

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	8528 Star Leaf Court, Jacksonville, FL 32210	Order ID	9365841	Property ID	35459818
Inspection Date	05/25/2024	Date of Report	05/26/2024		
Loan Number	57494	APN	0127232505		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	5.24_BPO	Tracking ID 1	5.24_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	ADAM R YOUNG	Subject is assumed in average condition for area and age of structure. No physical, functional, or external inadequacies were noted. The subject has no obsolescence observed.
R. E. Taxes	\$1,135	
Assessed Value	\$93,441	
Zoning Classification	Residential RLD-60	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (LOCKED)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	SPRINGTREE VILLAGE 800-435-8718	
Association Fees	\$250 / Year (Pool,Landscaping,Insurance,Other: Playground)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subject is located in area convenient to shopping, dining, doctors, hospital and schools. The market trend is indicated to be stable, still with supply shortage.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$147500 High: \$342000	
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	8528 Star Leaf Court	8601 Julia Marie Circle	3677 Wilson Boulevard W	8619 Dylan Michael Drive
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32210	32210	32210	32210
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.16 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$245,000	\$285,000	\$292,000
List Price \$	--	\$245,000	\$285,000	\$292,000
Original List Date		04/26/2024	05/02/2024	05/07/2024
DOM · Cumulative DOM	-- · --	30 · 30	24 · 24	19 · 19
Age (# of years)	22	17	29	8
Condition	Average	Good	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Beneficial ; Waterfront	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Beneficial ; Water	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	1,643	1,504	1,586	1,931
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	0.27 acres	0.24 acres	0.18 acres	0.1 acres
Other	Open Porch	Open Porch; Sun Room	Open Porch; Sun Room; Dock	Open Porch

* Listing 2 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** Similar to subject based on property type, lot, location. GLA inferior, condition superior. Active under contract fair market sale. "Back on market with no fault to seller! Move in ready home on a nearly 1/4 acre lot at an affordable price! This 3 bed/2 bath 1,504 sq.ft. home has been freshened up and is ready for you to add your personal touches and call it home! Enjoy worry free living, knowing that this home has a new roof (with transferrable warranty), AC and appliances! Many of the details about the home have also been updated, including new interior paint, an updated master shower, window screens, lights, deep cleaning and more! Spend your evenings relaxing in the sunroom, thinking about all the things you can do with your extra large, fenced backyard! We hope you will come and see this home for yourselves and give us an offer!"
- Listing 2** Similar to subject based on property type, GLA, lot, location. Pond view, dock superior. Active under contract fair market sale. "Meticulously maintained all brick 3bdrm 2 bath home on a cul-de-sac! Large backyard, plenty of room for a pool and all of your fun toys. Surrounded by a beautiful lake, you will love the peace and quiet this home has to offer. The home needs fresh paint inside and some updates to bring this beautiful property back to life. Property has been owned and cared for by the same family all of its life, never rented! The possibilities are endless of what you can do to make this property "your home"! No HOA or CDD"
- Listing 3** Similar to subject based on property type, lot, location. GLA, condition superior. Fair market sale. "Drive south on I-95 and take Exit 362A onto I-295 South for 16 miles. Exit at Blanding Blvd/FL-21, stay right, and continue for 7.3 miles. Turn right on Wilson Blvd and go 2.3 miles, then left on Jammes Rd for 1.5 miles. Turn right on Hyde Park Rd, go 0.4 miles, then left onto Dylan Michael Dr. The property at 8619 Dylan Michael Drive is on your right."

