

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	10614 W 89th Terrace, Shawnee Mission, KS 66214	Order ID	7570523	Property ID	31006916
Inspection Date	09/09/2021	Date of Report	09/09/2021		
Loan Number	43123	APN	NP890000160020		
Borrower Name	Catamount Properties 2018 LLC	County	Johnson		

Tracking IDs

Order Tracking ID	0908BPO_Update	Tracking ID 1	0908BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	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	\$2,400	
Assessed Value	\$23,564	
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: \$180,000 High: \$250,000	
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	10614 W 89th Terrace	10202 W 88th Terrace	10406 W 88th Terrace	8548 Switzer Road
City, State	Shawnee Mission, KS	Overland Park, KS	Overland Park, KS	Overland Park, KS
Zip Code	66214	66212	66214	66214
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.32 ¹	0.20 ¹	0.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$210,000	\$200,000	\$235,000
List Price \$	--	\$195,000	\$200,000	\$235,000
Original List Date		08/13/2021	08/13/2021	08/19/2021
DOM · Cumulative DOM	-- · --	13 · 27	6 · 27	2 · 21
Age (# of years)	63	64	64	63
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	1,421	1,411	1,340	1,428
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 1 · 1	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.4 acres	0.23 acres	0.37 acres
Other	none	MLS#2338179	MLS#2338181	MLS#2340536

* 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** An Investment for Home or Income! This 3 bedroom, 1 full bath and 1 half bath all brick Ranch home is located on a large .40 acre lot in the coveted Shawnee Mission School District and features a spacious living room with easy-care flooring, floor-to-ceiling masonry fireplace, and wainscoting, a formal dining room with ceramic tile flooring and lighted ceiling fan, kitchen with ceramic tile flooring, refrigerator, dishwasher, range and disposal, and sunroom in the back. You will LOVE all the room available in this fenced backyard with mature shade trees! Plenty of space for a garden, fire pit, entertaining, relaxing, and for the kids or pets to play. There is also an attached 2-car garage with openers. Close to everything, including restaurants and shopping, plus easy highway access. Located right down the street from the 11-acre Strang Park with tennis courts, playground, swings, basketball courts, picnic tables, and loop trail, with an improvement project to include pickleball courts and Overland Park's first all-inclusive playground to begin this summer, along with close proximity to the Johnson County Central Resource Library.
- Listing 2** An Investment for Home or Income! You will love the large fenced yard with deck and lots of trees, along with the great location on a quarter acre lot on a quiet street, in a desirable Overland Park neighborhood, within the coveted Shawnee Mission School District and close to everything! This 3 bedroom, 1.5 bath Ranch home also includes a full basement with a rec room and bonus room, along with a sun room on the back of the home. Don't let the 1.5 baths deter you -- it's Jack-and-Jill style for efficient convenience! Kitchen includes the refrigerator, dishwasher, range and disposal. Additional features include an attached garage with opener, shed, central heating and cooling, hardwood floors, and low maintenance siding. Close to everything, including restaurants and shopping, plus easy highway access. Located right down the street from the elementary school, the 11-acre Strang Park with tennis courts, playground, swings, basketball courts, picnic tables, and loop trail, with an improvement project to include pickleball courts and Overland Park's first all-inclusive playground to begin this summer, along with close proximity to the Johnson County Central Resource Library.
- Listing 3** Charming three bedroom, two bath updated ranch in great neighborhood! Beautiful hardwood floors in the living room and two bedrooms. The updated kitchen is absolutely adorable with white cabinets and granite countertops. Two full updated baths on the main level and home has nice sized bedrooms. Family room had luxury vinyl installed in 2018. French doors in the family room open to an oversized low deck and a large fenced yard. Large 10x20 shed gives you ample room to store our mower and space to build all your projects. Vinyl windows and siding. Home is located on the less busy section of Switzer. The single car garage has room for storage.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	10614 W 89th Terrace	8516 Larsen Street	10002 Moody Park Drive	8608 Stearns Avenue
City, State	Shawnee Mission, KS	Overland Park, KS	Overland Park, KS	Overland Park, KS
Zip Code	66214	66214	66212	66214
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.57 ¹	0.42 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$185,000	\$225,000	\$200,000
List Price \$	--	\$185,000	\$220,000	\$200,000
Sale Price \$	--	\$203,000	\$210,000	\$230,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/28/2021	07/28/2021	05/11/2021
DOM · Cumulative DOM	-- · --	0 · 32	5 · 40	1 · 35
Age (# of years)	63	55	61	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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,421	1,392	1,408	1,276
Bdrm · Bths · ½ Bths	3 · 2	4 · 1 · 1	3 · 2	3 · 2 · 1
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.24 acres	0.2 acres	0.3 acres
Other	none	MLS#2324310	MLS#2325244	MLS#2312900
Net Adjustment	--	-\$1,500	\$0	+\$1,000
Adjusted Price	--	\$201,500	\$210,000	\$231,000

* 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 it has one more beds and half more baths then property subject it has almost same sqft then propretly subject.

