

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	882 Pine Moss Road, Jacksonville, FLORIDA 32218	Order ID	9350633	Property ID	35420793
Inspection Date	05/20/2024	Date of Report	05/20/2024		
Loan Number	57563	APN	1106060225		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	5.17_BPO	Tracking ID 1	5.17_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	TIMOTHY L STEPHENS JR	Condition Comments	
R. E. Taxes	\$1,352	Subject is a stucco/wood frame 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	\$105,546		
Zoning Classification	Residential RLD-80		
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 incline 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 1.5 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: \$148100 High: \$331800		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	882 Pine Moss Road	11457 Conn Road	11247 Vera Drive	11427 Emuness Road
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32218	32218	32218	32218
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.42 ¹	0.59 ¹	0.53 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,900	\$260,000	\$237,000
List Price \$	--	\$299,900	\$250,000	\$227,000
Original List Date		05/03/2024	04/12/2024	11/14/2023
DOM · Cumulative DOM	-- · --	9 · 17	38 · 38	135 · 188
Age (# of years)	20	1	65	63
Condition	Average	Good	Average	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	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,284	1,456	1,376	1,036
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	7	8	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.26 acres	0.30 acres	0.18 acres	0.14 acres
Other	Porch, Patio	Porch, Patio	Porch, Patio	Porch, Patio

* 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** Welcome to your upcoming 4bed,2bath home, perfectly designed for modern living! Home approx 60 days till completion; get ready to step into a space that seamlessly blends comfort and convenience. Here's what awaits you: Experience the freedom and flexibility of an open floor plan, perfect for entertaining guests or simply enjoying time with family. Wood-look vinyl planks in the living areas add warmth and durability, while plush carpeting in the bedrooms offers comfort underfoot. Your kitchen features stylish white cabinets paired with granite countertops, creating a sleek and modern aesthetic. A stainless-steel kitchen appliance package ensures both functionality and style, making meal preparation a breeze. Well was done by a licensed & experienced well driller who pulled the proper well permits; builder is not responsible for any odor or taste of water that may or may not be present.AC & WELL CAGES DO NOT CONVEY.
- Listing 2** Priced to Sell! This spacious 3 bedroom, 2 bathroom, 1,376 sq ft home with detached garage/workshop. Roof is a year old. Water softener is 1 year old. Nestled in a quiet community but yet close to shopping, and restaurants. This property is perfect for those starting out or those looking to downsize.
- Listing 3** Welcome to this stunning property with a beautiful natural color palette that enhances the serene ambiance of every room. With a variety of other rooms for flexible living space, this home provides endless possibilities to tailor the space according to your needs. The primary bathroom offers good under sink storage, ensuring a clutter-free environment. Step inside and admire the fresh interior paint that adds a modern touch and complements the new flooring found throughout the entire home. Experience a seamless transition between spaces as you explore the tastefully designed rooms that are ready for you to make your mark. Don't miss out on the opportunity to own this exquisite property that combines functionality and style. Your dream home awaits!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	882 Pine Moss Road	11259 Pine Moss Road W	11213 Andrea Drive	851 Rock Bay Drive
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32218	32218	32218	32218
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	0.69 ¹	0.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$275,000	\$275,000	\$319,783
List Price \$	--	\$275,000	\$275,000	\$312,000
Sale Price \$	--	\$280,000	\$274,000	\$312,000
Type of Financing	--	Va	Va	Va
Date of Sale	--	05/25/2023	03/08/2024	12/07/2023
DOM · Cumulative DOM	-- · --	2 · 49	4 · 39	68 · 78
Age (# of years)	20	20	65	21
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	1,284	1,580	1,232	1,594
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1 · 1	3 · 2 · 1
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Carport 1 Car	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	0.26 acres	0.22 acres	0.18 acres	0.30 acres
Other	Porch, Patio	Porch, Patio	Porch, Patio	Porch, Patio
Net Adjustment	--	-\$17,960	+\$20,500	-\$25,100
Adjusted Price	--	\$262,040	\$294,500	\$286,900

* 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** Check out this amazing 3 bedroom 2 bathroom home located in the highly desired marsh surrounded neighborhood of Tavianier Oaks. This home offers an open and bright floor plan including 16" Porcelain tiles in kitchen and Dining room; new tiles in both bath rooms and gorgeous bamboo floors throughout the living area as well as new paint inside. The kitchen has upgraded maple cabinets and stainless steel appliances. The oversized front and back paver patios offer a great outside space for relaxation and entertainment. This home is conveniently located to major highways, shopping and great schools. Your buyer will love this home! Easy to show! Priced to SELL! Adjustments made for Concessions (-\$5000) and GLA (-\$2960).
- Sold 2** INGROUND POOL/NEW ROOF! Updated home with exquisite finishes, including a brand-new kitchen with white shaker cabinets, granite countertops, and top-of-the-line stainless steel appliances. The bathrooms showcase all-new vanities and mirrors, while both the interior and exterior have received a fresh coat of paint. Outside, the fully fenced backyard offers an inviting retreat with an in-ground pool and a substantial detached garage workshop. Bring your tools and toys and prepare for endless enjoyment in this stunning abode! Adjustments made for Condition (-\$10,000), Age (\$4500), Bath Count (\$2000), Parking (\$2000) and Pool (-\$10,000).
- Sold 3** Cozy two story home in NE Jacksonville on .3 acre lot. Fenced backyard overlooks pond/lake from under the mature shady trees. Three bedrooms, two baths plus loft upstairs. The ensuite bathroom features garden tub and separate shower. Downstairs has an open floor plan, laundry closet and guest bathroom. Two car attached garage, storage shed. Roof replaced in 2020, HVAC replaced in 2019. Adjustments made for Condition (-\$10,000), Concessions (-\$10,000), GLA (-\$3100) and Bath Count (-\$2000).

