

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>	3903 W 92nd Terrace, Prairie Village, KS 66207	<b>Order ID</b>	7103671	<b>Property ID</b>	29548780
<b>Inspection Date</b>	02/14/2021	<b>Date of Report</b>	02/16/2021		
<b>Loan Number</b>	41501	<b>APN</b>	OP21000010-0001		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Johnson		

**Tracking IDs**

<b>Order Tracking ID</b>	BPO_Update	<b>Tracking ID 1</b>	BPO_Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Catamount Props 2018 LLC	<b>Condition Comments</b> 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>	\$5,044	
<b>Assessed Value</b>	\$345,600	
<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> 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: \$410,000 High: \$510,000	
<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>	3903 W 92nd Terrace	4020 96th Street W	3536 92nd Terrace W	2805 93rd Street W
<b>City, State</b>	Prairie Village, KS	Overland Park, KS	Leawood, KS	Leawood, KS
<b>Zip Code</b>	66207	66207	66206	66206
<b>Datasource</b>	Tax Records	Tax Records	Tax Records	Tax Records
<b>Miles to Subj.</b>	--	0.51 <sup>1</sup>	0.11 <sup>1</sup>	0.66 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$509,000	\$450,000	\$480,000
<b>List Price \$</b>	--	\$499,000	\$450,000	\$480,000
<b>Original List Date</b>		11/17/2020	01/14/2021	11/13/2020
<b>DOM · Cumulative DOM</b>	-- · --	62 · 91	3 · 33	1 · 95
<b>Age (# of years)</b>	56	62	56	68
<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>	1,993	1,998	2,096	1,859
<b>Bdrm · Bths · ½ Bths</b>	4 · 3 · 1	3 · 3 · 1	5 · 3 · 1	3 · 3
<b>Total Room #</b>	7	6	8	6
<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>	0.35 acres	0.35 acres	0.44 acres	0.28 acres
<b>Other</b>	none	MLS#2244397	MLS#2257924	MLS#2252083

\* 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** This BEAUTIFUL home has everything! 3 bedrooms up, 1 non-conforming on lower level as well as a rec room, office & 1/2 bath. Master en suite w/dual vanity and Lg walk-in closet. Gorgeous hardwoods, bonus room off kit & family room as well as main floor laundry. Enjoy peace of mind with a 6 year newer roof & brand NEW HVAC. Extras include plantation shutters, composite deck & paver patio. If you need a home office, it's here. If you want a yard for a pool, it's here. If you're looking for HOME, look no further!
- Listing 2** Completely updated Leawood home on a gorgeous lot, and the patio of your dreams! \$6,000 outdoor kitchen includes a propane grill, refrigerator, bar and bar stools! Secret Garden ! Every inch of this multi-level home has been recently repainted and hardwood floors have been refinished .Great kitchen with stainless steel appliances, breakfast bar and a new wine refrig Basement can easily be finished to your taste. Perfect exercise/yoga room, or play room for the kiddos. A short walk to shops, and yummy restaurants.
- Listing 3** An absolute gem in Old Leawood! This 3 bed, 3 full bath home has been completely revamped from top to bottom. With a welcoming front porch, wonderful natural light, open living space & great circular flow, this home has it all. A well thought out addition in 2015 showcases a beautiful open kitchen & spacious family room w/ access to the fully fenced back yard and brick patio. Hardwood floors throughout. Finished basement w/ full bath. Newer windows. Newer roof. Zoned HVAC. Two car attached garage + so much more!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	3903 W 92nd Terrace	9616 Catalina Street	9801 Cedar Street	9709 Linden Street
<b>City, State</b>	Prairie Village, KS	Overland Park, KS	Overland Park, KS	Overland Park, KS
<b>Zip Code</b>	66207	66207	66207	66207
<b>Datasource</b>	Tax Records	Tax Records	Tax Records	Tax Records
<b>Miles to Subj.</b>	--	0.56 <sup>1</sup>	0.90 <sup>1</sup>	0.82 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$459,000	\$499,900	\$499,000
<b>List Price \$</b>	--	\$450,000	\$459,950	\$480,000
<b>Sale Price \$</b>	--	\$442,000	\$450,000	\$470,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	12/07/2020	12/15/2020	12/28/2020
<b>DOM · Cumulative DOM</b>	-- · --	33 · 66	39 · 72	54 · 61
<b>Age (# of years)</b>	56	59	57	57
<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>	1,993	1,956	2,074	2,108
<b>Bdrm · Bths · ½ Bths</b>	4 · 3 · 1	4 · 3 · 1	4 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	7	7	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>	0.35 acres	.30 acres	0.71 acres	0.39 acres
<b>Other</b>	none	MLS#2245547	MLS#2246164	MLS#2249818
<b>Net Adjustment</b>	--	\$0	+\$1,000	-\$1,000
<b>Adjusted Price</b>	--	\$442,000	\$451,000	\$469,000

