DRIVE-BY BPO

9505 E 65TH STREET

43165

\$150,000• As-Is Value

by ClearCapital KANSAS CITY, MO 64133 Loan Number

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 Inspection Date Loan Number Borrower Name	9505 E 65th Street, Kansas City, MO 64133 09/24/2021 43165 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7600257 09/24/2021 4524010010 Jackson	Property ID	31258304
Tracking IDs					
Order Tracking ID	0920BPO_Update	Tracking ID 1	0920BPO_Upda	ate	
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	CATAMOUNT ROPERTIES 2018 LLC	Condition Comments				
R. E. Taxes	\$1,889	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	\$19,823					
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					
НОА	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 a			
Sales Prices in this Neighborhood	Low: \$120,000 High: \$220,000	shopping centers. subject property conforms to the neighborhood in age sqft and location.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<180				

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	9505 E 65th Street	9712 E 71st Terrace	9355 E 64th Street	6524 Hardy Avenue
City, State	Kansas City, MO	Raytown, MO	Raytown, MO	Raytown, MO
Zip Code	64133	64133	64133	64133
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.81 1	0.20 1	0.50 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$160,000	\$170,000	\$205,000
List Price \$		\$160,000	\$170,000	\$205,000
Original List Date		07/12/2021	09/09/2021	09/03/2021
DOM · Cumulative DOM		4 · 74	1 · 15	5 · 21
Age (# of years)	68	0	81	54
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 Conventional	1 Story Conventional	1 Story Conventional	1 Story Conventional
# Units	1	1	1	1
Living Sq. Feet	1,569	1,601	1,515	1,586
Bdrm \cdot Bths \cdot ½ Bths	3 · 1 · 1	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)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.41 acres	0.36 acres	.36 acres	0.29 acres
Other	none	MLS#2333270	MLS#2344351	MLS#2342367

^{*} 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.

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Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- **Listing 1** Nice ranch in a quiet neighborhood with hardwood floors, large fenced back yard with berry bushes, strawberries, fruit trees, nice deck to sit and relax, large walk out basement that is unfinished, 2 sheds and plenty of room to roam around.
- Listing 2 Get it While it is HOT!!! Come and see this inviting all brick ranch and move-in ready home. It has hardwood floors throughout the entire house. 3 bedrooms 1 1/2 bath. Large living room with a fireplace, a large dining room with enough space to include an office, reading area or an informal Livingroom. The Kitchen has eating area, Large pantry, granite countertops with all appliances staying including the new refrigerator and newer dishwasher. The large basement is unfinish for easy inspection of the foundation and for the new owners to put in their personal touch. Basement also has a fireplace and a washer and dryer that are staying. Huge 2 car garage with plenty of room for shelving and storage space with a long concrete driveway. Enjoy the privacy of a large fanced-in yard with gates on both sides of property for easy access to the backyardthat includes a fanced-in patio for grilling and entertainment. Located at a short distance of downtown Raytown, banks, carwash, restaurants, gas stations, auto repair shops and supermarket.
- Listing 3 SO MUCH SQFT-- Completely remodeled home on corner lot! Let's talk space on space. This sweet home offers, LTV and hardwood flooring. A completely renovated kitchen with SS appliances and lots of counter space. Massive dining room and TWO Liv Room spaces to spread out. Relax in the master suite or on the back patio. Shed offers ample storage for tools and equipment for this nice size yard. Basement is ready for your ideas with nice amount of unfinished space.

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9505 E 65th Street	9052 E 59th Street	10803 E 67th Street	6112 Hunter Street
City, State	Kansas City, MO	Raytown, MO	Raytown, MO	Raytown, MO
Zip Code	64133	64133	64133	64133
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.87 1	0.83 1	0.73 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$167,000	\$149,900	\$165,000
List Price \$		\$159,900	\$149,900	\$165,000
Sale Price \$		\$150,000	\$150,000	\$165,000
Type of Financing		Conventional	Cash	Cash
Date of Sale		09/16/2021	06/15/2021	07/28/2021
DOM · Cumulative DOM		18 · 46	2 · 31	1 · 9
Age (# of years)	68	61	91	65
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 Conventional	1 Story Conventional	1 Story Conventional	1 Story Conventional
# Units	1	1	1	1
Living Sq. Feet	1,569	1,500	1,536	1,468
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1 · 1	3 · 1	3 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.41 acres	0.37 acres	0.18 acres	0.33 acres
Other	none	MLS#2337359	MLS#2321697	MLS#2332708
Net Adjustment		\$0	+\$500	-\$1,000
Adjusted Price		\$150,000	\$150,500	\$164,000

^{*} 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.