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		
<p>Subject is located on a high traffic roadway, railroad tracks and commercial property. This may have a negative effect on marketability. It was necessary to expand beyond AGE, GLA, Sold date, Distance 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 a neighborhood where most comps have been renovated/updated. I gave most weight to CL2 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 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

Listing Photos

L1 11457 CONN Road
Jacksonville, FL 32218



Front

L2 11247 VERA Drive
Jacksonville, FL 32218



Front

L3 11427 EMUNESS Road
Jacksonville, FL 32218



Front

Sales Photos

S1 11259 PINE MOSS Road W
Jacksonville, FL 32218



Front

S2 11213 ANDREA Drive
Jacksonville, FL 32218



Front

S3 851 ROCK BAY Drive
Jacksonville, FL 32218



Front

ClearMaps Addendum

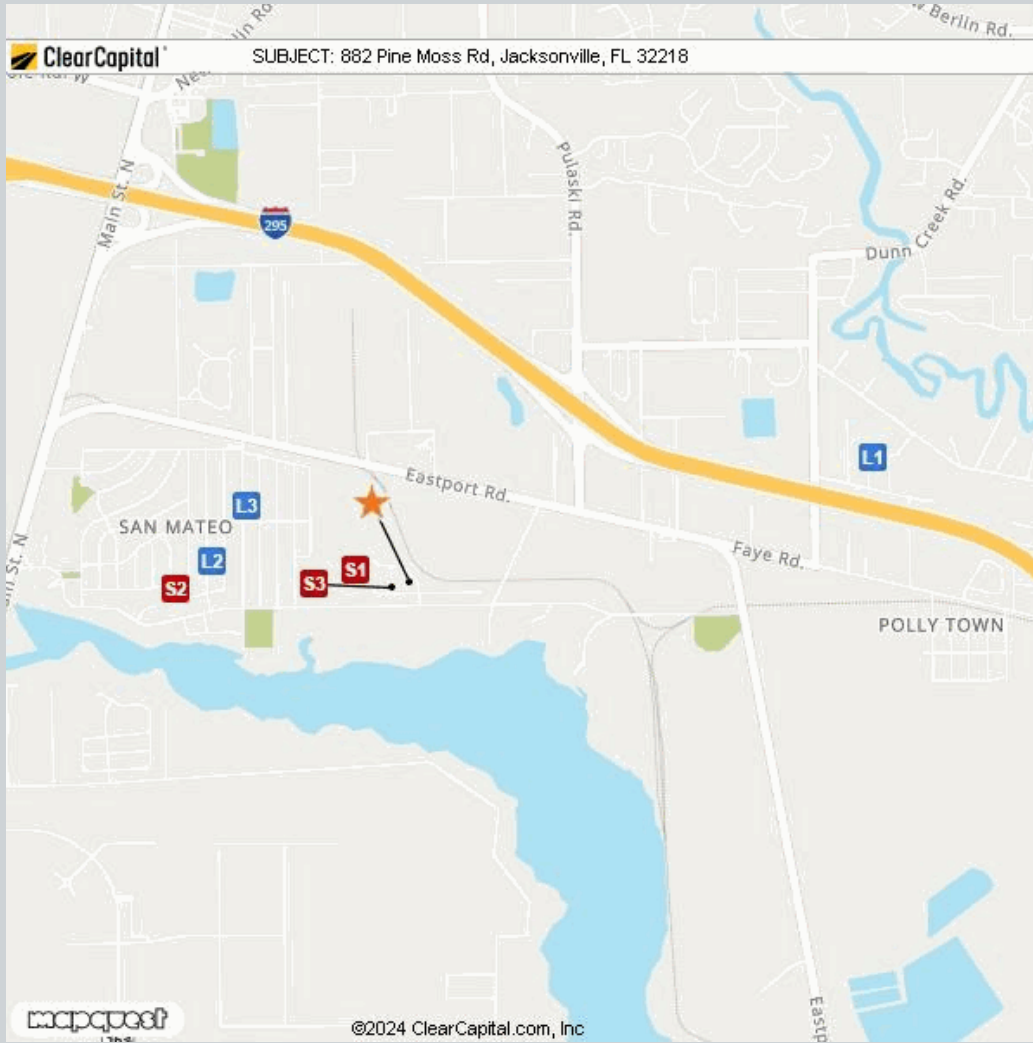
Address ★ 882 Pine Moss Road, Jacksonville, FLORIDA 32218

Loan Number 57563

Suggested List \$282,000

Suggested Repaired \$282,000

Sale \$272,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	882 Pine Moss Road, Jacksonville, Florida 32218	--	Parcel Match
L1 Listing 1	11457 Conn Road, Jacksonville, FL 32218	1.42 Miles ¹	Parcel Match
L2 Listing 2	11247 Vera Drive, Jacksonville, FL 32218	0.59 Miles ¹	Parcel Match
L3 Listing 3	11427 Emuness Road, Jacksonville, FL 32218	0.53 Miles ¹	Parcel Match
S1 Sold 1	11259 Pine Moss Road W, Jacksonville, FL 32218	0.16 Miles ¹	Parcel Match
S2 Sold 2	11213 Andrea Drive, Jacksonville, FL 32218	0.69 Miles ¹	Parcel Match
S3 Sold 3	851 Rock Bay Drive, Jacksonville, FL 32218	0.05 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	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	8.43 miles	Date Signed	05/20/2024

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.