

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	5009 Melody Lane, Kansas City, KS 66106	Order ID	6788666	Property ID	28612203
Inspection Date	08/05/2020	Date of Report	08/05/2020		
Loan Number	41389	APN	028556		
Borrower Name	Catamount Properties 2018 LLC	County	Wyandotte		

Tracking IDs

Order Tracking ID	20200803_BPO	Tracking ID 1	20200803_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Bankunited Na	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	\$1,492	
Assessed Value	\$75,700	
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: \$80,000 High: \$120,000	
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	5009 Melody Lane	2926 52nd Terrace S	5005 Forest Avenue	2642 51st Street S
City, State	Kansas City, KS	Kansas City, KS	Kansas City, KS	Kansas City, KS
Zip Code	66106	66106	66106	66106
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.55 ¹	0.46 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$100,000	\$112,500	\$93,000
List Price \$	--	\$100,000	\$110,000	\$93,000
Original List Date		05/20/2020	06/22/2020	06/10/2020
DOM · Cumulative DOM	-- · --	5 · 77	28 · 44	56 · 56
Age (# of years)	68	67	68	66
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 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	759	954	700	744
Bdrm · Bths · ½ Bths	2 · 1	3 · 1	2 · 1	2 · 1
Total Room #	5	6	5	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.2 acres	0.17 acres	0.15 acres	0.13 acres
Other	none	MLS#2221286	MLS#2227216	MLS#2224997

* 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** Much sought after Turner School District, Ranch style home. Interior Features include 3 bedroom (master bedroom is non conforming), 1 bath, spacious living room, Eat-in kitchen and Laundry room. Attic is accessible for storage. Exterior features consist of private fenced yard, large front porch, off street parking, vinyl siding and thermal windows. Schedule your private showing today. Back on the market, buyers financing fell out at the last minute.
- Listing 2** Back on market, no fault of seller. Inspections in the supplements. Beautiful investment property or first time home located near Highland Park. New interior paint, new flooring, newer appliances, fresh carpet, updated bathroom, new landscaping. This property is just minutes from I35 and 635. Close to lots of restaurants, grocery stores, and schools!
- Listing 3** Welcome home! This adorable ranch is full of updates! Newly remodeled kitchen features high end LG appliances, new flooring, new countertops and opened up floor plan to add space for a dining table. New ceiling fans/light fixtures throughout home. Brand new bathroom vanity. Enjoy the great outdoors with this large, fully fenced yard- tons of space to garden and entertain. Sunroom off the kitchen is a relaxing retreat! Hurry, this one won't last long!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	5009 Melody Lane	5113 Crest Drive	4706 Shawnee Drive	2738 51st Street S
City, State	Kansas City, KS	Kansas City, KS	Kansas City, KS	Kansas City, KS
Zip Code	66106	66106	66106	66106
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.32 ¹	0.54 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$80,000	\$95,000	\$95,000
List Price \$	--	\$90,000	\$90,000	\$95,000
Sale Price \$	--	\$93,000	\$90,000	\$93,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/16/2020	03/23/2020	05/20/2020
DOM · Cumulative DOM	-- · --	4 · 43	8 · 39	5 · 41
Age (# of years)	68	68	69	66
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 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	759	690	713	775
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.2 acres	0.15 acres	0.13 acres	0.14 acres
Other	none	MLS#2210035	MLS#2206343	MLS#2215182
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$93,000	\$90,000	\$93,000

* 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** Great curb appeal on this home. Front and back yard fenced. Newer flooring and roof. Updated counter tops. Great location near highways. Grocery store close by and in Turner School district. Home is ready for a new owner!
- Sold 2** This great 2 bedroom home in KCK is a perfect option for a first time homebuyer! It has been completely remodeled!! All that is left to do is move in!! Granite counter tops, wood floor, new light fixtures, ceiling fans in every room, and stainless steel appliances stay! Everything in this home is either NEW or NEWER!! Offering great value! You aren't going to want to miss this one!!
- Sold 3** This little beauty packs a powerful punch. Newer custom built kitchen with beautiful cabinets. Newer electrical, drywall, kitchen and much more. Beautiful floors throughout. Newer furnace (2019) still under warranty! Wide-open kitchen and living room! No need to worry about storage because there is a 12ft X 12ft out-build in the back with loft. Extra deep driveway with gate access to back all the way up into the back yard to access storage.