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Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** Nice straight ranch on big corner lot across the street from park. Gorgeous wood floors through out that were just refinished. Freshly painted in neutral colors and ready for you to make this your home. Spacious kitchen with refinished cabinets and new flooring. Large fenced in yard, 2 car garage and full unfinished basement. Metal siding on exterior and nice level lot with impressive park view.
- Sold 2 This home is recently remodeled from the inside out! Fantastic curb appeal is on display with the cozy front porch, whitewashed brick and pretty landscaping! The open and flowing concept showcases beautiful granite, stylish backsplash, updated fixtures and painted trim/moulding. This wonderful layout highlights big bedrooms, main floor laundry and tons of basement storage. New roof was put on in December! Close to schools and shopping...With LAKE ACCESS!!!
- Sold 3 Beautiful 3 BR 2 1/2 BA Ranch in the heart of Raytown! There are so many features you will love about this home! The main living space has 2 BR, 1 1/2 BA, a family room with a brick fireplace that leads out to the most amazing sunroom you've ever seen! So perfect for morning coffee or afternoon quietime. There are also laundry hookups on the main level so you don't have to walk downstairs to do the laundry! Then downstairs you have a fully finished walk-out basement with a bedroom, full bath, kitchenette, fireplace, and magnificent patio space. It would be perfect as a rental space or an inlaw. The fully fenced backyard and patio are just the right size for all your summer needs. Add in a little paint and you have yourself a forever home! Come check it out. Being sold as-is.

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Subject Sale	es & Listing His	tory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			none			
Listing Agent Na	me						
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	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	\$155,000	\$155,000		
Sales Price	\$150,000	\$150,000		
30 Day Price	\$145,000			
Comments Regarding Pricing S	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

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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.

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Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

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Listing Photos





Front

9355 E 64TH Street Raytown, MO 64133



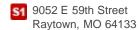
Front

6524 Hardy Avenue Raytown, MO 64133



Front

Sales Photos





Front

10803 E 67th Street Raytown, MO 64133



Front

6112 Hunter Street Raytown, MO 64133



Front

by ClearCapital

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ClearMaps Addendum **Address** 🗙 9505 E 65th Street, Kansas City, MO 64133 Loan Number 43165 Suggested List \$155,000 Suggested Repaired \$155,000 **Sale** \$150,000 Blue RIOS Clear Capital SUBJECT: 9505 E 65th St, Raytown, MO 64133 Raytown E 56th St Cut Off E 59th St Blue Ridge E 59th St Raytown E 60th Ter TITY 350 E 62nd St E 63rd St E 63rd St Ridge Blvd E 65th Ter E 66th St E 66th St E 66th Ter E 67th St E 67th Ter E 67th St E 68th Ter E 69th St 350 E 69th Ter E 69th Ter Raytown & TAth St E 75th St mapqvssi ©2021 MapQuest © TomTom © Mapbox @2021 ClearCapital.com, Inc. Address Miles to Subject **Mapping Accuracy** Comparable Subject 9505 E 65th Street, Kansas City, MO 64133 Parcel Match L1 Listing 1 9712 E 71st Terrace, Kansas City, MO 64133 0.81 Miles 1 Parcel Match Listing 2 9355 E 64th Street, Kansas City, MO 64133 0.20 Miles 1 Parcel Match Listing 3 6524 Hardy Avenue, Kansas City, MO 64133 0.50 Miles 1 Parcel Match **S1** Sold 1 9052 E 59th Street, Kansas City, MO 64133 0.87 Miles 1 Parcel Match S2 Sold 2 10803 E 67th Street, Kansas City, MO 64133 0.83 Miles 1 Parcel Match **S**3 Sold 3 6112 Hunter Street, Kansas City, MO 64133 0.73 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.

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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.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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

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Report Instructions - cont.

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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.

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Broker Information

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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 6.90 miles **Date Signed** 09/24/2021

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.

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