

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 | 1604 Se High Drive, Oak Grove, MO 64075 | Order ID | 7012077 | Property ID | 29269812 |
| Inspection Date | 12/24/2020 | Date of Report | 12/24/2020 | | |
| Loan Number | 42871 | APN | 39-110-10-27 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Jackson | | |

| | | | | | |
|--------------------------|----------|----------------------|----------|--|--|
| Tracking IDs | | | | | |
| Order Tracking ID | 1223BPOA | Tracking ID 1 | 1223BPOA | | |
| Tracking ID 2 | -- | Tracking ID 3 | -- | | |

General Conditions

| | | | |
|---------------------------------------|------------------|--|--|
| Owner | Sherri R. Martin | Condition Comments | |
| R. E. Taxes | \$1,724 | The subject looks maintained as view from the front of the subject the only item that needs to improved is the driveway as it appears to be deuterated and crumbling concrete. | |
| Assessed Value | \$20,362 | | |
| Zoning Classification | R1 | | |
| Property Type | SFR | | |
| Occupancy | Occupied | | |
| Ownership Type | Fee Simple | | |
| Property Condition | Average | | |
| Estimated Exterior Repair Cost | | | |
| Estimated Interior Repair Cost | | | |
| Total Estimated Repair | | | |
| HOA | No | | |
| Visible From Street | Visible | | |
| Road Type | Public | | |

Neighborhood & Market Data

| | | | |
|--|-------------------------------------|--|--|
| Location Type | Suburban | Neighborhood Comments | |
| Local Economy | Stable | The area is a subdivision in the town of Oak Grove, Mo and most of the houses in the area are in an average condition. | |
| Sales Prices in this Neighborhood | Low: \$107,500 High: \$192,000 | | |
| Market for this type of property | Increased 1 % in the past 6 months. | | |
| Normal Marketing Days | <30 | | |

Current Listings

| | Subject | Listing 1 | Listing 2 | Listing 3 * |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 1604 Se High Drive | 1406 Se 16th Place | 1709 Se Hillside Dr. | 1802 Se Oak St. |
| City, State | Oak Grove, MO | Oak Grove, MO | Oak Grove, MO | Oak Grove, MO |
| Zip Code | 64075 | 64075 | 64075 | 64075 |
| Datasource | MLS | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.13 ¹ | 0.12 ¹ | 0.17 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$130,000 | \$170,000 | \$170,000 |
| List Price \$ | -- | \$130,000 | \$170,000 | \$170,000 |
| Original List Date | | 11/28/2020 | 11/23/2020 | 11/10/2020 |
| DOM · Cumulative DOM | -- · -- | 25 · 26 | 30 · 31 | 34 · 44 |
| Age (# of years) | 45 | 42 | 43 | 43 |
| 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 Raised Ranch | Split Split entry | Split Split entry | 1 Story Raised Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,018 | 1,078 | 1,048 | 1,082 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 1 · 1 | 3 · 1 · 1 | 3 · 2 · 1 |
| Total Room # | 6 | 6 | 6 | 6 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) |
| Basement (Yes/No) | Yes | Yes | Yes | Yes |
| Basement (% Fin) | 0% | 30% | 35% | 31% |
| Basement Sq. Ft. | 1,018 | 1,008 | 1,008 | 1,032 |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.20 acres | 0.19 acres | 0.22 acres | 0.19 acres |
| Other | -- | -- | -- | -- |

* 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** MLS#2254211 Home has vinyl siding, 11 x 9 deck off dining, large fenced back yard with nice pine trees. Home needs some interior painting and updates, but will make a nice starter home, good structure and bones. Lots of built-in shelves in family room, 1/2 bath down and laundry.
- Listing 2** MLS#2253700 FRESH AND READY! Extra large kitchen & dining area just in time for the holidays. 3 bedroom, 1 1/2 bath Oak Grove home with all new interior paint and carpet! All kitchen appliances stay. 10 x 15 covered deck, storage shed and goldfish pond in the fenced back yard. Furnace, air and hot water heater 3 years old. It's a must see for \$170,000.
- Listing 3** MLS#2252090 opportunity to start/grow a family! RARE find 2.5 baths in OAK GROVE in this price range! Lots of NEW & UPDATED throughout! Newly remodeled hall bath! New flooring in living rm, kit/din, and hall! Newer exterior paint! Roof only 1 year old! BIG back yard for kids to play w/above ground pool & patio to entertain! HVAC only 6 years old! Thermal windows only 9 years old! All that is left to do is move in!

