

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	7022 Prestwick Circle, Jacksonville, FL 32244	Order ID	9184236	Property ID	35134206
Inspection Date	02/27/2024	Date of Report	02/27/2024		
Loan Number	56764	APN	0164901020		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	2.27_BPO	Tracking ID 1	2.27_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	HILL LOVIE D EST	After completing an exterior inspection of the subject property, it appears to be in average condition.
R. E. Taxes	\$2,685	
Assessed Value	\$139,438	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

		Neighborhood Comments
Location Type	Suburban	Subject property is located on the westside pf Jacksonville in Argyle Forest. This neighborhood is near shopping, malls, schools, walking trails, doctors offices and easily accessiible highways.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$130000 High: \$374363	
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	7022 Prestwick Circle	8328 Westover Ct	8445 Long Meadow Cir N	8550 Argyle Business Loop Unit 305
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32244	32244	32244	32244
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.35 ¹	0.38 ¹	0.75 ¹
Property Type	SFR	SFR	SFR	Condo
Original List Price \$	\$	\$175,000	\$195,000	\$194,000
List Price \$	--	\$169,900	\$185,000	\$194,000
Original List Date		01/11/2024	12/29/2023	01/24/2024
DOM · Cumulative DOM	-- · --	47 · 47	60 · 60	34 · 34
Age (# of years)	39	41	40	18
Condition	Average	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 ; Power Lines	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	1 Story Townhouse	1 Story Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,320	1,063	1,164	1,176
Bdrm · Bths · ½ Bths	3 · 1 · 1	2 · 2	3 · 2	2 · 2 · 1
Total Room #	8	7	8	8
Garage (Style/Stalls)	None	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.04 acres	0.05 acres	.01 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** Although this comp one less bedroom, a smaller lot size, and less GLA and a smaller lot size, Comp is superior on the basis of condition, and a full 2nd bathroom MLS Remarks: Seller will pay HOA for 6 months OR pay for a 2/1 buydown for the buyer WITH a full price offer! Maintenance free living! HOA responsible for roof & exterior. Roof, siding and exterior painting recently completed. Delightful single story townhome conveniently located near Oakleaf town-center. Entertainment, dining, shopping & close proximity to hospitals and NAS JAX. This lovely corner unit offers wood-look flooring in living areas & stylish tile in kitchen & foyer. Enjoy morning coffee on the screened lanai, overlooking nature, or an evening meal in the spacious dining area open to living space. New owners will appreciate all the upgrades the current owners have done to make this a warm and comfortable home. This quiet neighborhood consists of only 60 units & lots of nature! Take pleasure in ample outside space (in addition to screened lanai), including a beautiful grassy area in the front of the home, and back porch off the master. Great first time home or investment portfolio. " New washer, dryer + refrigerator " Replaced light fixture (s) " Refreshed countertops & vanities (kitchen & baths) " Installed custom built spice cabinet in the kitchen " Installed custom shades, and added decorative curtains for all windows " Replaced primary bath fan " Replaced both bath faucets " New mirrors in both bathrooms " Custom barn door for primary bath " Installed a gate & turf at the exterior enclosed area " Fresh mulch & landscaping
- Listing 2** Although Comp has a smaller loft size and less GLA, Comp is superior on the basis of condition. MLS Public Remarks: Rare 3 bedroom unit in Long Meadow. Zero carpet. Tile throughout the entire property. Large living room with separate dining area. Split bedroom floorplan. Covered patio with a large back yard. Interior was just painted.
- Listing 3** Although comp has less GLA, one less full bathroom, a smaller lot and one less bedroom,; Comp is superior on the basis of condition, a one-car attached garage, and a half bathroom. MLS Public Remarks: Experience the epitome of convenience and comfort in this charming 2-bedroom, 2.5-bathroom condo nestled in the heart of Argyle Forest. Boasting a prime location, this home is mere seconds away from a bustling shopping center, where the aroma of Starbucks beckons and the convenience of Publix awaits. The well-designed layout features two spacious bedrooms, each complemented by its own ensuite bathroom, providing a perfect blend of privacy and functionality. The main floor hosts a thoughtfully designed half bath, catering to the needs of both residents and guests. Whether you're drawn to the allure of nearby stores or the delightful ambiance of the surrounding community, this condo promises a lifestyle that effortlessly combines modern living with urban convenience. Don't miss the chance to call this haven in Argyle Forest your home!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	7022 Prestwick Circle	8172 Dunbarton Ct	8550 Argyle Business Loop Unit 1201	8306 Derbyshire Pl
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32244	32244	32244	32244
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.97 ¹	0.62 ¹	0.43 ¹
Property Type	SFR	SFR	Condo	SFR
Original List Price \$	--	\$243,000	\$229,000	\$165,000
List Price \$	--	\$243,000	\$229,000	\$165,000
Sale Price \$	--	\$238,000	\$220,000	\$165,000
Type of Financing	--	Fha	Conventional	Fha
Date of Sale	--	02/23/2024	12/12/2023	01/30/2024
DOM · Cumulative DOM	-- · --	115 · 115	55 · 55	91 · 91
Age (# of years)	39	31	18	40
Condition	Average	Average	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	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,320	1,692	1,455	1,019
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2 · 1	3 · 2 · 1	2 · 2
Total Room #	8	9	9	7
Garage (Style/Stalls)	None	Attached 1 Car	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	.04 acres	.01 acres	.04 acres
Other	--	--	--	--
Net Adjustment	--	-\$8,985	-\$30,830	+\$10,771
Adjusted Price	--	\$229,015	\$189,170	\$175,771

