

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	6042 Shadow Oak Court, Jacksonville, FL 32277	Order ID	9601505	Property ID	35919710
Inspection Date	09/08/2024	Date of Report	09/10/2024		
Loan Number	57000	APN	1089870520		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	9.6_CitiAgedBPO	Tracking ID 1	9.6_CitiAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	
R. E. Taxes	\$1,577	Subject is a brick 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	\$122,063		
Zoning Classification	Residential RLD-60		
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 an 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: \$275080 High: \$650000		
Market for this type of property	Decreased 4 % in the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6042 Shadow Oak Court	3622 Marsh Creek Drive	6612 Markin Drive	4135 Dawnridge Road E
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32277	32277	32277	32277
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.73 ¹	0.61 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$298,000	\$380,000	\$350,000
List Price \$	--	\$294,500	\$331,000	\$344,900
Original List Date		07/08/2024	05/09/2024	07/10/2024
DOM · Cumulative DOM	-- · --	64 · 64	117 · 124	62 · 62
Age (# of years)	50	41	57	45
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	1,746	1,408	1,710	1,979
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	3 · 2
Total Room #	7	6	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	Pool - Yes	--	--	--
Lot Size	0.28 acres	0.14 acres	0.29 acres	0.21 acres
Other	Porch, Patio, FP	Porch, Patio, FP	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** : Welcome to this charming 2 bedroom, 2 bathroom home in the heart of Arlington! Nestled in the serene riverfront community, this residence offers the perfect blend of comfort, style, and enjoyment. Step inside to discover a spacious and inviting open floor plan, featuring a bright and airy living area with large windows that flood the space with natural light. The galley kitchen is a chef's delight, boasting ample cabinet space. The master suite is a true retreat, complete with a private en-suite bathroom, a generous walk-in closet and access to the enclosed patio. The second bedroom is equally spacious and versatile, perfect for guests or a home office. Outside, the lush landscaping and peaceful surroundings create a tranquil oasis. Enjoy your morning coffee or evening cocktails on the patio. Don't miss the opportunity to make this beautiful home yours! Your time is now—schedule a showing today and experience the best of 3622 Marsh Creek Dr.
- Listing 2** Don't miss this rare opportunity to own a house in this sought after Arlington neighborhood just blocks from the St. Johns River. This spacious home sits on a large, fenced in lot shaded by several mature oaks. This 3 bedroom, 2 bath house has been given a fresh make-over and is totally move-in ready. The open concept Kitchen has been beautifully renovated with White Shaker Cabinets, Butcher Block Countertops and All New Appliances (not shown in pictures). The Kitchen has an Eat In Space and the Large Laundry Room is right next door to make clean up easy. The family room features a cozy brick fireplace and mantle. All new Luxury Vinyl Flooring has been placed throughout the Kitchen and Family Room and Dining and Living area. Original style Tudor Style windows and chair rail give the Dining Room its unique character. 3 Bedrooms updated with New carpet and paint. Bathrooms updated with luxurious tile and vanities. Roof replaced in 2016,
- Listing 3** Welcome to your dream home, conveniently located in a quiet, family-friendly Arlington neighborhood! This gorgeously renovated 1800 plus square feet brick house with classic charm offers a comfortable living space for you and your family. The renovations include new roof, new bathrooms, new light fixtures, new PEX plumbing, and freshly painted interior and exterior. This house features a formal living room, formal dining room, and den. The heart of the home boasts an updated kitchen with granite countertops, stainless steel appliances, and a generous amount of cabinet space. Relax in your owner suite complete with a walk-in closet and a modern en-suite. Also, there are two additional generously sized bedrooms offer amp closet space and a shared updated full bathroom. Don't miss your chance to make this house your home! Schedule a viewing and experience the charm and comfort of this beautifully renovated property.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6042 Shadow Oak Court	3860 Octave Drive	5858 Jimtom Drive	4213 Dawnridge Road E
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32277	32277	32277	32277
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.58 ¹	0.33 ¹	0.56 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$307,500	\$320,000	\$365,000
List Price \$	--	\$307,500	\$312,500	\$349,000
Sale Price \$	--	\$307,500	\$320,000	\$337,000
Type of Financing	--	Conv	Fha	Conv
Date of Sale	--	07/08/2024	06/06/2024	08/02/2024
DOM · Cumulative DOM	-- · --	1 · 37	51 · 40	22 · 49
Age (# of years)	50	55	57	61
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	1,746	2,194	1,734	1,978
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	7	9	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	Pool - Yes	--	--	--
Lot Size	0.28 acres	0.31 acres	0.24 acres	0.21 acres
Other	Porch, Patio, FP	Porch, Patio, FP	Porch, Patio	Porch, Patio, FP
Net Adjustment	--	-\$480	-\$12,000	-\$3,320
Adjusted Price	--	\$307,020	\$308,000	\$333,680

