

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	9741 Bradley Road, Jacksonville, FL 32246	Order ID	9356927	Property ID	35436789
Inspection Date	05/23/2024	Date of Report	05/24/2024		
Loan Number	57593	APN	1230820000		
Borrower Name	Catamount Properties 2018 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	5.21_BPO	Tracking ID 1	5.21_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	MARY C COOPER	Condition Comments	
R. E. Taxes	\$1,515	Subject is a wood frame exterior pool 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	\$113,601		
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 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 2.0 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: \$120000 High: \$405,000		
Market for this type of property	Decreased 14 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	9741 Bradley Road	8925 Cocoa Avenue	2104 Hilltop Boulevard	10102 Arnold Road
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32246	32211	32246	32246
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.43 ¹	0.43 ¹	1.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$270,000	\$325,000	\$299,900
List Price \$	--	\$270,000	\$325,000	\$299,900
Original List Date		02/05/2024	04/27/2024	04/06/2024
DOM · Cumulative DOM	-- · --	109 · 109	27 · 27	1 · 48
Age (# of years)	77	17	73	32
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	2 Stories Tadtional	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,810	1,352	1,468	1,923
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 2	3 · 2
Total Room #	5	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	Pool - Yes
Lot Size	0.69 acres	0.12 acres	0.54 acres	2.10 acres
Other	Porch, Patio, FP	Porch, Patio	Porch, Patio, FP	Porch, Patio

* 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** Great opportunity for first time homebuyers and investors. Come see this 2 story 3 bedroom 2 1/2 baths that has vinyl flooring on the first floor and carpet upstairs, new AC unit (2022) and fenced backyard. Seller will contribute \$5,000 toward the buyer's closing cost.
- Listing 2** Multiple offers received. Sellers calling for highest and best by 12pm Monday April 29th. Looking for that rare opportunity to own over a HALF ACRE of land in the Southside Estates neighborhood? Look no further! This amazing fenced in, corner lot home has what you have been looking for! Built in 1951, this 3 bedroom, 2 full bathroom home has a 2 car garage plus a covered carport, giving you ample space for all your personal items. NO HOA FEES. Many Updates include; LVP flooring, upgraded baseboards, white shaker cabinets, granite countertops, white subway tile, Roof 2017, Repipe 2015. Per seller's disclosure Septic tank and drain field replaced in 2021! And oh yes, your extra entertainment room has a separate entryway. The Primary bedroom has barn doors to a private bathroom with double sinks and full shower. Bedrooms 2 & 3 share the 2nd bathroom. You don't want to miss this rare gem! Schedule your showing today!
- Listing 3** From Beach Blvd east to left on Anniston. Follow Anniston to Arnold Rd (Private Dirt Rd on right side of Anniston). Follow to home on Right. Public Remarks: Solid Brick Home with Red Tin Roof on 2 acres of land. In ground pool with covered lanai. Large covered picnic area for family gatherings. This is truly Country Living with convenience.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9741 Bradley Road	9945 Bradley Road	1965 Hilltop Boulevard	8931 Cocoa Avenue
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32246	32246	32246	32211
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.43 ¹	0.38 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$305,000	\$399,900	\$265,000
List Price \$	--	\$305,000	\$399,900	\$265,000
Sale Price \$	--	\$295,000	\$384,900	\$265,000
Type of Financing	--	Conv	Conv	Fha
Date of Sale	--	11/13/2023	05/26/2023	01/25/2023
DOM · Cumulative DOM	-- · --	24 · 35	70 · 78	14 · --
Age (# of years)	77	55	70	9
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,810	1,708	1,910	1,461
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	4 · 2	4 · 2
Total Room #	5	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 2 Car(s)	Carport 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.69 acres	0.21 acres	2.19 acres	0.12 acres
Other	Porch, Patio, FP	Porch, Patio, FP	Porch, Patio, FP	Porch, Patio
Net Adjustment	--	+\$14,020	-\$25,100	-\$10,010
Adjusted Price	--	\$309,020	\$359,800	\$254,990

