Property 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	2.5_BPO	Tracking ID 1	2.5_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	LUNG-HSIN FAMILY TRUST	Condition Comments Subject is a wood frame with vinyl siding 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	\$3,951	
Assessed Value	\$236,664	
Zoning Classification	Residential PUD	
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	HANNAH STABLES	
Association Fees	\$390 / Year (Landscaping,Other: Playground)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Subject current market is on a decline 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: \$133100 High: \$325000	
Market for this type of property	Decreased 13 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	6155 Fillyside Trail	6609 Skyler Jean Drive	6042 Fillyside Trail	6805 Southern Oaks Drive
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32244	32244	32244	32244
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.61 ¹	0.20 ¹	0.40 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$315,000	\$284,900
List Price \$	--	\$300,000	\$315,000	\$274,900
Original List Date		09/14/2023	11/28/2023	12/11/2023
DOM · Cumulative DOM	-- · --	145 · 145	70 · 70	57 · 57
Age (# of years)	19	20	20	16
Condition	Average	Good	Good	Average
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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,637	1,574	1,891	1,682
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	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	0.21 acres	0.19 acres	0.16 acres	0.14 acres
Other	Porch, Patio	Porch, Patio, FP	Porch, Patio, FP	Porch, Patio

* Listing 3 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** Beautiful 3 bedroom 2 bath home with open floor plan on huge fenced corner lot in a well maintained subdivision. Separate dining room with spacious eat in kitchen. Inside laundry, two car garage, spacious and open family room with wood burning fireplace. Screened patio. Newer roof, AC and HWH.
- Listing 2** Clean and updated Hannah Stables home available now! This 3 bedroom 2 bathroom home boasts new carpet and paint, resurfaced countertops, a two car garage and a preserve view lot. Enjoy the natural light from the oversized windows in the flex room space adjoining the formal dining room. Relax in the large whirlpool tub in your owner's retreat bath while the gas fireplace warms the spacious family room. This property won't last long, call us to take a tour today!
- Listing 3** JUST LISTED and ready for move in! Beautiful home with great curb appeal is now available. Home features Vinyl Plank flooring throughout (No carpet), a large chefs kitchen that's open to the family room and great for hosting your friends and family. Home is corporate owned and selling As Is. Schedule your showing today!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6155 Fillyside Trail	6489 Skyler Jean Drive	6821 Southern Oaks Drive	6050 Fillyside Trail,
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32244	32244	32244	32244
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.43 ¹	0.42 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$300,000	\$295,000	\$324,900
List Price \$	--	\$270,000	\$295,000	\$319,900
Sale Price \$	--	\$268,000	\$295,000	\$310,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	06/12/2023	09/07/2023	09/21/2023
DOM · Cumulative DOM	-- · --	55 · 112	30 · 62	20 · 55
Age (# of years)	19	19	17	19
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	Neutral ; Residential	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	1,637	1,574	1,594	1,509
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	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	0.21 acres	0.15 acres	0.14 acres	0.16 acres
Other	Porch, Patio	Porch, Patio, FP	Porch, Patio, FP	Porch, Patio
Net Adjustment	--	-\$6,000	-\$16,000	-\$9,020
Adjusted Price	--	\$262,000	\$279,000	\$300,980

* 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** ** 10K Seller Credit Towards Closing ** Welcome to your new Florida home! No CDD Fee! Gentle Woods, despite its central location, is a quiet neighborhood tucked away that is an easy commute to Downtown Jacksonville, Orange Park and NAS Jax. This 1,574 sq. ft., 3 bedroom / 2 bathroom home features low maintenance tile throughout the home with an open concept kitchen and a cozy fireplace in the family room. After a long day, whether you are enjoying a cup of coffee in the breakfast nook or a glass of wine in the garden tub, you will be reminded that there is no place like home! Adjustments made for Bedroom Count (-\$4000) and FP (-\$2000).
- Sold 2** Welcome home! This well-maintained residence offers a comfortable and convenient living space, perfect for someone seeking a cozy home in a desirable neighborhood. Upon entering, you'll be greeted by a warm and inviting atmosphere. The floor plan seamlessly connects the living room, dining area, and an additional room that can be utilized as an office, providing flexibility for remote work or study. The three bedrooms offer privacy and comfort, while the office adds an extra space for productivity or hobbies. The primary bedroom features a walk-in closet and an ensuite bathroom for added convenience. Step outside to discover a spacious backyard, perfect for outdoor activities and gatherings. Adjustments made for Condition (-\$10,000), Bedroom Count (-\$4000) and FP (-\$2000).
- Sold 3** Make this fully renovated home Yours! It offers 3 bedrooms, 2 baths, 2-car garage & a nice backyard to enjoy! New Electrical, New HVAC & ductwork, New Roof, New Appliances, Flooring and Quartz Countertops, and more. Centrally located to downtown Jax and Orange Park. Minutes away from restaurants, shopping and thoroughfares. Come see this beauty today! Adjustments made for Concessions (-\$4300), Condition (-\$10,000), GLA (\$1280) 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	\$282,000	\$282,000
Sales Price	\$272,000	\$272,000
30 Day Price	\$250,000	--
Comments Regarding Pricing Strategy		
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 CL3 and CS1 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.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes 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 6609 SKYLER JEAN Drive
Jacksonville, FL 32244