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	8528 Star Leaf Court	3809 Julia Marie Drive	8543 Star Leaf Road N	8653 Tristan Drive
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32210	32210	32210	32210
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.26 ¹	0.17 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$285,000	\$318,000	\$334,999
List Price \$	--	\$285,000	\$318,000	\$329,999
Sale Price \$	--	\$264,500	\$315,000	\$327,000
Type of Financing	--	Fha	Conv	Fha
Date of Sale	--	04/24/2024	04/02/2024	05/16/2024
DOM · Cumulative DOM	-- · --	64 · 104	8 · 39	26 · 69
Age (# of years)	22	18	22	19
Condition	Average	Average	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Beneficial ; Waterfront
View	Neutral ; Residential	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	1,643	1,615	1,707	1,838
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	4 · 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	0.27 acres	0.14 acres	2.14 acres	0.33 acres
Other	Open Porch	Patio; Screened	Covered; Front Porch; She Patio; Rear Porch;	Covered; Porch; Screened
Net Adjustment	--	-\$5,000	-\$27,450	-\$27,000
Adjusted Price	--	\$259,500	\$287,550	\$300,000

* 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** Similar to subject based on property type, GLA, lot, location. Fair market sale FHA financing \$5000 concessions. "Similar to subject based on property type, GLA, lot, location."
- Sold 2** Similar to subject based on property type, GLA, lot, location. Bedrooms, condition (-\$10,000), lot (-\$8000) superior. Fair market sale conventional financing \$9450 concessions. "Wrap yourself in the warmth and charm of this lovingly maintained home, which has been cared for and tastefully improved over the years with care and ingenuity by the original owners. This is a move-in ready home, ready for you to unpack and make yours. The floor plan is ideal and features a central Kitchen and Family Room at the heart of the home. Pull up a chair and sit down at the table in the dedicated dining room, located off the kitchen, and take time to savor your dinner, create traditions and make mealtimes special. The dining and kitchen layout has a lot of benefits and doubles as a casual gathering space, it removes floor plan flow challenges, and it allows everyone to stay connected while doing different activities. There are (4) generously sized bedrooms; (1) Primary, and (3) Secondary which are separate from the Primary and share the Guest Bathroom. The Primary Bedroom has a private bathroom with separate walk-in shower, dual vanities and separate soaking tub. Recently updated, including: new carpet, fresh paint, black stainless appliances, new architectural shingle roof, and lots more upgrades and improvements throughout. Upgrades and improvements include a fully finished attic with pull down ladder access, owned security system, recessed lighting, Reverse Osmosis water system, smart water heater and gutters. Outside you'll notice the beautiful Zoysia grass, fire pit, and a plethora of fruit trees (Fig, Guava, Ginger Plants, Lemon Grass, Peach, Nectarine, Banana Trees). Includes automated irrigation system fed by artesian well. The back yard is fully fenced, including a custom gate with reinforced steel frame so it will never sag, and a removable front panel to allow quick utility or vehicle access to the backyard. Step outside to the private backyard where you can nurture your creative juices in the detached shed, which includes 220v electrical service perfect for woodworking or other hobby. Become one with nature and make trails on your own 2.14 acre lot as you explore beyond the fence. This is the perfect blend of comfort and outdoor living, so get ready to entertain, host family gatherings, and have space to unwind. From the outside, one may think this house isn't distinctive, just a one-story ranch, four-bedroom single family home. However, if you schedule your showing, you will notice a home that is very different inside. It is a home that has been owned by only one family, who stewarded it with loving care for the last 22 years and made use of every inch!"
- Sold 3** Similar to subject based on property type, lot, location. GLA (-\$3000), bedrooms, condition (-\$10,000), pond view (-\$5000) superior. Fair market sale FHA financing \$9000 concessions.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	FLORIDA HOMES REALTY & MTG LLC	Subject is currently a pending listing at \$285,000 with 157 DOM. It last sold 6/14/2007 for \$176,500 per tax record.					
Listing Agent Name	THEDORA NYCKOLETTE YOUNG						
Listing Agent Phone	904-772-0638						
# of Removed Listings in Previous 12 Months	1						
# 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
11/16/2023	\$285,000	04/26/2024	\$285,000	Expired	04/21/2024	\$285,000	MLS
04/26/2024	\$285,000	--	--	Pending/Contract	05/03/2024	\$285,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$285,000	\$285,000
Sales Price	\$260,000	\$260,000
30 Day Price	\$239,200	--
Comments Regarding Pricing Strategy		
Price was determined by using the most comparable sales at the current time. Normal adjustments have been made to acquire estimated value of subject. All comps share similar characteristics to the subject and are located in reasonable proximity. They will share marketability and buyer profile. All comps appear to be good substitutes for buyers and are viable indicators of 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