* 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** Very well maintained, cute home in desirable neighborhood that is close to everything and NO HOA! This house has a split floorplan, vaulted ceilings, tong and grove ceiling in DR. Kitchen has plenty of counter space and tons of storage. Brand New dishwasher & other appliances are all within 2 -3 years old. Inside Laundry. Huge Florida room and separate screen in porch. Large outbuilding with water supply that can be converted to an in-law suite or small apartment for extra income. Fenced in Backyard with Hot Tub. Washer & Dryer conveys. Adjustments made for Age (-\$2000), GLA (\$1020), Bedroom Count (-\$4000), Pool (\$10,000) and Lot size (\$5000).
- Sold 2** Great country living in the Heart of the City, Wonderful Updated all brick home with lots of charm with 2.19 acres lot and own private lake in Southside Estates. Featuring : Fabulous Kitchen with granite countertops, stainless steel appliances, and custom white cabinets ,Family room with wood burning Fireplace, Spacious split floor plan, Newer roof & New AC, new carpet, ,Light & bright colors throughout, Bring your toys Boat & Rv, Enjoy the expansive fenced in backyard overlooking a large lake, Sip your morning coffee or evening cocktails on the open deck of this Nature lovers dream home, Just minutes away from shopping, retail, dining, I295, St Johns Town Center. Adjustments made for Condition (-\$10,000), GLA (-4100), Bedroom/Bath Count (-\$8000), Parking (\$2000), Pool (\$10,000) and Lot size (-\$15,000).
- Sold 3** Welcome to 8931 Cocoa Avenue, a charming home nestled in the heart of Jacksonville, FL. This spacious 4-bedroom, 2-bathroom gem boasts 1,461 square feet of comfortable living space. With its fresh paint and new flooring throughout, this home offers a modern and inviting atmosphere. The convenient driveway provides ample parking space for you and your guests. Inside, you'll find washer/dryer hookups, perfect for effortless laundry days. Stay cool and comfortable with the ceiling fans installed in each room. Additionally, the blinds add a touch of elegance to the windows. Don't miss the opportunity to make this your new home. Adjustments made for Condition (-\$10,000), Concessions (-\$10,000), Age (-\$7000), GLA (\$3490), Bedroom/Bath Count (-\$8000), Pool (\$10,000), Parking (\$4000), Lot size (\$5500) and FP (\$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	\$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 and 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 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 8925 COCOA Avenue
Jacksonville, FL 32211