* 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** Although Comp has a smaller lot size, Comp is superior on the basis of condition, having more GLA, a 2nd full bathroom, and a one car garage. Appropriate adjustments were made for differing features. MLS Public Remarks: Welcome Home - Don't miss this terrific townhouse with attached garage, in the highly, desirable Highland Lakes community. Come on in and enjoy the space. Lots of eating area with a separate dining room and bar that seats 6-8. Large kitchen with lots of cabinets. Living room has an adorable nook for a desk or hutch. Under stair storage is huge! 1/2 bath off of living room. Upstairs boasts 3 spacious bedrooms including 2 guests and owners suite, which is ready for your king size furniture. Owners shower is oversized and walk in closet built to please. Relax and unwind on the balcony with French sliders. Upstairs laundry room for added convenience, Speaking of added convenience, No yard work! Close to shopping & restaurants. Quick commute to JIA, NAS, downtown & the beaches. Must see!
- Sold 2** Although Comp has a smaller lot size, Comp is superior on the basis of condition, having more GLA, a 2nd full bathroom, and a one-car garage. Appropriate adjustments were made for differing features. MLS Public Remarks: Looking for a move-in ready home with all exterior maintenance included in a gated community? This well cared for end unit condo has great privacy with a beautiful preserve view out the back. Enclosed screen porch to enjoy fall evenings and an open kitchen, dining and family room to entertain your friends. Desirable paint colors throughout, no carpet and ample windows for great natural light. Spacious owners suite as well as two guest rooms and laundry located upstairs. Enjoy the amenities including pool and playground just around the corner! Located very conveniently to 295 as well as shopping and restaurants!
- Sold 3** Comp is inferior to the subject property on the basis of having less GLA, one less bedroom, no half bathroom and a smaller lot size. Appropriate adjustments were made for differing features. MLS Remarks: This end unit townhome is the perfect opportunity for first-time homeowners or savvy investors looking to enhance their portfolio. With 2 bedrooms, 2 full bathrooms and 1019 SF this charming abode ensures both comfort and convenience. Say goodbye to worries about exterior maintenance, as the monthly homeowners association fee takes care of it all! The recently redone siding on the building adds a fresh and modern touch, while the 2-year-old Trane HVAC system and 5 year old architectural shingle roof guarantees peace of mind knowing your large systems are taken care of. Prepare to be captivated by the serenity of nature, as this home boasts not one, not two, but three sliding doors opening up to delightful outdoor spaces. Sip your morning coffee while soaking up the sun on the kitchen patio, or host a BBQ on the living room patio. When the day is done, retreat to the peace and tranquility of your primary suite's private patio. Convenience is at your fingertips with this prime location. Just minutes away from the bustling I-295, you'll have easy access to all your favorite shops and restaurants. Whether you're running errands or enjoying a night out, everything is within reach. Don't miss out on this fantastic opportunity to own a home that truly offers the best of both worlds: low-maintenance living and a central location! Contact us today to schedule a viewing of your new haven!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	ONE REALTY CORP	No recent sales history for the subject property. Subject property is currently listed for sale for \$130,000 and is under contract.					
Listing Agent Name	NATHAN CLAIRE						
Listing Agent Phone	904-238-7691						
# 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
02/05/2024	\$130,000	--	--	Pending/Contract	02/06/2024	\$130,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$176,000	\$176,000
Sales Price	\$176,000	\$176,000
30 Day Price	\$176,000	--
Comments Regarding Pricing Strategy		
<p>All sold and listed comps were within a mile of the subject property, similar in GLA, lot size, condition and age. All sold comps sold within the last 90 days. Appropriate adjustments were made to all sold comps in order to calculate to final as-is price of the subject property. Below is a breakdown of those adjustments. SOLD COMP ADJUSTMENTS: SOLD COMP 1: Second full bathroom: -\$3,000 GLA: -\$8,806 Lot size: +\$4,321 One-car garage: -\$1,500 TOTAL ADJ: -\$8,985 SOLD COMP 2: GLA: -\$2,860 Second full bathroom: -\$3,000 Lot size: +\$6,530 Condition: -\$30,000 One-car garage: -\$1,500 TOTAL ADJ: -\$30,830 SOLD COMP 3: GLA: +\$4,950 Lot size: +\$4,321 Second full bathroom: -\$3,000 No half bathroom: +\$1,500 TOTAL ADJ: +\$10,771</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