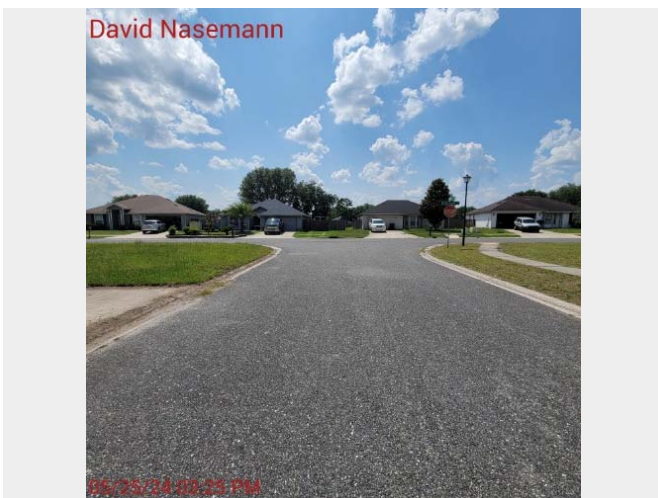
Address Verification



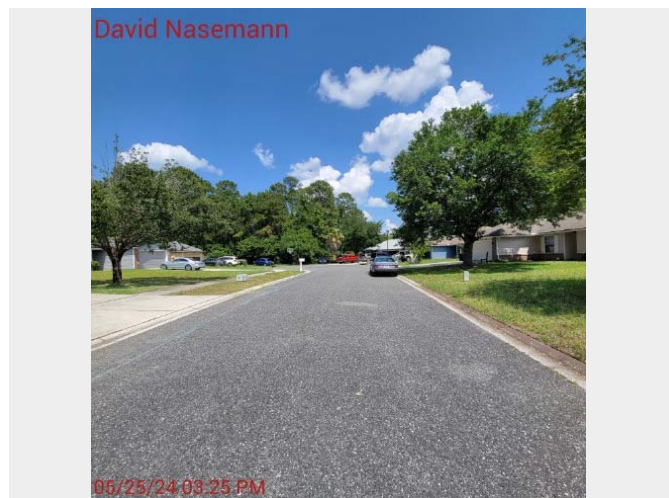
Side



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 8601 JULIA MARIE Circle
Jacksonville, FL 32210



