

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	6641 Edgevale Road, Kansas City, MO 64113	Order ID	6647034	Property ID	28153583
Inspection Date	03/08/2020	Date of Report	03/12/2020		
Loan Number	37811	APN	47-230-31-08-00-0-00-000		
Borrower Name	NA	County	Jackson		

Tracking IDs

Order Tracking ID	Aged BPO CITI	Tracking ID 1	Aged BPO CITI
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties LLC	Condition Comments Subject property appears to be well maintained and conforms to the neighborhood, no obvious maintenance issues were observed at the time of the inspection.
R. E. Taxes	\$3,550	
Assessed Value	\$229,845	
Zoning Classification	residential	
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 Neighborhood is in average condition close to schools and shopping centers. subject property conforms to the neighborhood in age sqft and location.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$290,000 High: \$360,000	
Market for this type of property	Increased 6 % in the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6641 Edgevale Road	200 68th Terrace W	118 68 Street W	12 70th Street W
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64113	64113	64113	64113
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.20 ¹	0.16 ¹	0.36 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$329,950	\$349,000	\$349,900
List Price \$	--	\$329,950	\$349,000	\$330,000
Original List Date		03/06/2020	03/06/2020	02/09/2020
DOM · Cumulative DOM	-- · --	2 · 6	2 · 6	8 · 32
Age (# of years)	97	97	97	94
Condition	Average	Average	Average	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	2 Stories bungalow	2 Stories bungalow	2 Stories bungalow	2 Stories bungalow
# Units	1	1	1	1
Living Sq. Feet	1,772	1,903	1,674	1,796
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	4 · 2	4 · 2
Total Room #	6	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.11 acres	0.14 acres	0.13 acres	0.15 acres
Other	none	MLS#2209545	MLS#2209773	MLS#2206372

* 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** Move-in Ready in Armour Hills! Wonderful tree lined street in the heart of Brookside. Beautiful hardwoods thruout, crown molding, original fireplace, french doors. Enclosed side porch could be den, office or sitting room. Updated kitchen w/ custom cabinets, granite countertops, tile backsplash, built-in breakfast nook. All 3 bedrooms on 2nd level w/ a non-conforming 4th bedroom. Updated full bathroom w/ new vanity and tile work. Professionally landscaped backyard includes 2 patios & a brick fireplace.
- Listing 2** Charming and updated Armour Hills home in the Brookside neighborhood with today's decor and move in ready! Four Bedrooms, Two Baths, Newer Kitchen, Dishwasher, Stainless Appliances, Hardwoods, Newer HVAC, large 2 Car Garage, Brick Patio, lovely landscaping, fenced yard. (First floor bedroom can be used as a TV Room.) All of this on one of Armour Hills favorite streets.
- Listing 3** MOVE RIGHT IN to this lovely, well decorated & exceptionally well maintained home in Brookside's Armour Hills. Today's colors. Remodeled kitch w beautiful hardwoods, granite counters, white cabinets, white breakfront w glass panels, open to lge dining area. Spacious/gracious liv rm w frplce. Refinished Oak Hdwds throughout. 1st flr mstr 1st flr laundry. Classic arched doorways. Fenced yard & patio. Garage w attach carport EASY CONVERT TO 2ND GAR OR use as great outdoor liv space (photos)

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	6641 Edgevale Road	7015 Brookside Road	14 69th Terrace E	6404 Morningside Drive
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64113	64113	64113	64113
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.47 ¹	0.29 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$340,000	\$329,000	\$279,950
List Price \$	--	\$319,000	\$329,000	\$279,950
Sale Price \$	--	\$319,000	\$332,000	\$270,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/12/2019	02/07/2020	12/18/2019
DOM · Cumulative DOM	-- · --	25 · 61	49 · 49	4 · 42
Age (# of years)	97	90	90	95
Condition	Average	Average	Average	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	2 Stories bungalow	2 Stories bungalow	2 Stories bungalow	2 Stories bungalow
# Units	1	1	1	1
Living Sq. Feet	1,772	1,770	1,871	1,636
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 1 · 1	3 · 1 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	0.1 acres	0.13 acres	0.1 acres
Other	none	MLS#2193405	MLS#2201217	MLS#2196369
Net Adjustment	--	+\$500	-\$500	+\$1,500
Adjusted Price	--	\$319,500	\$331,500	\$271,500

* 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** Brookside charmer across the street from the Trolley Trail! Light and bright open feeling Tudor with all the charm and character Brookside homes are known for. New HVAC, roof & water heater! Updated kitchen and baths, charming breakfast nook, large bedrooms with room to expand. Two car detached garage with automatic gate across the driveway. New deck added to the back makes for great entertaining. Great home for living inside or outside! Bring the family...this one is a winner!
- Sold 2** Classic, centerhall Tudor in Armour Hills! Fantastic kitchen updates w/custom cabinets, pantry, SS appliances, granite & Loads of storage. Main level boasts hardwood floors, half bath, enclosed porch for bonus living space. Original trim & style w/all of today's colors. Spacious master bedroom features large sun deck, walk-in cedar closets & hardwoods. Don't miss finished attic space from 3rd bdrm closet, makes a wonderful loft office, playroom or extra storage!
- Sold 3** This is your chance to live on coveted MORNINGSIDE DRIVE! This quaint, tree lined street is an easy walk to the Brookside shops. Relax on the screened-in front porch. Hardwood floors thruout interior. MAIN LEVEL LAUNDRY! Eat-in kitchen w/ new paint on walls and cabinets. All 3 bedrooms on 2nd level. Original full bathroom. Oversized master bedroom w/ his & hers closets. BRAND NEW ROOF & GUTTERS! Shared driveway w/ 2 car garage. Great deal for this location!!!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		none					
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	\$275,000	\$275,000
Sales Price	\$272,000	\$272,000
30 Day Price	\$262,000	--
Comments Regarding Pricing Strategy		
<p>Subject property appears to be maintained and conforms to the neighborhood I do not see any resale problem for subject to sell in 90 to 120 days. Most of the weight in this BPO was given to Sold Comp 3 because it is the most similar in GLA. 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 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

