

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	8735 Moss Haven Road, Jacksonville, FL 32221	Order ID	9365841	Property ID	35459816
Inspection Date	05/25/2024	Date of Report	05/25/2024		
Loan Number	57621	APN	0088061066		
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

Owner	MCNAMARA WILLIAM P EST	Condition Comments	
R. E. Taxes	\$3,393	Subject is assumed in good condition for area and age of structure. No physical, functional, or external inadequacies were noted. The subject has no obsolescence observed.	
Assessed Value	\$177,172		
Zoning Classification	Residential PUD		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (LOCKED)		
Ownership Type	Fee Simple		
Property Condition	Good		
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 is located in area convenient to shopping, dining, doctors, hospital and schools. The market trend is indicated to be stable, still with supply shortage.	
Sales Prices in this Neighborhood	Low: \$123450 High: \$412000		
Market for this type of property	Decreased 5 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	8735 Moss Haven Road	1214 Santiago Drive	8657 Moss Haven Road	1572 Arzel Court
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32221	32221	32221	32221
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.73 ¹	0.10 ¹	0.40 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$269,900	\$309,900	\$309,990
List Price \$	--	\$269,900	\$270,000	\$309,990
Original List Date		05/16/2024	02/08/2024	05/01/2024
DOM · Cumulative DOM	-- · --	8 · 9	106 · 107	23 · 24
Age (# of years)	45	48	48	44
Condition	Good	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 ; 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	1,260	1,276	1,400	1,284
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Detached 1 Car	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	0.19 acres	0.23 acres	0.25 acres
Other	Open Porch; Sun Room	Shed(s)	None Listed	Deck; Patio; Rear 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, GLA, lot, location. Fair market sale. "Home is in a quiet neighborhood close to I-295. Home has been remodeled and includes new: HVAC, flooring, paint, cabinets, countertops, roof, plumbing and lighting fixtures, and appliances."
- Listing 2** Similar to subject based on property type, lot, location. GLA, garage, superior. "Come live on the Westside of Jacksonville in the cute little Country Creek Neighborhood, located conveniently off of Normandy Blvd. A mile from I-95, close to shopping, NAX, Cecil Field and grocery stores. This gem needs a little TLC but you can make it all your own. All concrete block and brick construction, nice private backyard with a 2 car garage. Kitchen has been updated, new roof in 2021 and new HVAC 2023 and the best part is there is NO HOA! All the big ticket items are already done, you just need to come make it your own! Priced to sell and seller motivated! Schedule your private showing before it's gone."
- Listing 3** Similar to subject based on property type, GLA, lot, location. Bedrooms superior. "Fully renovated brick house in a quiet cul-de-sac, featuring a spacious front yard and a brand new deck in a partially fenced backyard. Conveniently located within a 5-minute drive of grocery stores, banks, schools, and restaurants, with easy access to Highway 295. Just 25 minutes from Jacksonville International Airport and 45 minutes from the beach. 2024 Roof, 2019 HVAC and 2019 Water Heater, New Electric Panel."

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	8735 Moss Haven Road	2151 Bourget Drive	8204 Frost Street S	8327 Pointer Drive N
City, State	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32221	32210	32221	32221
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.97 ¹	0.96 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$219,900	\$279,000	\$315,000
List Price \$	--	\$199,900	\$279,000	\$315,000
Sale Price \$	--	\$190,000	\$275,000	\$311,500
Type of Financing	--	Cash	Fha	Cash
Date of Sale	--	04/19/2024	04/05/2024	03/28/2024
DOM · Cumulative DOM	-- · --	139 · 161	94 · 94	38 · 40
Age (# of years)	45	65	50	47
Condition	Good	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 ; 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	1,260	1,303	1,428	1,443
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	4 · 2	3 · 2
Total Room #	6	6	7	7
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Attached 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	Pool - Yes
Lot Size	0.20 acres	0.18 acres	0.35 acres	0.2 acres
Other	Open Porch; Sun Room	1 Carport	Shed(s)	Rear Porch; Screened
Net Adjustment	--	+\$1,000	-\$13,000	-\$18,000
Adjusted Price	--	\$191,000	\$262,000	\$293,500