Front

L2 3677 WILSON Boulevard W
Jacksonville, FL 32210



Front

L3 8619 DYLAN MICHAEL Drive
Jacksonville, FL 32210



Front

Sales Photos

S1 3809 JULIA MARIE Drive
Jacksonville, FL 32210



Front

S2 8543 STAR LEAF Road N
Jacksonville, FL 32210



Front

S3 8653 TRISTAN Drive
Jacksonville, FL 32210



Front

ClearMaps Addendum

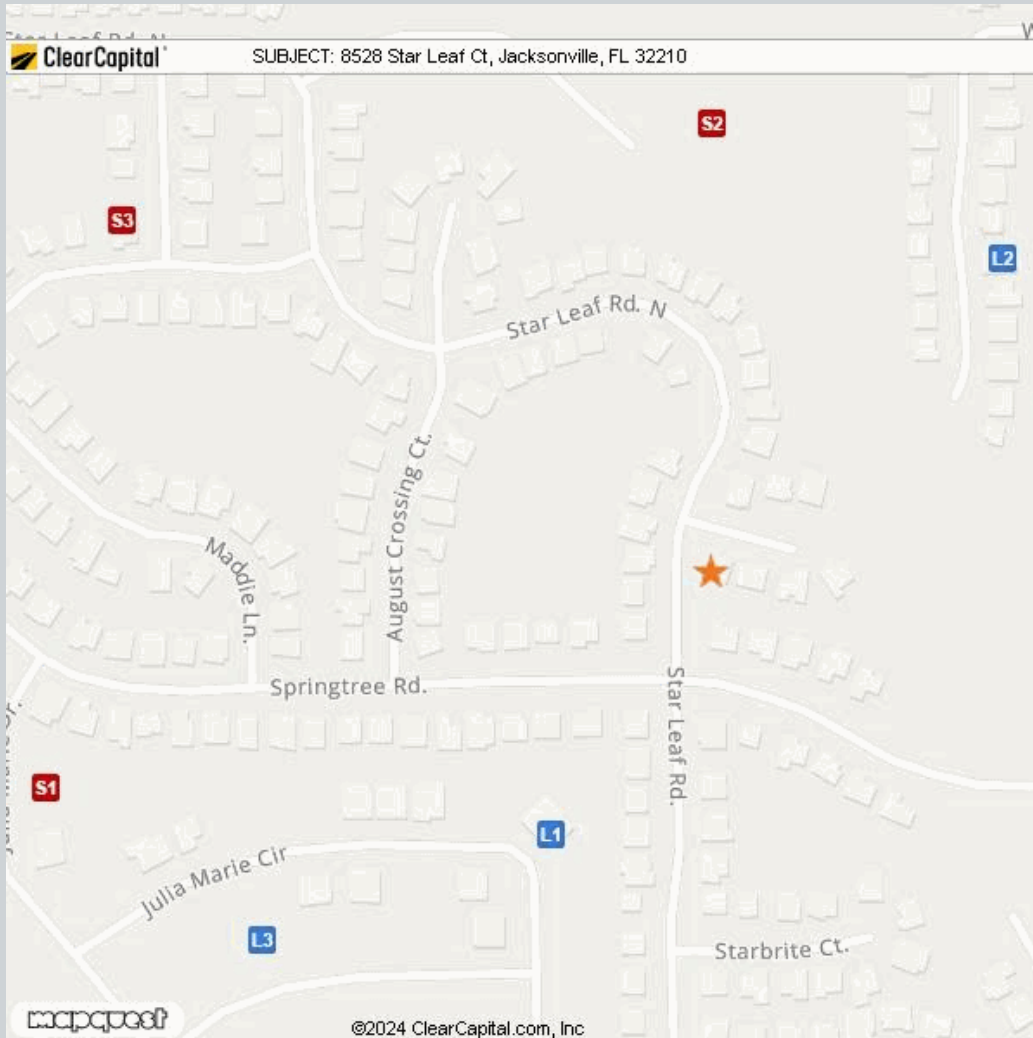
Address ★ 8528 Star Leaf Court, Jacksonville, FL 32210

Loan Number 57494

Suggested List \$285,000

Suggested Repaired \$285,000

Sale \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8528 Star Leaf Court, Jacksonville, FL 32210	--	Parcel Match
L1 Listing 1	8601 Julia Marie Circle, Jacksonville, FL 32210	0.11 Miles ¹	Parcel Match
L2 Listing 2	3677 Wilson Boulevard W, Jacksonville, FL 32210	0.16 Miles ¹	Parcel Match
L3 Listing 3	8619 Dylan Michael Drive, Jacksonville, FL 32210	0.21 Miles ¹	Parcel Match
S1 Sold 1	3809 Julia Marie Drive, Jacksonville, FL 32210	0.26 Miles ¹	Parcel Match
S2 Sold 2	8543 Star Leaf Road N, Jacksonville, FL 32210	0.17 Miles ¹	Parcel Match
S3 Sold 3	8653 Tristan Drive, Jacksonville, FL 32210	0.25 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	David Nasemann	Company/Brokerage	FUTURE REALTY GROUP LLC
License No	SL3119564	Address	1404 Sapling Drive Orange Park FL 32073
License Expiration	03/31/2025	License State	FL
Phone	9043343116	Email	dnrealtor@gmail.com
Broker Distance to Subject	7.74 miles	Date Signed	05/26/2024

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.