Sold 2 PRICE REDUCTION?. And the seller is offering \$5,000 toward buyers' closing costs. This Overland Park Raised Ranch is ready for you to update and make it your own! Home has so many newer items! Roof 2019, HVAC 2018, not to mention the beautiful newer windows on front and back of the house. Enjoy your weekend with your family and less time in the yard with this low maintenance yard. Location Location Location! Only 5 min to Strang Park and a quick drive to Pawnee elementary. Less than 5 minutes to shopping, food and grocery stores. Seller is selling as is and will not make repairs. You DO NOT want to miss this great opportunity to make this house your home! Bring us an offer!!

Sold 3 Check out this hard-to-find Ranch home in the middle of Overland Park! Spacious Living/Family Room with beautiful brick fireplace, real wood tongue-in-groove paneling and ceiling beams. Eat-in kitchen has a tile floor, lots of cabinet space, pantry, extra counter and lots of space for a large table. 3 spacious bedrooms on the main level. Master has a private bath. Unfinished basement with beautiful fireplace. Foundation still has cracks - bracing work done 2021 (see SD). Lots of room in the back yard for family fun!! Selling AS IS

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	\$219,000	\$219,000
Sales Price	\$210,000	\$210,000
30 Day Price	\$199,000	--
Comments Regarding Pricing Strategy		
<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 2 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. Street sign photo has also been taken.</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



