

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>	9807 Lydia Avenue, Kansas City, MO 64131	<b>Order ID</b>	6682434	<b>Property ID</b>	28271093
<b>Inspection Date</b>	04/02/2020	<b>Date of Report</b>	04/02/2020		
<b>Loan Number</b>	40461	<b>APN</b>	48-630-07-06-00-0-00-000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Jackson		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	Citi_BPO_04.02.20	<b>Tracking ID 1</b>	Citi_BPO_04.02.20		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	Jordan Emmanuel	Subject property appears to be well maintained and conforms to the neighborhood, no obvious maintenance issues were observed at the time of the inspection.
<b>R. E. Taxes</b>	\$2,983	
<b>Assessed Value</b>	\$186,807	
<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		Neighborhood Comments
<b>Location Type</b>	Suburban	Neighborhood is in average condition close to schools and shopping centers. subject property conforms to the neighborhood in age sqft and location.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$160,000 High: \$210,000	
<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>	9807 Lydia Avenue	212 97th Street W	9501 Wornall Road	10605 St Catherines Lane
<b>City, State</b>	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
<b>Zip Code</b>	64131	64114	64114	64137
<b>Datasource</b>	Tax Records	Tax Records	Tax Records	Tax Records
<b>Miles to Subj.</b>	--	1.22 <sup>1</sup>	1.30 <sup>1</sup>	1.57 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$200,000	\$192,900	\$185,000
<b>List Price \$</b>	--	\$200,000	\$191,000	\$185,000
<b>Original List Date</b>		04/02/2020	02/08/2020	03/20/2020
<b>DOM · Cumulative DOM</b>	-- · --	0 · 0	27 · 54	13 · 13
<b>Age (# of years)</b>	53	72	69	58
<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>	1.5 Stories ranch	1.5 Stories ranch	1.5 Stories ranch	1.5 Stories ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,770	1,877	1,944	1,696
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	7 · 3	3 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	6	10	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	None	None	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.18 acres	0.34 acres	0.58 acres	0.23 acres
<b>Other</b>	none	MLS#2213527	MLS#2206401	MLS#2212723

\* Listing 1 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** GREAT LOCATION WITH EASY HIGHWAY ACCESS! Seven bedroom house, yes seven bedrooms! Deck with park like like back yard with many flowers ! Home has nice eat-in kitchen, large family room with fireplace, hardwood floors and large living room! Laundry room and large utility room off of the main living area. This home is move in ready with all of the appliances, stove, refrigerator, dishwasher, washer and dryer.
- Listing 2** Spacious home ready for immediate move in! Deck just painted! Sits on over a 1/2 acre,hardwoods throughout main floor (except family room), 1 year old water heater, 1 year old furnace (downstairs), zoned heating and cooling, 1 year old DW & microwave, freshly painted interior, two bedrooms on main level and large expanded master on 2nd floor w/ private bath. Loads of closet spaceQuaint DR w/ pegged hardwoods & adorable 1/2 bathcozy fireplace in living roomstorage shedlarge turn-around driveway
- Listing 3** Absolutely beautiful home! Fresh int & ext paint, including all trim! Updated kitchen w/newer cabinets, granite counters, tile backsplash, SS appliances. Newer vinyl windows thru-out! Great size bedrooms on same level. Updated lighting. Hardwoods on main level & all bedrooms. 2 living areas PLUS a sub-bsmt for storage! Laundry room off finished bsmt. Big corner lot, partially fenced. Side-entry garage w/extra graveled parking space. Roof=5 years old. HWH=1 year old. Fridge, W&D all stay! AB May Home Warranty. WOW!

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	9807 Lydia Avenue	9729 Winslow Place	9832 Shepherds Drive	1710 97th Terrace E
<b>City, State</b>	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
<b>Zip Code</b>	64131	64131	64131	64131
<b>Datasource</b>	Tax Records	Tax Records	Tax Records	Tax Records
<b>Miles to Subj.</b>	--	0.07 <sup>1</sup>	0.19 <sup>1</sup>	0.26 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$167,000	\$173,000	\$195,000
<b>List Price \$</b>	--	\$167,000	\$173,000	\$174,900
<b>Sale Price \$</b>	--	\$170,000	\$180,000	\$185,900
<b>Type of Financing</b>	--	Conventional	Fha	Va
<b>Date of Sale</b>	--	10/31/2019	02/10/2020	10/31/2019
<b>DOM · Cumulative DOM</b>	-- · --	11 · 42	1 · 34	32 · 63
<b>Age (# of years)</b>	53	53	49	47
<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>	1.5 Stories ranch	1.5 Stories ranch	1.5 Stories ranch	1.5 Stories ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,770	1,707	1,704	2,000
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 3	4 · 2 · 1
<b>Total Room #</b>	6	6	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.18 acres	0.21 acres	0.2 acres	0.2 acres
<b>Other</b>	none	MLS#2189272	MLS#2205510	MLS#2185356
<b>Net Adjustment</b>	--	\$0	-\$3,000	-\$4,500
<b>Adjusted Price</b>	--	\$170,000	\$177,000	\$181,400

\* Sold 1 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** Sweet SKC Charmer!! Very clean & tucked away in a established neighborhood w/ beautiful Burch & Redbud trees. Features: new ext paint, partial brick ext, newer windows, fireplace, lrg deck, patio area, partial fenced area, 2 Car garage w/ add. parking, all kit appliances stay, washer & dryer stay. Also this sugar backs up to green-space! Enjoy time on the deck or patio while deer graze in the early morning and late evening. Indian Creek Bike trails close by. Easy highway access. Bring your buyers! Won't disappoint!
- Sold 2** it has one more beds and one more baths then property subject it has almost same sqft then property subject.
- Sold 3** Great curb appeal, Large California split 4 bedroom 2.5 bath home on a tucked away cul-de-sac. New Stainless Steel Appliances (INCLUDING FRIG!) tile kitchen and bath floors, granite counter tops, 3 year old roof, large closets, large bedrooms, Office/den, open kitchen/family room. Lots of storage in the lower/lower level. New a/c and A coil, nice patio, interior freshly painted. Updated 5 years ago. new 50 gallon H2O heater. Fenced backyard, Centrally located. mins to highway