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	\$95,000	\$95,000
Sales Price	\$93,000	\$93,000
30 Day Price	\$90,000	--
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 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		

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 2926 52nd Terrace S
Kansas City, KS 66106



Front

L2 5005 Forest Avenue
Kansas City, KS 66106



Front

L3 2642 51ST Street S
Kansas City, KS 66106



Front

Sales Photos

S1 5113 Crest Drive
Kansas City, KS 66106



Front

S2 4706 Shawnee Drive
Kansas City, KS 66106



Front

S3 2738 51st Street S
Kansas City, KS 66106



Front

ClearMaps Addendum

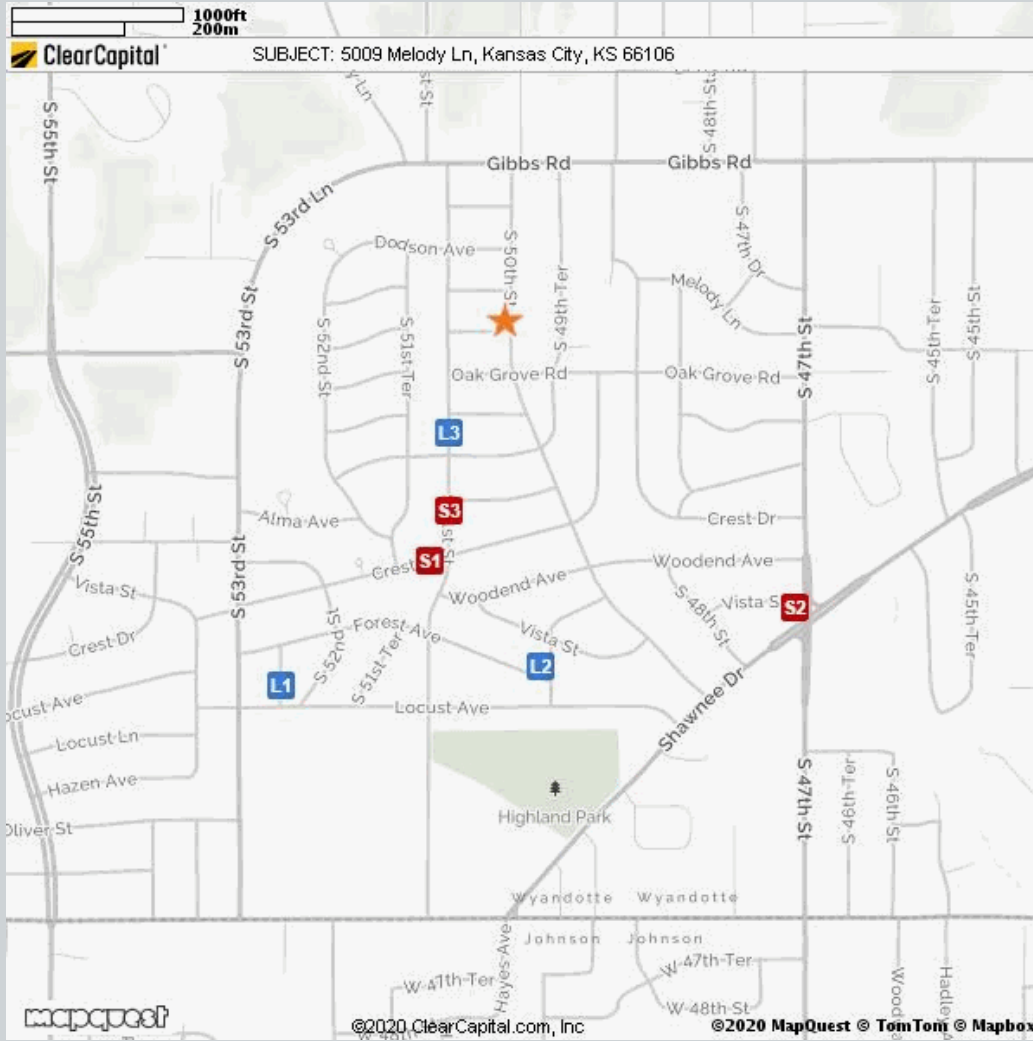
Address ★ 5009 Melody Lane, Kansas City, KS 66106

Loan Number 41389

Suggested List \$95,000

Suggested Repaired \$95,000

Sale \$93,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5009 Melody Ln, Kansas City, KS	--	Parcel Match
L1 Listing 1	2926 52nd Terrace S, Kansas City, KS	0.55 Miles ¹	Parcel Match
L2 Listing 2	5005 Forest Avenue, Kansas City, KS	0.46 Miles ¹	Parcel Match
L3 Listing 3	2642 51st Street S, Kansas City, KS	0.15 Miles ¹	Parcel Match
S1 Sold 1	5113 Crest Drive, Kansas City, KS	0.32 Miles ¹	Parcel Match
S2 Sold 2	4706 Shawnee Drive, Kansas City, KS	0.54 Miles ¹	Parcel Match
S3 Sold 3	2738 51st Street S, Kansas City, KS	0.25 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	BR00049943	Address	7820 Conser Place Overland Park KS 66204
License Expiration	01/01/2022	License State	KS
Phone	9132329252	Email	gkcrbpo@gmail.com
Broker Distance to Subject	4.84 miles	Date Signed	08/05/2020

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.