* 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** Similar to subject based on property type, GLA, lot, location. Baths (+\$4000) inferior; add'l carport (-\$3000) superior. Fair market cash sale no concessions. "Welcome to the heart of Normand Village, where charm meets modern convenience in this nicely refreshed 3-bedroom, 1-bathroom concrete block home. With a spacious 1303 sq. foot layout, this residence offers plenty of room to spread out and make it your own. The thoughtful updates, including vinyl plank flooring, newer stainless-steel appliances, and a sizable 22x18 detached garage, make this property a standout in its class."
- Sold 2** Similar to subject based on property type, lot, location. GLA (-\$3000), bedrooms, pool (-\$10,000) superior. Fair market sale FHA financing no concessions. "Open house Sunday 1/14/24 1:30pm-3:30pm. This charming property is a pool home, offering a relaxing retreat for you and your loved ones. Boasting four bedrooms and two baths, this well-maintained residence spans an ample 1428 square feet, providing plenty of space for comfortable living. Situated on just over 1/3 of an acre, this home provides a generous outdoor area for various activities and potential landscaping projects. The garden has been recently updated and is beautiful. The fully fenced yard ensures privacy and security for your family and pets. The property's prime location is one of its notable highlights, with convenient access to nearby schools, shopping centers, and the interstate. You'll find yourself easily connected to all the amenities and services you need for everyday living."
- Sold 3** Similar to subject based on property type, lot, location. GLA (-\$3000), garage (-\$5000), pool (-\$10,000) superior. Fair market cash sale no concessions. "Great opportunity to own a pool home !! This 3 bedroom 2 bath home has been completely remodeled. Pool just freshly resurfaced and has a new pump and filter system just in time for spring !! New kitchen cabinets, counters and flooring. New stainless appliances. New lighting and fans throughout. 40x13 tiled and screened in back porch. Fenced in back yard. Courtyard entry 2 car garage , freshly painted. Home is on a dead end street. Wood burning fireplace. 2 new sliding glass white vinyl doors go out to the pool. Home has new LVP, carpet and tile. NO CDD OR HOA !! Blinds throughout. Hall bath has new vanity, toilet, fixtures and tile. Primary bedroom is 13x12 and has ensuite with tub/shower combo, new vanity, toilet and fixtures. New front door."

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No listing or sales history found in MLS or tax record.				
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	\$300,000	\$300,000
Sales Price	\$290,000	\$290,000
30 Day Price	\$266,800	--
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 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.