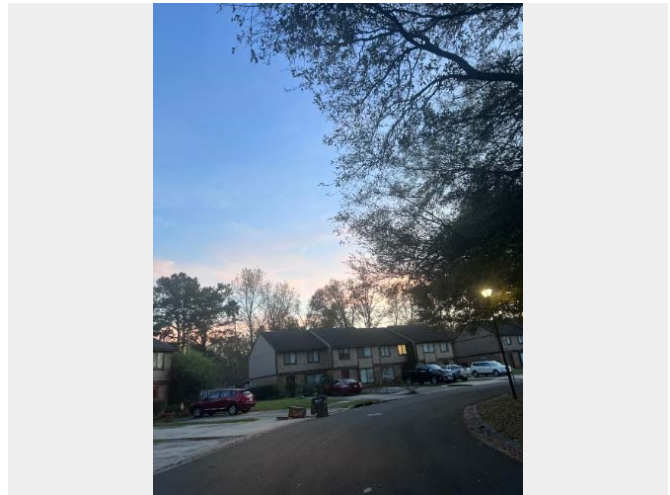
Front



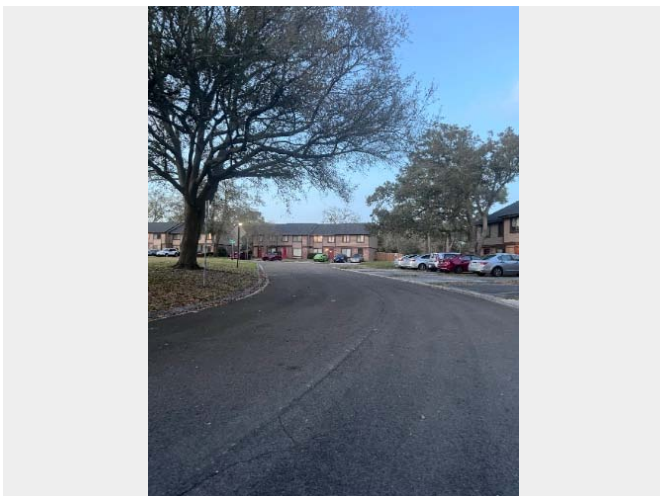
Address Verification



Street



Street



Street

Listing Photos

L1 8328 Westover Ct
Jacksonville, FL 32244



Front

L2 8445 Long Meadow Cir N
Jacksonville, FL 32244



Front

L3 8550 Argyle Business Loop Unit 305
Jacksonville, FL 32244



Front

Sales Photos

S1 8172 Dunbarton Ct
Jacksonville, FL 32244



Front

S2 8550 Argyle Business Loop Unit 1201
Jacksonville, FL 32244



Front

S3 8306 Derbyshire Pl
Jacksonville, FL 32244



Front

ClearMaps Addendum

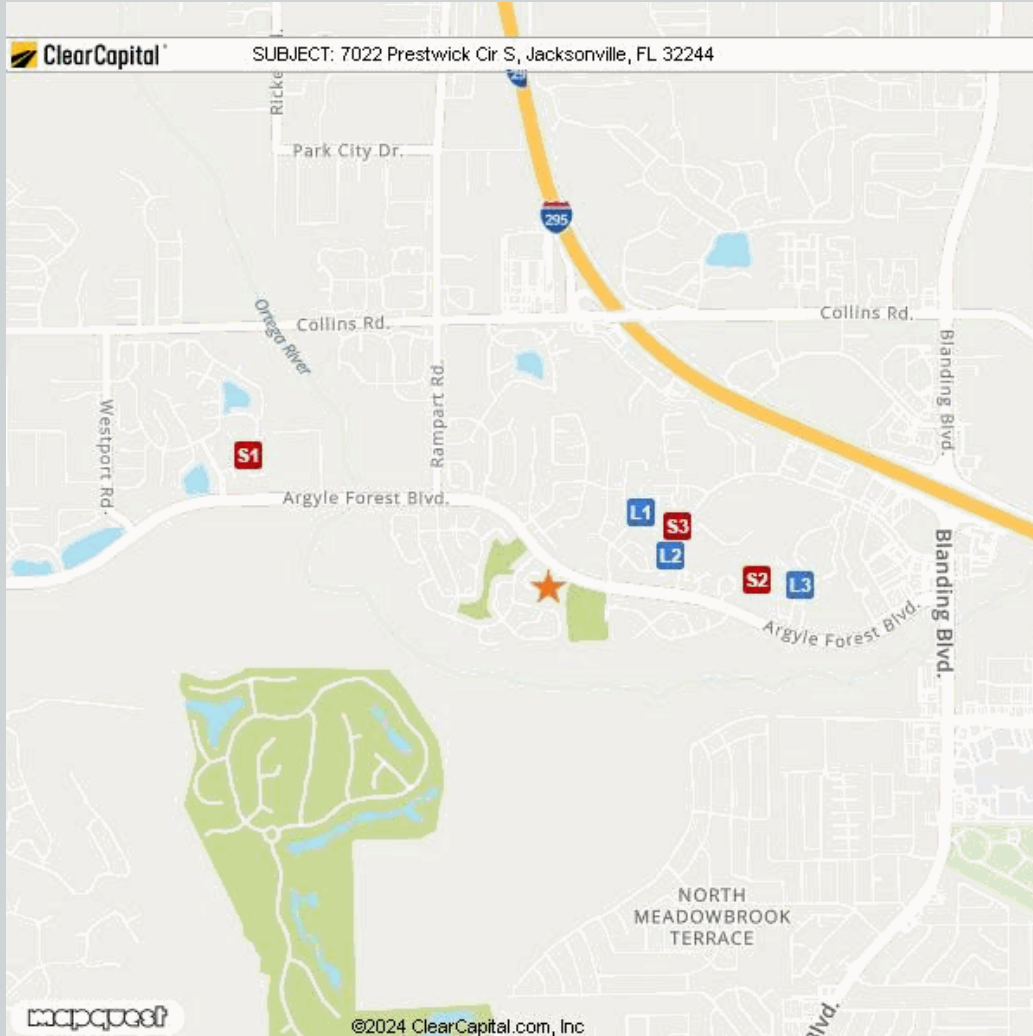
Address ★ 7022 Prestwick Circle, Jacksonville, FL 32244

Loan Number 56764

Suggested List \$176,000

Suggested Repaired \$176,000

Sale \$176,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7022 Prestwick Circle, Jacksonville, FL 32244	--	Parcel Match
L1 Listing 1	8328 Westover Ct, Jacksonville, FL 32244	0.35 Miles ¹	Parcel Match
L2 Listing 2	8445 Long Meadow Cir N, Jacksonville, FL 32244	0.38 Miles ¹	Parcel Match
L3 Listing 3	8550 Argyle Business Loop Unit 305, Jacksonville, FL 32244	0.75 Miles ¹	Parcel Match
S1 Sold 1	8172 Dunbarton Ct, Jacksonville, FL 32244	0.97 Miles ¹	Parcel Match
S2 Sold 2	8550 Argyle Business Loop Unit 1201, Jacksonville, FL 32244	0.62 Miles ¹	Parcel Match
S3 Sold 3	8306 Derbyshire Pl, Jacksonville, FL 32244	0.43 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	Karimah Baptiste	Company/Brokerage	Florida Homes Realty and Mortgage
License No	SL3473327	Address	8809 Ivyhill PL N Jacksonville FL 32244
License Expiration	03/31/2024	License State	FL
Phone	8165887754	Email	drkaribhomes@gmail.com
Broker Distance to Subject	2.38 miles	Date Signed	02/27/2024

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.