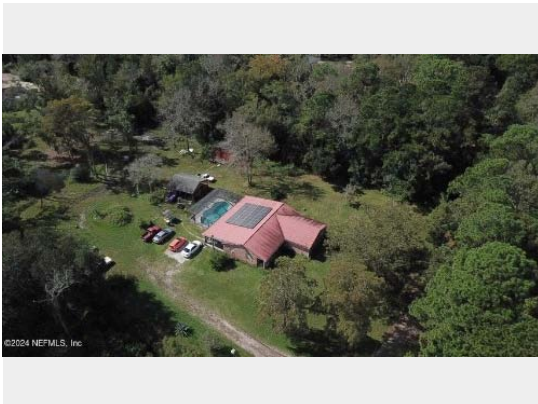
Front

L2 2104 HILLTOP Boulevard
Jacksonville, FL 32246



Front

L3 10102 ARNOLD Road
Jacksonville, FL 32246



Front

Sales Photos

S1 9945 BRADLEY Road
Jacksonville, FL 32246



Front

S2 1965 HILLTOP Boulevard
Jacksonville, FL 32246



Front

S3 8931 COCOA Avenue
Jacksonville, FL 32211



Front

ClearMaps Addendum

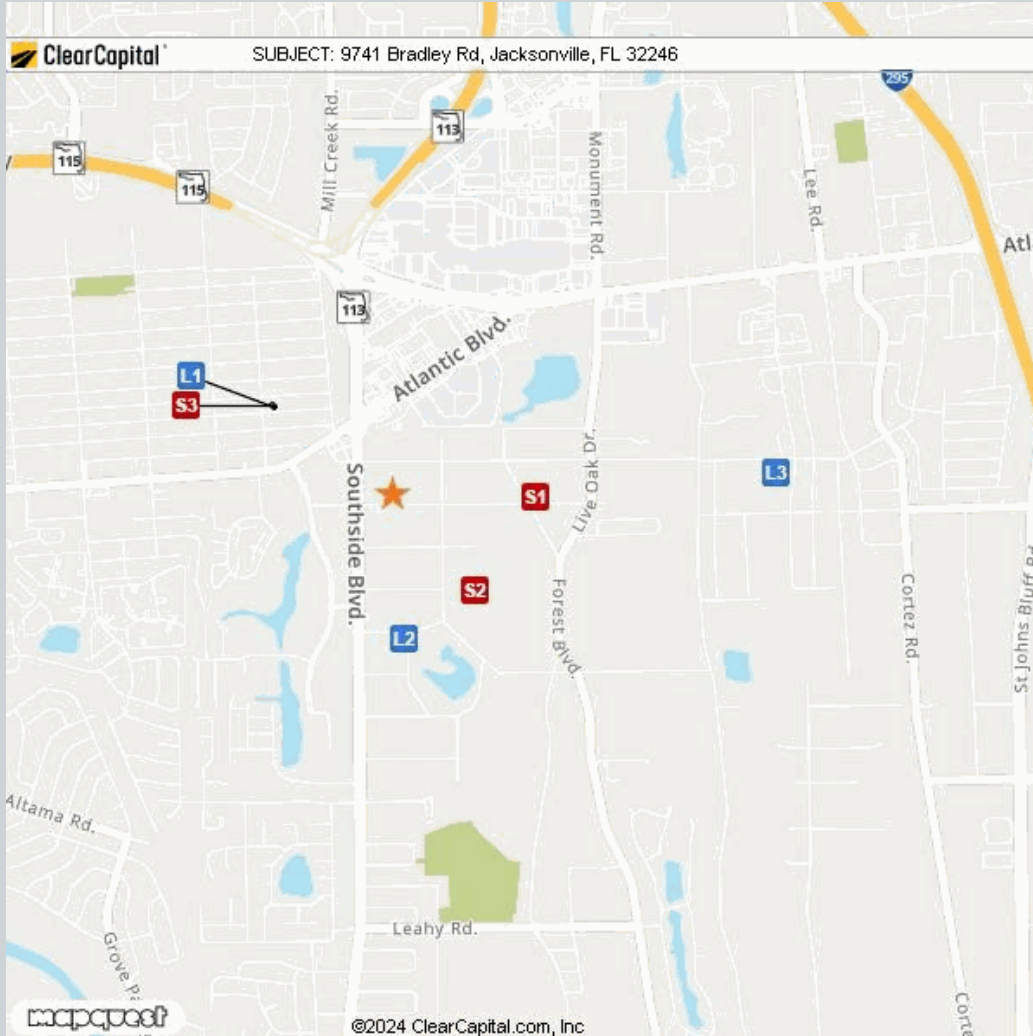
Address ★ 9741 Bradley Road, Jacksonville, FL 32246

Loan Number 57593

Suggested List \$320,000

Suggested Repaired \$320,000

Sale \$310,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9741 Bradley Road, Jacksonville, FL 32246	--	Parcel Match
L1 Listing 1	8925 Cocoa Avenue, Jacksonville, FL 32211	0.43 Miles ¹	Parcel Match
L2 Listing 2	2104 Hilltop Boulevard, Jacksonville, FL 32246	0.43 Miles ¹	Parcel Match
L3 Listing 3	10102 Arnold Road, Jacksonville, FL 32246	1.14 Miles ¹	Parcel Match
S1 Sold 1	9945 Bradley Road, Jacksonville, FL 32246	0.43 Miles ¹	Parcel Match
S2 Sold 2	1965 Hilltop Boulevard, Jacksonville, FL 32246	0.38 Miles ¹	Parcel Match
S3 Sold 3	8931 Cocoa Avenue, Jacksonville, FL 32211	0.44 Miles ¹	Street Centerline 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	2.55 miles	Date Signed	05/24/2024

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.