\* 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** PRICE REDUCTION! This RARE 1.5-Story/Ranch in desirable Empire Estates, is all you need and more! With 4 bdrms, 3.1 bath & 2,756 sqft, priced at \$163/sqft...this home is priced to sell! The home features hardwoods throughout, a fresh, white kitchen that opens to the living area & an updated bath w/dbl vanity and walk-in closet in the master. On the exterior you'll find low maintenance Hardi Board siding, a HUGE deck for entertaining, updated HVAC, newer roof and so much more. All there is left to do is move in!
- Sold 2** Beautiful Grasmere Acres 2 story Colonial! EVERYTHING has been updated and ready for today's trendy buyer. Current sellers have owned and loved this home for 23 years. Pristine condition, main floor laundry, white kitchen cabinets, hardwoods throughout. Sleek lower level finish adds great space to enjoy games or a fun movie night. Outdoor living space is not lacking either! Enjoy quiet evenings overlooking .71 acres of lush greenspace. This is a turnkey property with beautiful curb appeal and a fantastic location!
- Sold 3** Updated and Gorgeous in Grasmere Acres. Open living concept in traditional 2 story home. Fully remodeled kitchen with open sight lines, large island, Thermadore cooktop, custom cabinets, quartz countertops, double ovens and pantries. Sink overlooks expansive, private backyard. Beautiful hardwoods, half bath & unexpected mudroom space round out the main floor. Upstairs features 4 large bedrooms, updated hall bath with double vanity & nice sized master. Close to parks, schools & retail!

## 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>	\$452,000	\$452,000
<b>Sales Price</b>	\$442,000	\$442,000
<b>30 Day Price</b>	\$432,000	--
<b>Comments Regarding Pricing Strategy</b>		
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 broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect  
**Notes** 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** 4020 96th Street W  
Overland Park, KS 66207