## 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>	\$175,000	\$175,000
<b>Sales Price</b>	\$170,000	\$170,000
<b>30 Day Price</b>	\$160,000	--
<b>Comments Regarding Pricing Strategy</b>		
<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 1 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.</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** 212 97th Street W  
Kansas City, MO 64114



Front

**L2** 9501 Wornall Road  
Kansas City, MO 64114



Front

**L3** 10605 St Catherines Lane  
Kansas City, MO 64137



Front

## Sales Photos

**S1** 9729 Winslow Place  
Kansas City, MO 64131



Front

**S2** 9832 Shepherds Drive  
Kansas City, MO 64131



Front

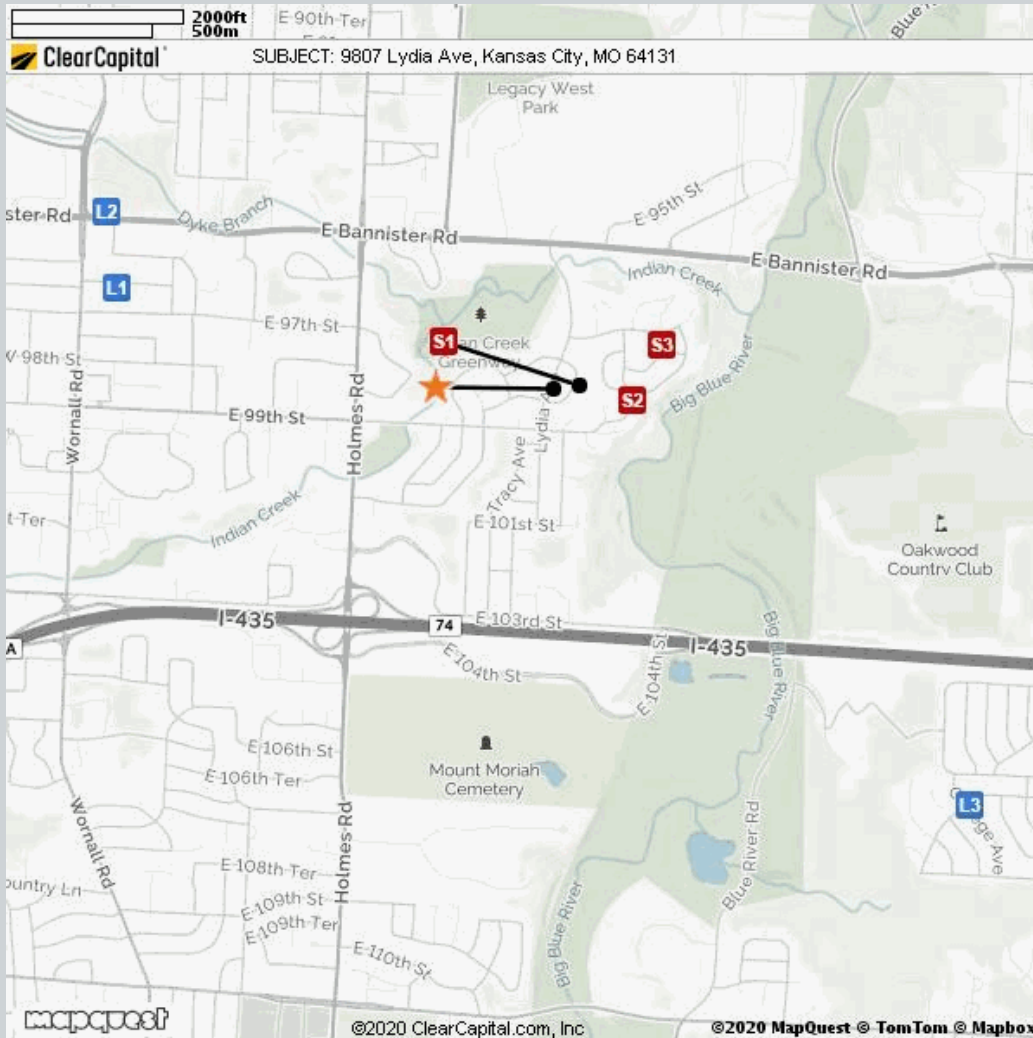
**S3** 1710 97TH Terrace E  
Kansas City, MO 64131



Front

## ClearMaps Addendum

**Address** ★ 9807 Lydia Avenue, Kansas City, MO 64131  
**Loan Number** 40461      **Suggested List** \$175,000      **Suggested Repaired** \$175,000      **Sale** \$170,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9807 Lydia Ave, Kansas City, MO	--	Parcel Match
L1 Listing 1	212 97th Street W, Kansas City, MO	1.22 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	9501 Wornall Road, Kansas City, MO	1.30 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	10605 St Catherines Lane, Kansas City, MO	1.57 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	9729 Winslow Place, Kansas City, MO	0.07 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	9832 Shepherds Drive, Kansas City, MO	0.19 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1710 97th Terrace E, Kansas City, MO	0.26 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.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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

## Report Instructions - cont.

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.

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>	2.53 miles	<b>Date Signed</b>	04/02/2020

*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.**