

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.

<b>Address</b>	3829 Harrison Boulevard, Kansas City, MO 64109	<b>Order ID</b>	6144983	<b>Property ID</b>	26373857
<b>Inspection Date</b>	04/19/2019	<b>Date of Report</b>	04/19/2019		
<b>Loan Number</b>	37556	<b>APN</b>	30-210-24-06-00-0-00-000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Jackson		

Tracking IDs					
<b>Order Tracking ID</b>	Citi_BPO_04.18.19	<b>Tracking ID 1</b>	Citi_BPO_04.18.19		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Bate Jacob	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$3,150	Subject property appears to be maintained and conforms to the neighborhood, no obvious maintenance issues were observed at the time of the inspection.	
<b>Assessed Value</b>	\$199,827		
<b>Zoning Classification</b>	residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Slow	Neighborhood is in average condition close to schools and shopping centers. subject property conforms to the neighborhood in age sqft and condition.	
<b>Sales Prices in this Neighborhood</b>	Low: \$190,000 High: \$299,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<180		

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	3829 Harrison Boulevard	4114 Harrison Street	4430 Forest Avenue	4132 Holmes Street
<b>City, State</b>	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
<b>Zip Code</b>	64109	64110	64110	64110
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.34 <sup>1</sup>	0.75 <sup>1</sup>	0.44 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$134,000	\$259,900	\$299,000
<b>List Price \$</b>	--	\$229,000	\$259,000	\$289,000
<b>Original List Date</b>		04/05/2019	01/26/2019	01/18/2019
<b>DOM · Cumulative DOM</b>	-- · --	14 · 14	83 · 83	91 · 91
<b>Age (# of years)</b>	110	111	109	110
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories bungalow	2 Stories bungalow	2 Stories bungalow	2 Stories bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,320	2,022	2,300	2,150
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 2	4 · 2 · 1	6 · 4	4 · 2 · 1
<b>Total Room #</b>	7	7	9	7
<b>Garage (Style/Stalls)</b>	Detached 2 Car(s)	None	None	Attached 1 Car
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	915	830	610	640
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.1 acres	0.1 acres	0.1 acres	0.1 acres
<b>Other</b>	none	MLS#2156999	MLS#2145667	MLS#2144338

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Make yourself at home in this cozy, walk-able neighborhood. We've done the energy upgrades while maintaining the character, so you can move right in! New replacement windows & deck w/ sliding patio door. Newer HVAC, water heater & appliances. New driveway for off-street parking. Beautiful hardwoods & original trim throughout. Third floor bedroom could make a great teenager space or a master suite. Bonus storage space throughout & large storage shed in the backyard. Check out this charming home and make an offer.
- Listing 2** Attention investors! This turnkey home is ready to go! Vibrant, multi-colored 5 bdrm 3 bath 2- story with lower level one bedroom suite for add'l income opportunity, fully rehabbed w/unique open floor plan. 1st flr master bdrm and 1st floor laundry. Stunning master bath w/shower, jetted tub, double sinks. Gorgeous refinished original hardwoods. New solid oak stairs, authentic handmade trim crafted on site, Chapiro ceilings. Kitchens boast granite countertops, stnls steel appliances and beautiful tile.
- Listing 3** Must see Hyde Park remodel. True open floor plan with main floor laundry. New kitchen with custom cabinets. New windows. New interior and exterior paint. New bathrooms. New flooring throughout. Master bedroom with a walk in closet and en suite. 3rd floor living space. Dual zone HVAC. New oversize one car garage and new driveway coming soon. Fantastic location next to Gillham park. The list goes on.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	3829 Harrison Boulevard	3301 Charlotte Street	4135 Campbell Street	3925 Harrison Street
<b>City, State</b>	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
<b>Zip Code</b>	64109	64109	64110	64110
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.71 <sup>1</sup>	0.37 <sup>1</sup>	0.12 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$225,000	\$240,000	\$250,000
<b>List Price \$</b>	--	\$225,000	\$240,000	\$250,000
<b>Sale Price \$</b>	--	\$222,000	\$255,000	\$250,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	10/24/2018	11/02/2018	04/04/2019
<b>DOM · Cumulative DOM</b>	-- · --	55 · 55	3 · 29	22 · 63
<b>Age (# of years)</b>	110	114	111	114
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories bungalow	2 Stories bungalow	2 Stories bungalow	2 Stories bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,320	2,148	2,480	2,192
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 2	5 · 2	5 · 3 · 1	5 · 2 · 1
<b>Total Room #</b>	7	8	8	8
<b>Garage (Style/Stalls)</b>	Detached 2 Car(s)	None	None	Detached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	915	820	720	910
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.1 acres	1345.76 acres	0.1 acres	0.11 acres
<b>Other</b>	none	MLS#2119555	MLS#2132940	MLS#2145186
<b>Net Adjustment</b>	--	-\$1,280	-\$4,100	-\$220
<b>Adjusted Price</b>	--	\$220,720	\$250,900	\$249,780

