

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	528 Bay Hollow Court, Jacksonville, FLORIDA 32259	Order ID	9412785	Property ID	35557330
Inspection Date	06/15/2024	Date of Report	06/17/2024		
Loan Number	57814	APN	0097720340		
Borrower Name	Catamount Properties 2018 LLC	County	St. Johns		

Tracking IDs					
Order Tracking ID	6.14_bpo	Tracking ID 1	6.14_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	FAIRBANKS RANDAL PATRICIA A	Condition Comments	
R. E. Taxes	\$2,029	Nice home with no repairs noted or loss of value .The subject appears to have been maintained or renovated in the past years and lived in normally for those after renovation years. No distress is noted, and no repairs are noted. There might be unseen items on the interior or found with a home inspection since this is a drive by inspection. A great location no community issues noted.	
Assessed Value	\$387,733		
Zoning Classification	SINGLE FAMILY RESID		
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	The subject is close to schools and shopping with access to major roadways plus anything a person could want or buy to live comfortably. We are an older PUD community with the HOA gone defunct or voluntary with homes maintained in different conditions but not typically distressed.	
Sales Prices in this Neighborhood	Low: \$300,000 High: \$600,000		
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	528 Bay Hollow Court	1543 Mayfield Rd	196 Lige Branch Ln	1316 Wilshire Ct S
City, State	Jacksonville, FLORIDA	Saint Johns, FL	Saint Johns, FL	Saint Johns, FL
Zip Code	32259	32259	32259	32259
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.80 ¹	0.82 ¹	0.95 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$489,000	\$515,000	\$550,000
List Price \$	--	\$489,000	\$468,000	\$550,000
Original List Date		06/14/2024	05/26/2024	09/15/2023
DOM · Cumulative DOM	-- · --	1 · 3	22 · 22	245 · 276
Age (# of years)	22	32	20	27
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,053	2,097	2,021	2,346
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 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	0.88 acres	0.52 acres	0.57 acres	0.39 acres
Other	--	0	0	0

* 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 size with no half bath but similar buyers market. Everything on a drive by is my assumption , Opinions can vary but in my opinion MLS photos are not evidence or value the could be old or outdated especially a sold or a home now occupied and so to form my opinion for this BPO I look at the subject exterior then make assumptions based on my local knowledge and the current condition of the home . Older looking construction doesn't always mean distressed .
- Listing 2** Slightly smaller size with no half bath but similar buyers market. Everything on a drive by is my assumption , Opinions can vary but in my opinion MLS photos are not evidence or value the could be old or outdated especially a sold or a home now occupied and so to form my opinion for this BPO I look at the subject exterior then make assumptions based on my local knowledge and the current condition of the home . Older looking construction doesn't always mean distressed .
- Listing 3** Almost 300 sqft bigger .Everything on a drive by is my assumption , Opinions can vary but in my opinion MLS photos are not evidence or value the could be old or outdated especially a sold or a home now occupied and so to form my opinion for this BPO I look at the subject exterior then make assumptions based on my local knowledge and the current condition of the home . Older looking construction doesn't always mean distressed .

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	528 Bay Hollow Court	116 Village Green Ave	109 Village Green Ave	1748 Southcreek Dr
City, State	Jacksonville, FLORIDA	Saint Johns, FL	Saint Johns, FL	Saint Johns, FL
Zip Code	32259	32259	32259	32259
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.28 ¹	0.26 ¹	0.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$499,000	\$490,000	\$610,000
List Price \$	--	\$460,000	\$463,800	\$620,000
Sale Price \$	--	\$460,000	\$463,800	\$620,000
Type of Financing	--	Conventional	Va	Va
Date of Sale	--	04/19/2024	12/26/2023	03/02/2024
DOM · Cumulative DOM	-- · --	135 · 135	98 · 103	2 · 2
Age (# of years)	22	28	28	32
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,053	2,153	2,301	2,340
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	4 · 3	4 · 2 · 1
Total Room #	7	7	8	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	--	--	--	--
Lot Size	0.88 acres	0.53 acres	0.98 acres	1.08 acres
Other	--	0	0	0
Net Adjustment	--	+\$100	-\$15,340	-\$5,810
Adjusted Price	--	\$460,100	\$448,460	\$614,190