* 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** HIGHEST AND BEST BY 5PM TODAY 6/3/24!! Great Opportunity to own this Fort Caroline home. It just needs some updating and will be a great investment opportunity! Beautiful brick home! AS-IS purchase. Adjustments made for GLA (-\$4480), Bedroom/Bath Count (-\$6000) and Pool (\$10,000).
- Sold 2** Welcome to your dream home! This spacious 3-bedroom, 2-bathroom gem spans 1734 sq ft and boasts laminate floors throughout the main living areas and bedrooms, with sleek tile flooring in the kitchen and both bathrooms. The kitchen is a chef's paradise, featuring an updated open concept, laminate countertops, and gleaming stainless steel appliances. Enjoy year-round relaxation in the enclosed heated and cooled Florida room, that features wall to wall carpet perfect for entertaining or unwinding. Step outside to your private oasis - a sprawling backyard with a charming paver patio and oversized yard, fully fenced for privacy and security. Need extra storage? No problem! This property also includes a convenient 10x16 storage shed. Don't miss out on this incredible opportunity to call this one home! Adjustments made for Condition (-\$10,000), Concessions (-\$14,000), Pool (\$10,000) and FP (\$2000).
- Sold 3** Move in Ready 3 bdrm 2.5 ba., home on a cul-de-sac. Additional 250 sq ft heated in cool bonus room not included in the sq ft. Perfect for an office or bonus room. Courtyard entry garage, additional parking for a boat or RV! No HOA! Roof 2024, HVAC 2021 Adjustments made for Condition (-\$10,000), Age (\$1000), GLA (-\$2320), Bath Count (-\$2000) and Pool (\$10,000).

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Per Zillow subject sold on 054/02/2024 for \$250,100).			
Listing Agent Name							
Listing Agent Phone							
# 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
--	--	--	--	Sold	04/02/2024	\$250,100	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$320,000	\$320,000
Sales Price	\$310,000	\$310,000
30 Day Price	\$285,000	--
Comments Regarding Pricing Strategy		
<p>Subject is located close to a high traffic roadway, school and commercial property. This may have a negative effect on marketability. It was necessary to expand beyond AGE, GLA 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 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.</p>		

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 3622 MARSH CREEK Drive
Jacksonville, FL 32277