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** American Four Square in the heart of North Hyde Park, sits on a corner lot with a large fenced back yard, pergola-grape arbor, garden space, parking pad & shed. You are greeted by an inviting front porch. Enjoy the light that pours into the dining room, living room & kitchen. The second floor includes 3 bedrooms, a sitting room & a full bath. Another flight up, find two additional bedrooms and full bath. The stone basement has a very high ceiling for future living space. First American Home Warranty in place.
- Sold 2** This classic Hyde Park shirtwaist with wonderful front porch has the charm and beautiful original woodwork you love and the updates you need, from a newly renovated kitchen, chic main floor laundry room, THREE renovated bathrooms that maintain the historic charm, and a master suite that is literally to die for, from the soaking tub, huge walk-in closet, and private, relaxing deck. So many updates, a fantastic lot with private drive, and so much storage - hurry!
- Sold 3** Stunning historic home in the Hyde Park area with a rare 2-car garage! This home has kept much of its historic character but has key upgrades like solar panels, compact cellulose insulation in the walls, attic, basement, & garage, Nest thermostat, ductwork cleaned & sealed for efficiency by Aeroseal, new upstairs windows & back door, screened-in porch, exterior paint, new water main shut off, newer roof, brand new carpet, and more.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				none			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$252,000	\$252,000
<b>Sales Price</b>	\$249,000	\$249,000
<b>30 Day Price</b>	\$244,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject property appears to be maintained and conforms to the neighborhood Most of the weight in this BPO was giving to Sold Com 3 because it is the most similar in sqft. Note: this valuation is NOT intended to be an Appraisal and should not be used as one, it was completed by a Licensed Real Estate Broker. This is for valuation purposes only Although the address was not visible or present at the time the inspection was completed, through further research involving GPS and satellite images, the property address has been verified. Street sign photo has also been taken.</p>		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The current report has included the most current and most proximate data available to support price conclusion. The broker's comps are  
**Notes** appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported

## Subject Photos



Front



Address Verification



Side



Side



Side



Street



## Subject Photos



Street

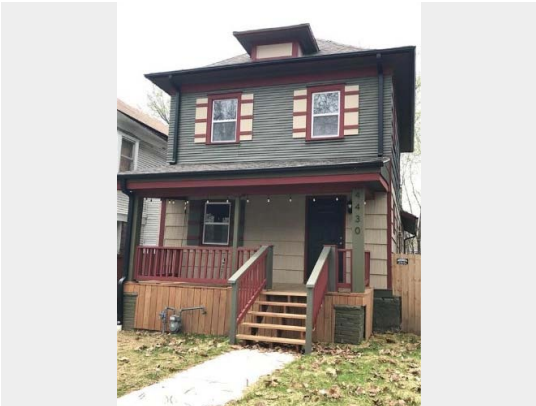
## Listing Photos

**L1** 4114 Harrison Street  
Kansas City, MO 64110



Front

**L2** 4430 Forest Avenue  
Kansas City, MO 64110



Front

**L3** 4132 Holmes Street  
Kansas City, MO 64110



Front

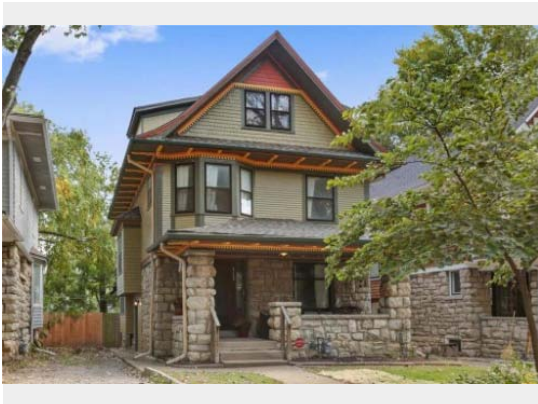
## Sales Photos

**S1** 3301 Charlotte Street  
Kansas City, MO 64109



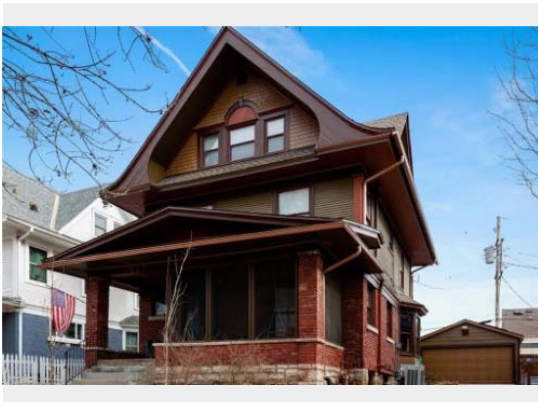
Front

**S2** 4135 CAMPBELL Street  
Kansas City, MO 64110



Front

**S3** 3925 Harrison Street  
Kansas City, MO 64110



Front

### ClearMaps Addendum

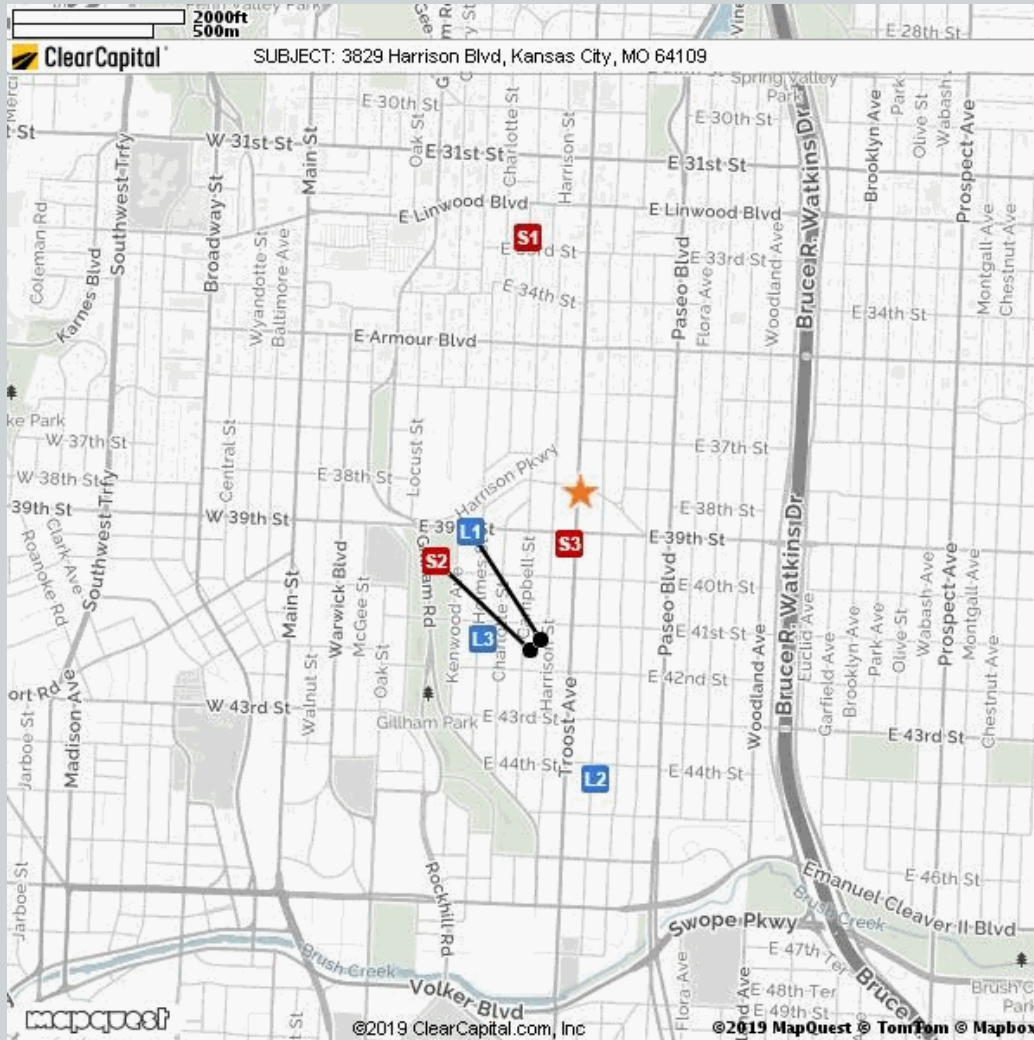
**Address** ★ 3829 Harrison Boulevard, Kansas City, MO 64109

**Loan Number** 37556

**Suggested List** \$252,000

**Suggested Repaired** \$252,000

**Sale** \$249,000



#### Comparable

#### Address

#### Miles to Subject

#### Mapping Accuracy

★	Subject	3829 Harrison Blvd, Kansas City, MO	--	Parcel Match
L1	Listing 1	4114 Harrison Street, Kansas City, MO	0.34 Miles <sup>1</sup>	Parcel Match
L2	Listing 2	4430 Forest Avenue, Kansas City, MO	0.75 Miles <sup>1</sup>	Parcel Match
L3	Listing 3	4132 Holmes Street, Kansas City, MO	0.44 Miles <sup>1</sup>	Parcel Match
S1	Sold 1	3301 Charlotte Street, Kansas City, MO	0.71 Miles <sup>1</sup>	Parcel Match
S2	Sold 2	4135 Campbell Street, Kansas City, MO	0.37 Miles <sup>1</sup>	Parcel Match
S3	Sold 3	3925 Harrison Street, Kansas City, MO	0.12 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Trice Massey	<b>Company/Brokerage</b>	Greater Kansas City Realty
<b>License No</b>	1999130936	<b>Address</b>	311 W 80th Terrace Kansas City MO 64131
<b>License Expiration</b>	06/30/2020	<b>License State</b>	MO
<b>Phone</b>	9134886661	<b>Email</b>	gkcrbpo@gmail.com
<b>Broker Distance to Subject</b>	5.29 miles	<b>Date Signed</b>	04/19/2019

*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.