Front

L2 6042 FILLYSIDE Trail
Jacksonville, FL 32244



Front

L3 6805 SOUTHERN OAKS Drive
Jacksonville, FL 32244



Front

Sales Photos

S1 6489 SKYLER JEAN Drive
Jacksonville, FL 32244



Front

S2 6821 SOUTHERN OAKS Drive
Jacksonville, FL 32244



Front

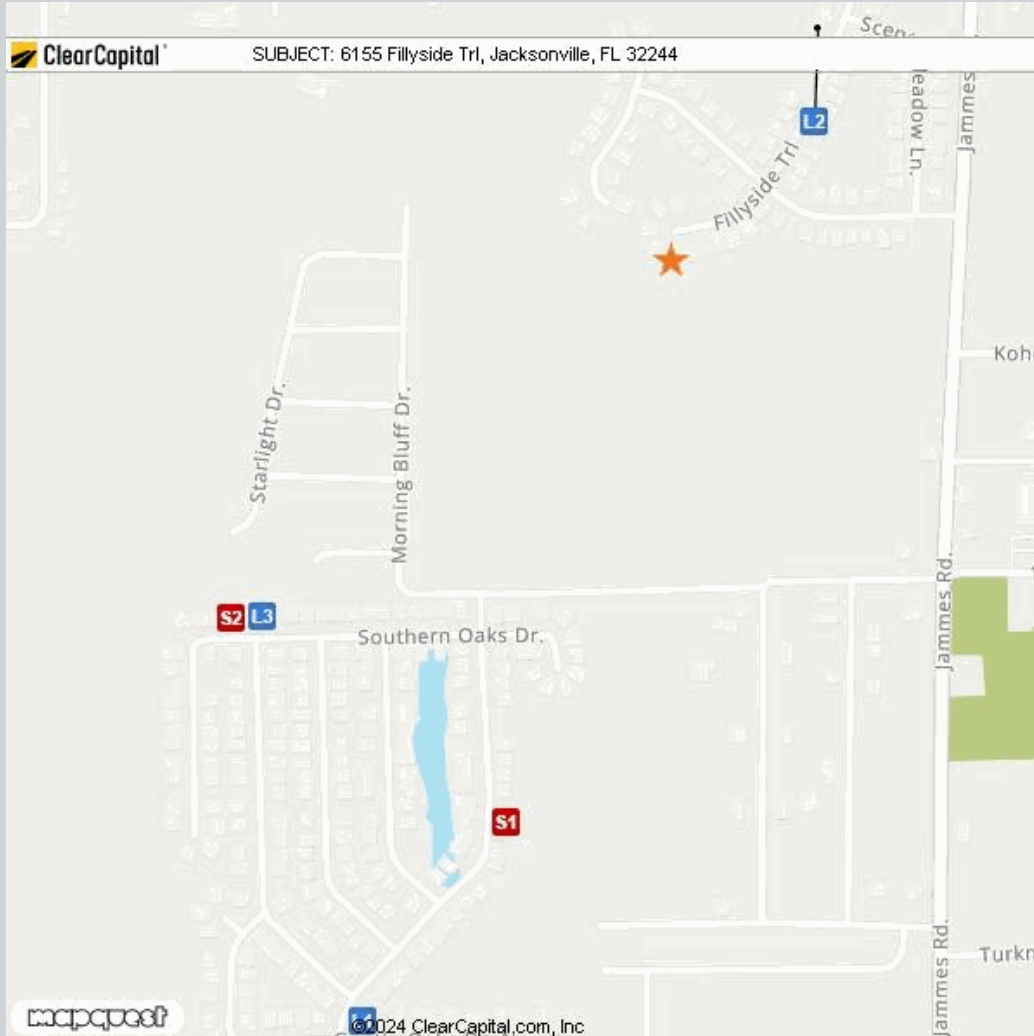
S3 6050 FILLYSIDE Trail,
Jacksonville, FL 32244



Front

ClearMaps Addendum

Address ★ 6155 Fillyside Trail, Jacksonville, FLORIDA 32244
Loan Number 56449 **Suggested List** \$282,000 **Suggested Repaired** \$282,000 **Sale** \$272,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6155 Fillyside Trail, Jacksonville, Florida 32244	--	Parcel Match
L1 Listing 1	6609 Skyler Jean Drive, Jacksonville, FL 32244	0.61 Miles ¹	Parcel Match
L2 Listing 2	6042 Fillyside Trail, Jacksonville, FL 32244	0.20 Miles ¹	Parcel Match
L3 Listing 3	6805 Southern Oaks Drive, Jacksonville, FL 32244	0.40 Miles ¹	Parcel Match
S1 Sold 1	6489 Skyler Jean Drive, Jacksonville, FL 32244	0.43 Miles ¹	Parcel Match
S2 Sold 2	6821 Southern Oaks Drive, Jacksonville, FL 32244	0.42 Miles ¹	Parcel Match
S3 Sold 3	6050 Fillyside Trail,, Jacksonville, FL 32244	0.19 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	14.91 miles	Date Signed	02/06/2024

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.