* 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** Adjusted \$30 per sqft and \$350 per year of age with \$10k for condition differences and this home is larger in sqft with no half bath adjusted \$5k for value differences. Everything on a drive by is my assumption, Opinions can vary but in my opinion MLS photos are not evidence or value they could be old or outdated especially a sold or a home now occupied and so to form my opinion for this BPO I look at the subject exterior then make assumptions based on my local knowledge and the current condition of the home. Older looking construction doesn't always mean distressed.
- Sold 2** Adjusted \$30 per sqft and \$350 per year of age with \$10k for condition differences and this home is larger in sqft with 3 full baths adjust \$5k for extra bath and \$5k for no half bath. Everything on a drive by is my assumption, Opinions can vary but in my opinion MLS photos are not evidence or value they could be old or outdated especially a sold or a home now occupied and so to form my opinion for this BPO I look at the subject exterior then make assumptions based on my local knowledge and the current condition of the home. Older looking construction doesn't always mean distressed.
- Sold 3** Adjusted \$30 per sqft and \$350 per year of age with \$10k for condition differences and this home is larger in sqft with the same bathrooms. Everything on a drive by is my assumption, Opinions can vary but in my opinion MLS photos are not evidence or value they could be old or outdated especially a sold or a home now occupied and so to form my opinion for this BPO I look at the subject exterior then make assumptions based on my local knowledge and the current condition of the home. Older looking construction doesn't always mean distressed.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		0					
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	\$465,000	\$465,000
Sales Price	\$460,000	\$460,000
30 Day Price	\$450,000	--
Comments Regarding Pricing Strategy		
<p>We have a very nice home and any comps you found other than mine will most likely require more adjustment and are not my opinion of value but someone else idea of value but I am open to review of anything that might be a better option based on actual value of the subject. Virtually new or well maintained home with no distress and due to not being party to negotiations I have no idea how any previous or current list price or sale price was obtained but most likely involved a future rental income and not the current values being new or the values at that time. I have no access to current or past negotiations between buyers or sellers plus to maintain a fiduciary position it should not have any effect on my current market value opinion. We have a very nice home with no repairs noted on the exterior with assumed similar interior good conditions since this is just a drive by. In the state of Florida as a broker I am required to have a fiduciary responsibly to all parties involved in this financial transaction for this this document was created for. I am making assumptions based on the DNA provided by public sources and the client plus my roadside drive by inspection. To fulfil my fiduciary responsibilities, I have used my local knowledge and research of local resources to obtain my opinion of value. Someone else might have a different opinion or offer up comparables via QC but without reliable fact-based DNA or reasons for me to use someone else opinion would need information and reasoning explained for my best knowledge to make any changes to retain my opinion and fiduciary responsibilities intact. MLS photos and MLS advertising jargon used to promote the subject, or a comp is not always accurate and most recent DNA for the subject I prefer to use TAX records on drive by inspection based on permits and inspections caused by proper permitting when providing DNA.</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



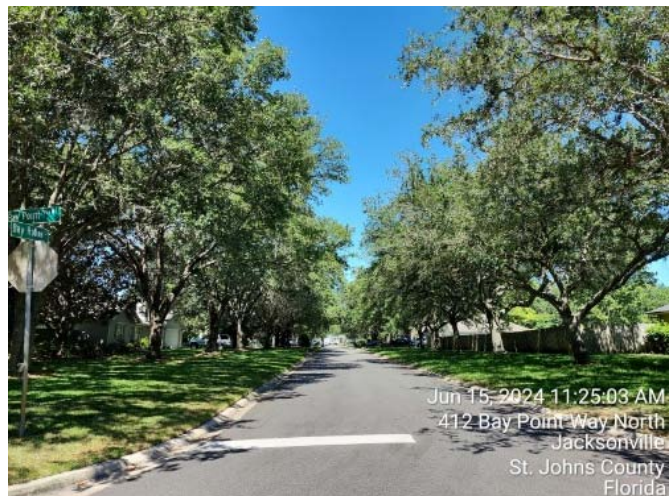
Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 1543 MAYFIELD RD
Saint Johns, FL 32259