Recent Sales

| | Subject | Sold 1 | Sold 2 * | Sold 3 |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 1604 Se High Drive | 1604 Se 15th Place | 1603 Hillside Dr. | 824 Se 19th St. |
| City, State | Oak Grove, MO | Oak Grove, MO | Oak Grove, MO | Oak Grove, MO |
| Zip Code | 64075 | 64075 | 64075 | 64075 |
| Datasource | MLS | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.33 ¹ | 0.03 ¹ | 0.20 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$155,000 | \$139,900 | \$125,000 |
| List Price \$ | -- | \$145,000 | \$139,900 | \$125,000 |
| Sale Price \$ | -- | \$146,500 | \$145,000 | \$120,000 |
| Type of Financing | -- | Conv. | Fha | Conv. |
| Date of Sale | -- | 12/03/2020 | 09/24/2020 | 08/14/2020 |
| DOM · Cumulative DOM | -- · -- | 12 · 55 | 7 · 42 | 3 · 39 |
| Age (# of years) | 45 | 40 | 49 | 31 |
| 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 Raised Ranch | 1 Story Raised Ranch | 1 Story Raised Ranch | 1 Story Raised Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,018 | 1,058 | 1,008 | 1,008 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 1 | 3 · 1 | 3 · 1 |
| Total Room # | 6 | 6 | 6 | 6 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 1 Car |
| Basement (Yes/No) | Yes | Yes | Yes | Yes |
| Basement (% Fin) | 0% | 35% | 40% | 40% |
| Basement Sq. Ft. | 1018 | 1,008 | 1,008 | 1,008 |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.20 acres | 0.21 acres | 0.21 acres | 0.25 acres |
| Other | -- | -- | -- | -- |
| Net Adjustment | -- | \$0 | \$0 | \$0 |
| Adjusted Price | -- | \$146,500 | \$145,000 | \$120,000 |

* Sold 2 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** MLS#2247264 maintained Raised Ranch on large corner lot. Pride in ownership shows in this one owner home. New carpet in main living area and remodeled kitchen ready for you to make your own. Enjoy outdoor entertaining on the beautiful deck overlooking large yard. Vinyl siding to keep the home always looking great! Bring your buyers, this won't last long. AS-IS WHERE IS
- Sold 2** MLS#2236153 Cute home in ready to move in condition. Enjoy open floor plan, tile floors and stainless appliances. Nice big yard with double fencing. Finished basement with rec room and plenty of storage. Within walking distance to all Oak Grove Schools. Plenty of shopping and close to major highways!
- Sold 3** MLS#2229477 Investor Special! This home is a one owner. House has not been updated but has had regular maintenance. Home needs a lot of TLC but has great potential as a rental income property. Great curb appeal and the backyard backs up to Webb Park with beautiful landscaping and a large deck. Great neighborhood in an amazing school district! Home owners were smokers, so just to caution anyone coming for a showing.

Subject Sales & Listing History

| | | | | | | | |
|--|-----------------------------|---|-------------------------|------------------|--------------------|---------------------|---------------|
| Current Listing Status | Currently Listed | Listing History Comments | | | | | |
| Listing Agency/Firm | Integrity Group Real Estate | The subject appears to pending as of 12/23/2020 | | | | | |
| Listing Agent Name | Tricia Dygert | | | | | | |
| Listing Agent Phone | 816-830-2024 | | | | | | |
| # 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 |
| 10/26/2020 | \$135,000 | 12/01/2020 | \$120,000 | Pending/Contract | 12/16/2020 | \$120,000 | MLS |

Marketing Strategy

| | | |
|--|--------------------|-----------------------|
| | As Is Price | Repaired Price |
| Suggested List Price | \$145,000 | \$145,000 |
| Sales Price | \$143,000 | \$143,000 |
| 30 Day Price | \$140,000 | -- |
| Comments Regarding Pricing Strategy | | |
| This is in the sales price of the sold comps in the same subdivision as the subject is in. | | |

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

Subject Photos



Other

Listing Photos

L1 1406 SE 16th Place
Oak Grove, MO 64075



Front

L2 1709 SE Hillside Dr.
Oak Grove, MO 64075



Front

L3 1802 SE Oak St.
Oak Grove, MO 64075



Front

Sales Photos

S1 1604 SE 15th Place
Oak Grove, MO 64075



Front

S2 1603 Hillside Dr.
Oak Grove, MO 64075



Front

S3 824 SE 19th St.
Oak Grove, MO 64075



Front

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 | Franklin Baker | Company/Brokerage | Century 21 All-Pro |
| License No | 1999029729 | Address | 1209 NW North Ridge. Blue Springs MO 64015 |
| License Expiration | 06/30/2022 | License State | MO |
| Phone | 8169141145 | Email | fbaker2@kc.rr.com |
| Broker Distance to Subject | 8.85 miles | Date Signed | 12/24/2020 |

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.