Listing Photos

L1 200 68th Terrace W
Kansas City, MO 64113



Front

L2 118 68 Street W
Kansas City, MO 64113



Front

L3 12 70th Street W
Kansas City, MO 64113



Front

Sales Photos

S1 7015 Brookside Road
Kansas City, MO 64113



Front

S2 14 69th Terrace E
Kansas City, MO 64113



Front

S3 6404 Morningside Drive
Kansas City, MO 64113



Front

ClearMaps Addendum

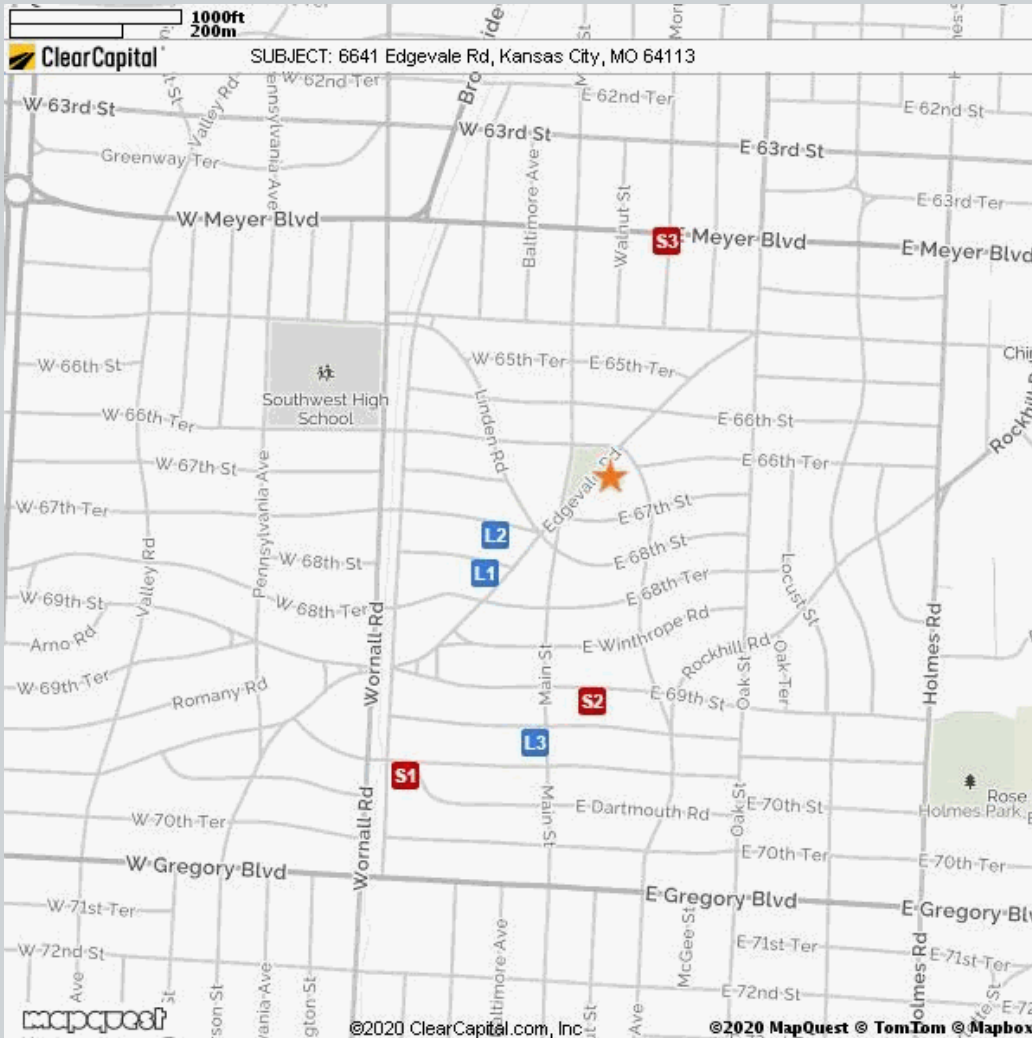
Address ★ 6641 Edgevale Road, Kansas City, MO 64113

Loan Number 37811

Suggested List \$275,000

Suggested Repaired \$275,000

Sale \$272,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6641 Edgevale Rd, Kansas City, MO	--	Parcel Match
L1 Listing 1	200 68th Terrace W, Kansas City, MO	0.20 Miles ¹	Parcel Match
L2 Listing 2	118 68 Street W, Kansas City, MO	0.16 Miles ¹	Parcel Match
L3 Listing 3	12 70th Street W, Kansas City, MO	0.36 Miles ¹	Parcel Match
S1 Sold 1	7015 Brookside Road, Kansas City, MO	0.47 Miles ¹	Parcel Match
S2 Sold 2	14 69th Terrace E, Kansas City, MO	0.29 Miles ¹	Parcel Match
S3 Sold 3	6404 Morningside Drive, Kansas City, MO	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	Trice Massey	Company/Brokerage	Greater Kansas City Realty
License No	1999130936	Address	311 W 80th Terrace Kansas City MO 64131
License Expiration	06/30/2020	License State	MO
Phone	9134886661	Email	gkcrbpo@gmail.com
Broker Distance to Subject	1.74 miles	Date Signed	03/12/2020

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.