Front

L2 196 LIGE BRANCH LN
Saint Johns, FL 32259



Front

L3 1316 WILSHIRE CT S
Saint Johns, FL 32259



Front

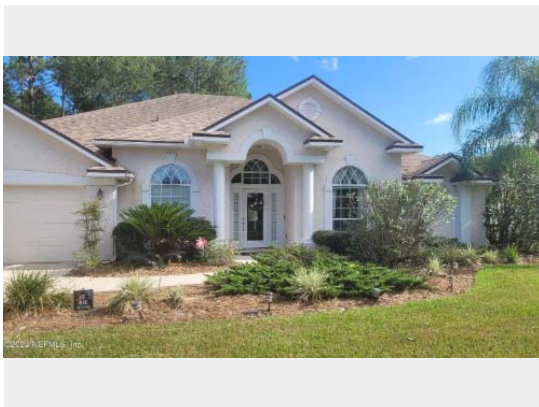
Sales Photos

S1 116 VILLAGE GREEN AVE
Saint Johns, FL 32259



Front

S2 109 VILLAGE GREEN AVE
Saint Johns, FL 32259



Front

S3 1748 SOUTHCREEK DR
Saint Johns, FL 32259



Front

ClearMaps Addendum

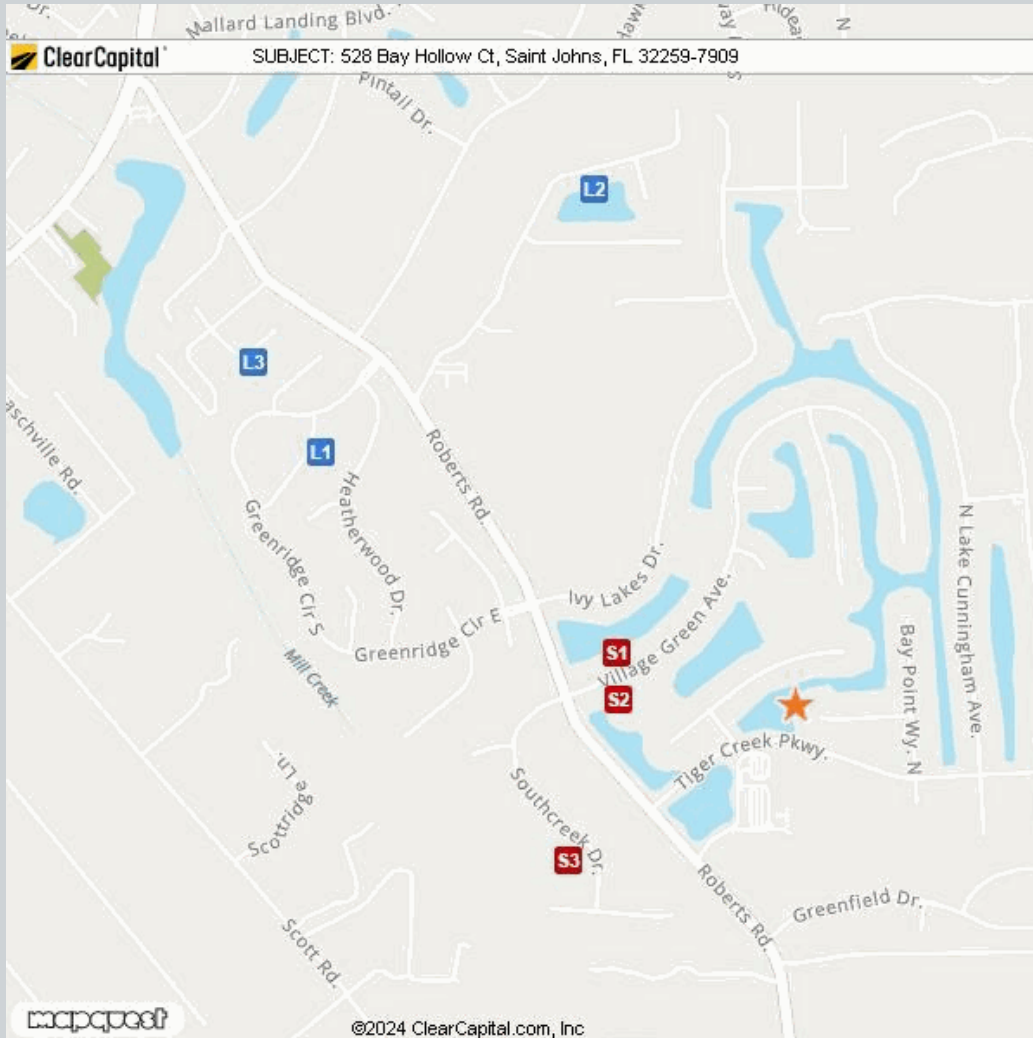
Address ★ 528 Bay Hollow Court, Jacksonville, FLORIDA 32259

Loan Number 57814

Suggested List \$465,000

Suggested Repaired \$465,000

Sale \$460,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	528 Bay Hollow Court, Jacksonville, Florida 32259	--	Parcel Match
L1	Listing 1	1543 Mayfield Rd, Saint Johns, FL 32259	0.80 Miles ¹	Parcel Match
L2	Listing 2	196 Lige Branch Ln, Saint Johns, FL 32259	0.82 Miles ¹	Parcel Match
L3	Listing 3	1316 Wilshire Ct S, Saint Johns, FL 32259	0.95 Miles ¹	Parcel Match
S1	Sold 1	116 Village Green Ave, Saint Johns, FL 32259	0.28 Miles ¹	Parcel Match
S2	Sold 2	109 Village Green Ave, Saint Johns, FL 32259	0.26 Miles ¹	Parcel Match
S3	Sold 3	1748 Southcreek Dr, Saint Johns, FL 32259	0.41 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	Joseph Hartsfield	Company/Brokerage	Joseph R Hartsfield Sole Proprietor
License No	BK3210331	Address	10349 Marble Egret Drive Jacksonville FL 32257
License Expiration	09/30/2025	License State	FL
Phone	9044634455	Email	outfitter4@gmail.com
Broker Distance to Subject	7.71 miles	Date Signed	06/17/2024

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.