

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	731 E 63rd Terrace, Kansas City, MO 64110	Order ID	7042479	Property ID	29346892
Inspection Date	01/15/2021	Date of Report	01/20/2021		
Loan Number	41065	APN	47-240-07-05-00-0-00-000		
Borrower Name	Catamount Properties 2018 LLC	County	Jackson		

Tracking IDs					
Order Tracking ID	0113BPO_Update	Tracking ID 1	0113BPO_Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$3,038	Subject property appears to be well maintained and conforms to the neighborhood, no obvious maintenance issues were observed at the time of the inspection.	
Assessed Value	\$192,596		
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	
Local Economy	Stable	Neighborhood is in average condition close to schools and shopping centers. subject property conforms to the neighborhood in age sqft and location.	
Sales Prices in this Neighborhood	Low: \$210,000 High: \$290,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	731 E 63rd Terrace	710 63 Terrace E	6105 Harrison Street	6144 Charlotte Street
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64110	64110	64110	64110
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.31 ¹	0.20 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$259,000	\$230,000	\$270,000
List Price \$	--	\$250,000	\$230,000	\$270,000
Original List Date		12/08/2020	12/18/2020	12/19/2020
DOM · Cumulative DOM	-- · --	38 · 43	2 · 33	4 · 32
Age (# of years)	93	93	15	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	1.5 Stories bungalow	1.5 Stories bungalow	1.5 Stories bungalow	1.5 Stories bungalow
# Units	1	1	1	1
Living Sq. Feet	1,422	1,564	1,664	1,381
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	3 · 2 · 1	3 · 2
Total Room #	7	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	0.1 acres	0.15 acres	0.12 acres
Other	none	MLS#2255285	MLS#2256547	MLS#2251022

* Listing 3 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** Heart of Brookside in prime location walkable to Heirloom bakery, Breweries and all the shops/restaurants. Stunning top-to-bottom recent renovation with gleaming new hardwood floors on the main level, new open kitchen with white cabinets, quartz countertops and modern tile. Stainless appliances. Two brand new bathroom renovations with upper floor master suite and walk-in shower. Fresh paint colors and updated light fixtures.
- Listing 2** Please, PLEASE Lock the BACK DOOR. Three agents so far have left the house unlocked!
- Listing 3** This light-filled Brookside Bungalow sits along a storybook street in Astor Place. It features new interior paint, beautiful hardwoods, clean moldings & one-car garage. This 3-bedroom, 2- bath, 1.5-story offers many updates while keeping its original charm & character! The bright Galley style kitchen boasts attractive granite counters, Frigidaire 5-burner gas stove, and under cabinet lighting. Large 2nd level master suite will be your private paradise with a walk- in closet, sitting area, and full bathroom attached.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	731 E 63rd Terrace	601 62nd Street E	628 66th Street E	6000 Charlotte Street
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64110	64110	64131	64110
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.23 ¹	0.29 ¹	0.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$275,000	\$289,000	\$260,000
List Price \$	--	\$249,000	\$249,900	\$260,000
Sale Price \$	--	\$237,000	\$249,900	\$266,000
Type of Financing	--	Cash	Va	Conventional
Date of Sale	--	12/03/2020	11/18/2020	10/20/2020
DOM · Cumulative DOM	-- · --	54 · 69	37 · 70	1 · 30
Age (# of years)	93	93	61	93
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	1.5 Stories bungalow	1.5 Stories bungalow	1.5 Stories bungalow	1.5 Stories bungalow
# Units	1	1	1	1
Living Sq. Feet	1,422	1,428	1,283	1,382
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 1 · 1	3 · 2	3 · 2
Total Room #	7	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 2 Car(s)	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	0.12 acres	0.1 acres	0.14 acres	0.17 acres
Other	none	MLS#2242769	MLS#2241675	MLS#2243387
Net Adjustment	--	+\$3,000	+\$4,500	+\$2,500
Adjusted Price	--	\$240,000	\$254,400	\$268,500

* 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** Sun drenched charming Brookside Tudor on a corner lot. Updated kitchen and remodeled bathrooms. Lovely brick fireplace and hardwood floors throughout with beautiful arched doorways. Sitting room off of the dining room with built in bookcases. Hard to come by 2-car garage with PRIVATE DRIVEWAY. Large screened in porch with a fenced backyard. Newer roof and windows. Perfectly located to shops, restaurants and the trolley trail. Being Sold In it's Present Condition
- Sold 2** Come see this awesome ranch in the Brookside area! This is a hard to find 2 car attached garage! Master bedroom has very large double closets, private bath too! Check out the bedroom sizes on this house! Large kitchen has tile floors, granite counters, & lots of cabinets. Darling living area with large picture window. Flooring throughout most of home is less than 2 yrs old. Living/dining flooring Lifeproof brand. Vivint Home Security/NEST thermostat installed. VERY LOW UTILITIES!
- Sold 3** This charming Brookside home opens into a light-filled living and dining room, and offers two bedrooms and one full bath on the first floor. Spacious master suite on 2nd floor has a large walk-in closet, laundry room, dressing room and master bath. Corner lot with private drive for attached 1-car garage. Huge backyard with privacy fence, fire pit and patio - the perfect place to entertain this Fall! Newer windows, beautifully maintained floors, brand new AC unit. Don?t miss this darling home!