Front

L2 6612 MARKIN Drive
Jacksonville, FL 32277



Front

L3 4135 DAWN RIDGE Road E
Jacksonville, FL 32277



Front

Sales Photos

S1 3860 OCTAVE Drive
Jacksonville, FL 32277



Front

S2 5858 JIMTOM Drive
Jacksonville, FL 32277



Front

S3 4213 DAWN RIDGE Road E
Jacksonville, FL 32277



Front

ClearMaps Addendum

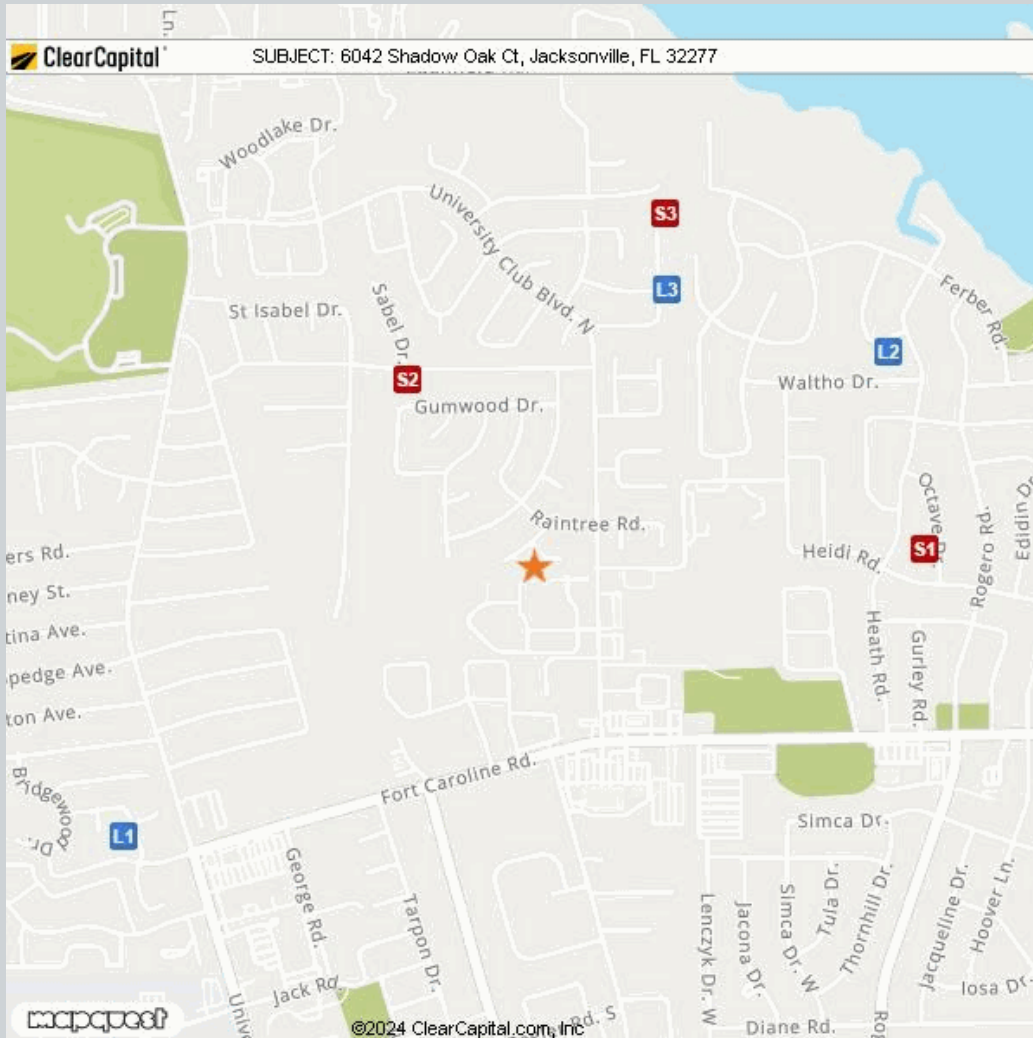
Address ★ 6042 Shadow Oak Court, Jacksonville, FL 32277

Loan Number 57000

Suggested List \$320,000

Suggested Repaired \$320,000

Sale \$310,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6042 Shadow Oak Court, Jacksonville, FL 32277	--	Parcel Match
L1 Listing 1	3622 Marsh Creek Drive, Jacksonville, FL 32277	0.73 Miles ¹	Parcel Match
L2 Listing 2	6612 Markin Drive, Jacksonville, FL 32277	0.61 Miles ¹	Parcel Match
L3 Listing 3	4135 Dawnridge Road E, Jacksonville, FL 32277	0.45 Miles ¹	Parcel Match
S1 Sold 1	3860 Octave Drive, Jacksonville, FL 32277	0.58 Miles ¹	Parcel Match
S2 Sold 2	5858 Jimtom Drive, Jacksonville, FL 32277	0.33 Miles ¹	Parcel Match
S3 Sold 3	4213 Dawnridge Road E, Jacksonville, FL 32277	0.56 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprovider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	jmdary150@gmail.com
Broker Distance to Subject	4.20 miles	Date Signed	09/10/2024

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.