Front

**L2** 3536 92nd Terrace W  
Leawood, KS 66206



Front

**L3** 2805 93rd Street W  
Leawood, KS 66206



Front

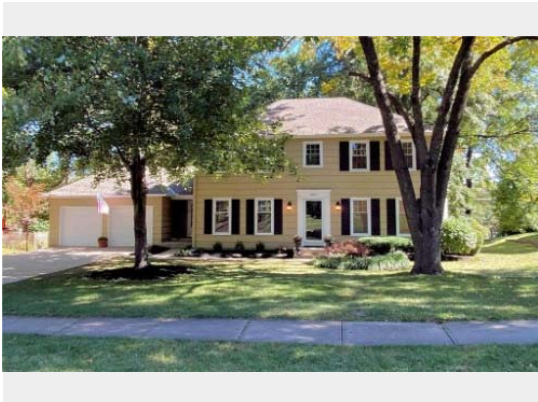
## Sales Photos

**S1** 9616 Catalina Street  
Overland Park, KS 66207



Front

**S2** 9801 Cedar Street  
Overland Park, KS 66207



Front

**S3** 9709 Linden Street  
Overland Park, KS 66207



Front

### ClearMaps Addendum

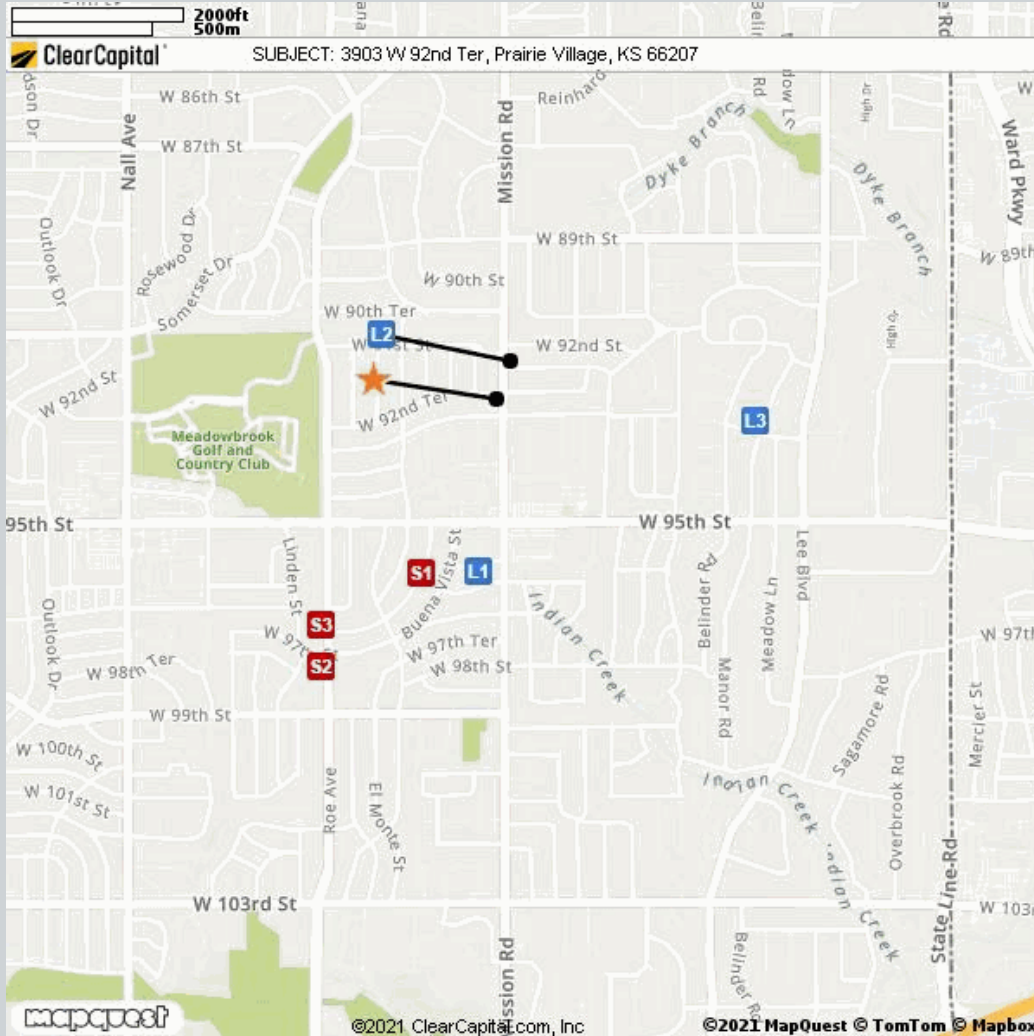
**Address** ★ 3903 W 92nd Terrace, Prairie Village, KS 66207

**Loan Number** 41501

**Suggested List** \$452,000

**Suggested Repaired** \$452,000

**Sale** \$442,000



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3903 W 92nd Terrace, Prairie Village, KS 66207	--	Parcel Match
L1 Listing 1	4020 96th Street W, Overland Park, KS 66207	0.51 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3536 92nd Terrace W, Leawood, KS 66206	0.11 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2805 93rd Street W, Prairie Village, KS 66208	0.66 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	9616 Catalina Street, Overland Park, KS 66207	0.56 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	9801 Cedar Street, Overland Park, KS 66207	0.90 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	9709 Linden Street, Overland Park, KS 66207	0.82 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>	BR00049943	<b>Address</b>	7820 Conser Place Overland Park KS 66204
<b>License Expiration</b>	01/01/2022	<b>License State</b>	KS
<b>Phone</b>	9132329252	<b>Email</b>	gkcrbpo@gmail.com
<b>Broker Distance to Subject</b>	2.91 miles	<b>Date Signed</b>	02/15/2021

*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.**