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	\$250,000	\$250,000
Sales Price	\$240,000	\$240,000
30 Day Price	\$230,000	--
Comments Regarding Pricing Strategy		
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		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to the
Notes subject now being in much better condition since the time of the prior report. Because of this it appears the current report is providing an accurate and up to date value.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 710 63 Terrace E
Kansas City, MO 64110



Front

L2 6105 Harrison Street
Kansas City, MO 64110



Front

L3 6144 Charlotte Street
Kansas City, MO 64110



Front

Sales Photos

S1 601 62nd Street E
Kansas City, MO 64110



Front

S2 628 66th Street E
Kansas City, MO 64131



Front

S3 6000 Charlotte Street
Kansas City, MO 64110



Front

ClearMaps Addendum

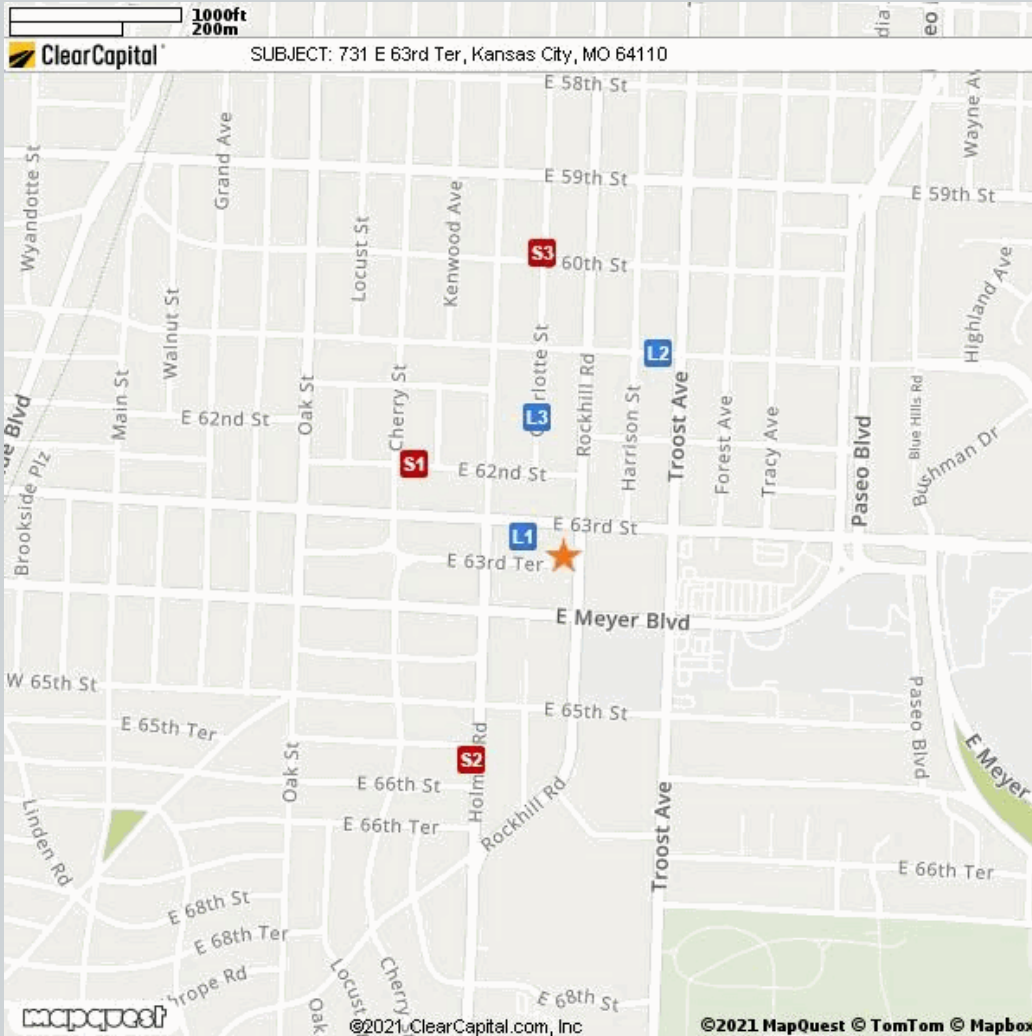
Address ★ 731 E 63rd Terrace, Kansas City, MO 64110

Loan Number 41065

Suggested List \$250,000

Suggested Repaired \$250,000

Sale \$240,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	731 E 63rd Terrace, Kansas City, MO 64110	--	Parcel Match
L1 Listing 1	710 63 Terrace E, Kansas City, MO 64110	0.06 Miles ¹	Parcel Match
L2 Listing 2	6105 Harrison Street, Kansas City, MO 64110	0.31 Miles ¹	Parcel Match
L3 Listing 3	6144 Charlotte Street, Kansas City, MO 64110	0.20 Miles ¹	Parcel Match
S1 Sold 1	601 62nd Street E, Kansas City, MO 64110	0.23 Miles ¹	Parcel Match
S2 Sold 2	628 66th Street E, Kansas City, MO 64131	0.29 Miles ¹	Parcel Match
S3 Sold 3	6000 Charlotte Street, Kansas City, MO 64110	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	Trice Massey	Company/Brokerage	Greater Kansas City Realty
License No	1999130936	Address	311 W 80th Terrace Kansas City MO 64131
License Expiration	06/30/2022	License State	MO
Phone	9134886661	Email	gkcrbpo@gmail.com
Broker Distance to Subject	2.26 miles	Date Signed	01/15/2021

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.