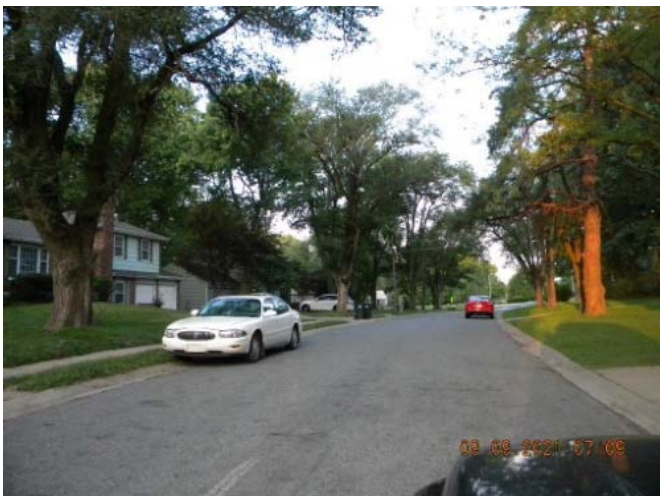
Address Verification



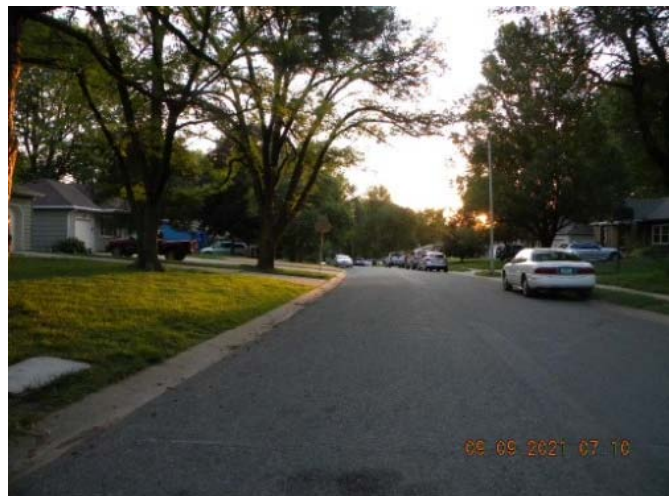
Side



Side



Street



Street

Listing Photos

L1 10202 W 88th Terrace
Overland Park, KS 66212



Front

L2 10406 W 88th Terrace
Overland Park, KS 66214



Front

L3 8548 Switzer Road
Overland Park, KS 66214



Front

Sales Photos

S1 8516 LARSEN Street
Overland Park, KS 66214



Front

S2 10002 Moody Park Drive
Overland Park, KS 66212



Front

S3 8608 Stearns Avenue
Overland Park, KS 66214



Front

ClearMaps Addendum

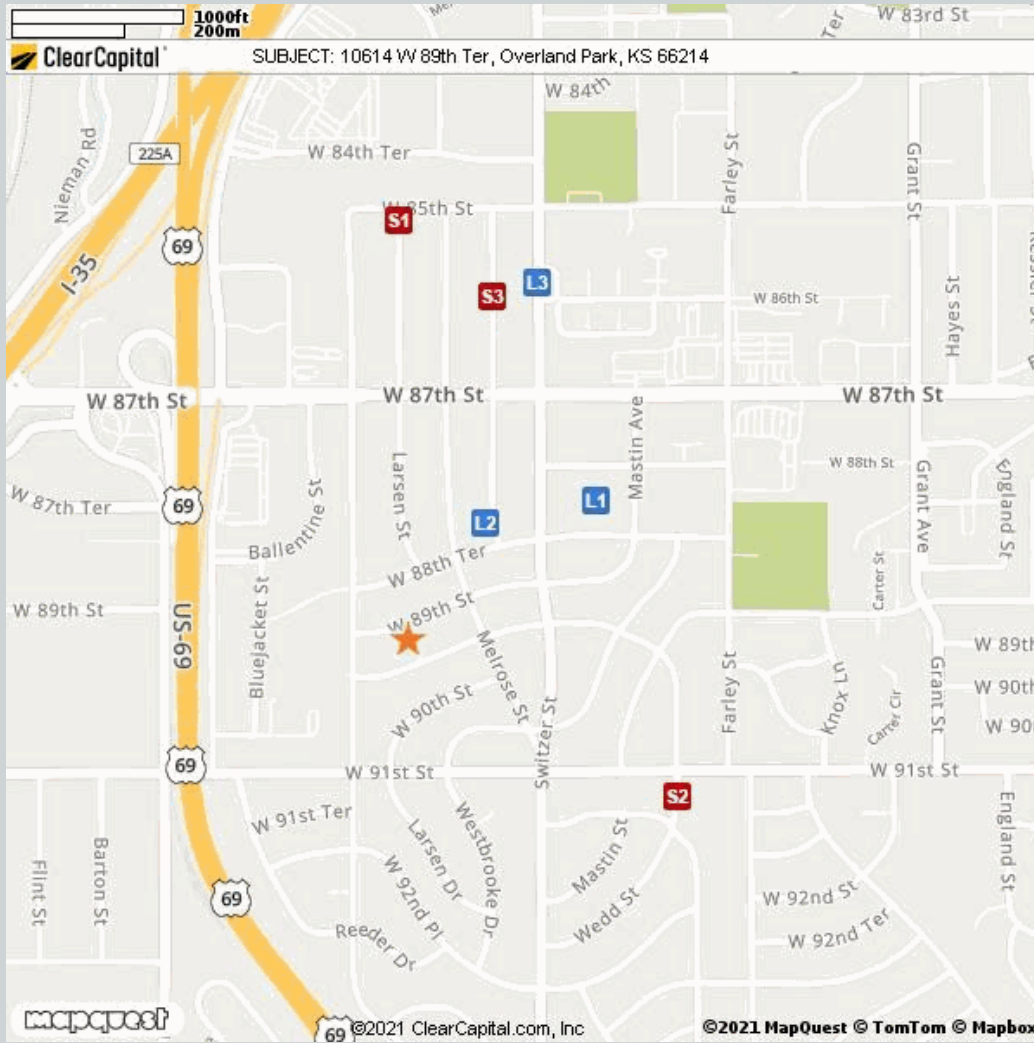
Address ★ 10614 W 89th Terrace, Shawnee Mission, KS 66214

Loan Number 43123

Suggested List \$219,000

Suggested Repaired \$219,000

Sale \$210,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	10614 W 89th Terrace, Shawnee Mission, KS 66214	--	Parcel Match
L1	Listing 1	10202 W 88th Terrace, Overland Park, KS 66212	0.32 Miles ¹	Parcel Match
L2	Listing 2	10406 W 88th Terrace, Overland Park, KS 66214	0.20 Miles ¹	Parcel Match
L3	Listing 3	8548 Switzer Road, Overland Park, KS 66214	0.52 Miles ¹	Parcel Match
S1	Sold 1	8516 Larsen Street, Overland Park, KS 66214	0.57 Miles ¹	Parcel Match
S2	Sold 2	10002 Moody Park Drive, Overland Park, KS 66212	0.42 Miles ¹	Parcel Match
S3	Sold 3	8608 Stearns Avenue, Overland Park, KS 66214	0.48 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.

*** 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

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	2.35 miles	Date Signed	09/09/2021

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.