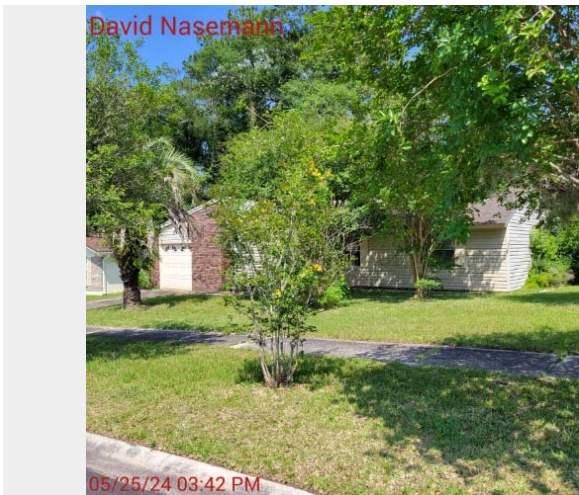
Subject Photos



Front



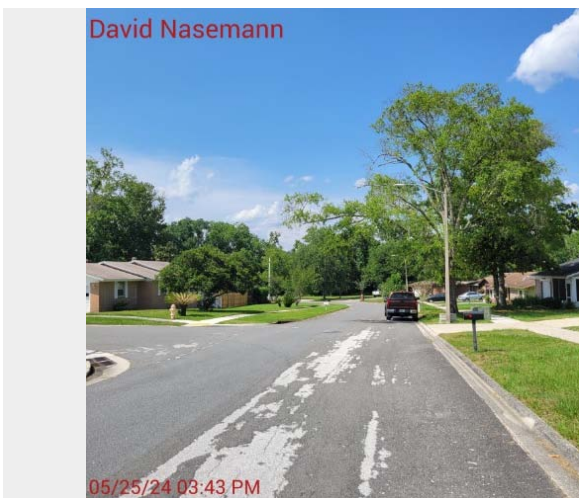
Address Verification



Side



Side

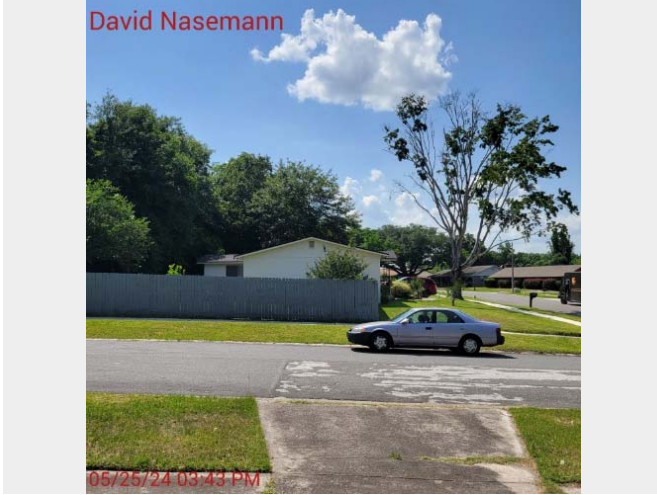


Street



Street

Subject Photos



Other

Listing Photos

L1 1214 SANTIAGO Drive
Jacksonville, FL 32221



Front

L2 8657 MOSS HAVEN Road
Jacksonville, FL 32221



Front

L3 1572 ARZEL Court
Jacksonville, FL 32221



Front

Sales Photos

S1 2151 BOURGET Drive
Jacksonville, FL 32210



Front

S2 8204 FROST Street S
Jacksonville, FL 32221



Front

S3 8327 POINTER Drive N
Jacksonville, FL 32221



Front

ClearMaps Addendum

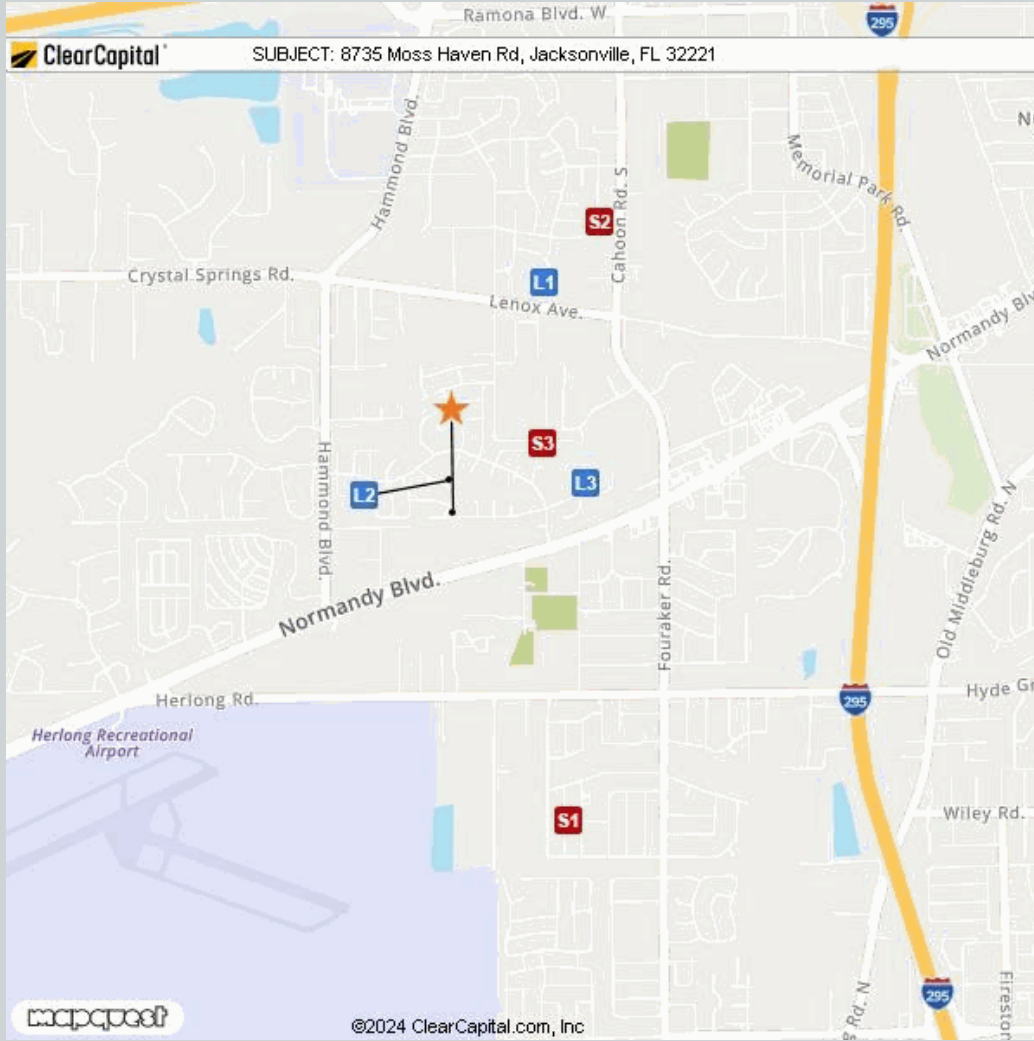
Address ★ 8735 Moss Haven Road, Jacksonville, FL 32221

Loan Number 57621

Suggested List \$300,000

Suggested Repaired \$300,000

Sale \$290,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8735 Moss Haven Road, Jacksonville, FL 32221	--	Parcel Match
L1 Listing 1	1214 Santiago Drive, Jacksonville, FL 32221	0.73 Miles ¹	Parcel Match
L2 Listing 2	8657 Moss Haven Road, Jacksonville, FL 32221	0.10 Miles ¹	Parcel Match
L3 Listing 3	1572 Arzel Court, Jacksonville, FL 32221	0.40 Miles ¹	Parcel Match
S1 Sold 1	2151 Bourget Drive, Jacksonville, FL 32221	0.97 Miles ¹	Parcel Match
S2 Sold 2	8204 Frost Street S, Jacksonville, FL 32221	0.96 Miles ¹	Parcel Match
S3 Sold 3	8327 Pointer Drive N, Jacksonville, FL 32221	0.33 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	9.32 miles	Date Signed	05/25/2024

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.