

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>	9700 N Campbell Drive, Kansas City, MISSOURI 64155	<b>Order ID</b>	7591890	<b>Property ID</b>	31100526
<b>Inspection Date</b>	09/17/2021	<b>Date of Report</b>	09/19/2021		
<b>Loan Number</b>	44260	<b>APN</b>	09-918-00-10-030-00		
<b>Borrower Name</b>	Champery Real Estate 2015 LLC	<b>County</b>	Clay		

**Tracking IDs**

<b>Order Tracking ID</b>	0916BPO	<b>Tracking ID 1</b>	CRE
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Champery Real Estate 2015 LLC	<b>Condition Comments</b>	The subject property is a single family detached raised 1.5 story home located in the suburban market of Kansas City, MO. The home is in average exterior condition with no repairs noted. The home conforms to the area in property type. The home is located near single family homes, main roads and ponds which is typical in this market area with all comparable homes located near similar properties.
<b>R. E. Taxes</b>	\$3,186		
<b>Assessed Value</b>	\$35,230		
<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>	New Mark		
<b>Association Fees</b>	\$450 / Year (Pool,Tennis,Other: Club House)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	The home is located in the suburban market of Kansas City, MO. The market area is currently seeing price increases per local MLS data. The home is located near single family homes, main roads and ponds which is typical in this market area with all comparable homes located near similar properties.
<b>Local Economy</b>	Stable		
<b>Sales Prices in this Neighborhood</b>	Low: \$156,500 High: \$390,000		
<b>Market for this type of property</b>	Increased 5 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	9700 N Campbell Drive	9920 N Campbell Drive	1009 Ne 99th Street	9915 N Campbell Drive
<b>City, State</b>	Kansas City, MISSOURI	Kansas City, MO	Kansas City, MO	Kansas City, MO
<b>Zip Code</b>	64155	64155	64155	64155
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.26 <sup>1</sup>	0.22 <sup>1</sup>	0.23 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$249,900	\$288,000	\$300,000
<b>List Price \$</b>	--	\$249,900	\$288,000	\$295,000
<b>Original List Date</b>		09/07/2021	09/09/2021	07/10/2021
<b>DOM · Cumulative DOM</b>	-- · --	2 · 12	8 · 10	63 · 71
<b>Age (# of years)</b>	46	51	47	50
<b>Condition</b>	Average	Average	Good	Good
<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 Raised 1.5 Story	Split split	Split split	2 Stories 2 Story
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,312	1,564	2,100	2,257
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 2 · 1	4 · 2 · 1	5 · 2 · 1
<b>Total Room #</b>	8	7	8	9
<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>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	35%	0%	0%
<b>Basement Sq. Ft.</b>	1,528	956	1,204	1,290
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.22 acres	0.39 acres	0.28 acres	0.26 acres
<b>Other</b>	Fence	None	None	Fence

\* 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.

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

**Listing 1** Inferior in above grade GLA. Similar in bed count, condition, garage count and market location.

**Listing 2** Superior in overall condition and bath count. Similar in above grade GLA, garage count and unfinished basement.

**Listing 3** Superior in bed count, bath count and above grade GLA. Similar in above grade GLA and garage count.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	9700 N Campbell Drive	2 Nw 101st Terrace	10311 N Main Street	10447 N Cherry Drive
<b>City, State</b>	Kansas City, MISSOURI	Kansas City, MO	Kansas City, MO	Kansas City, MO
<b>Zip Code</b>	64155	64155	64155	64155
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.72 <sup>1</sup>	0.90 <sup>1</sup>	0.92 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$240,000	\$250,000	\$228,000
<b>List Price \$</b>	--	\$240,000	\$250,000	\$228,000
<b>Sale Price \$</b>	--	\$255,000	\$250,000	\$233,000
<b>Type of Financing</b>	--	Va	Conventional	Cash
<b>Date of Sale</b>	--	06/18/2021	06/21/2021	08/09/2021
<b>DOM · Cumulative DOM</b>	-- · --	4 · 51	2 · 32	3 · 32
<b>Age (# of years)</b>	46	42	26	35
<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 Raised 1.5 Story	1 Story Raised Ranch	Split split	1 Story Raised Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,312	1,550	1,441	1,688
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 3	3 · 2	3 · 2 · 1
<b>Total Room #</b>	8	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>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	100%	100%	0%
<b>Basement Sq. Ft.</b>	1528	812	1,099	494
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.22 acres	0.25 acres	0.17 acres	0.26 acres
<b>Other</b>	Fence	Fence	Fence	Fence
<b>Net Adjustment</b>	--	+\$3,940	+\$7,920	+\$11,980
<b>Adjusted Price</b>	--	\$258,940	\$257,920	\$244,980

\* 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** Sold over list due to multiple offers. Adjusted -400 for year built, +15240 for GLA, +2000 for bed count, -2000 for bath count, -600 for repairs, -10000 for finished basement and -300 for lot size. Inferior in bed count and above grade GLA. Superior in finished basement and bath count.
- Sold 2** Adjusted -2000 for year built, +17420 for GLA, +2000 for bed count, -10000 for finished basement and +500 for lot size. Similar in bath count and condition. Inferior in above grade GLA and bed count.
- Sold 3** Sold over list due to multiple offers. Adjusted -1100 for year built, +12480 for GLA, +2000 for bed count, -1000 for bath count and -400 for lot size. Similar in unfinished basement, condition and market location.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				There is no sales record of the home on MLS so the previous sale price and date is unknown.			
<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>	\$259,000	\$259,000
<b>Sales Price</b>	\$258,000	\$258,000
<b>30 Day Price</b>	\$247,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The search guidelines of style, above grade GLA, condition, lot size and year built had to be expanded due to the subject property being larger than all comparable sold properties in the area. All styles used compete in this market area. The market area is currently seeing price increases per local MLS data due to limited active homes and strong buyer demand. The adjusted sold comparable homes are the best indicator of value as many of the active homes are overpriced and may see further price reductions.</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



Street



## Listing Photos

**L1** 9920 N Campbell Drive  
Kansas City, MO 64155



Front

**L2** 1009 NE 99th Street  
Kansas City, MO 64155



Front

**L3** 9915 N Campbell Drive  
Kansas City, MO 64155



Front



## Sales Photos

**S1** 2 NW 101st Terrace  
Kansas City, MO 64155



Front

**S2** 10311 N Main Street  
Kansas City, MO 64155



Front

**S3** 10447 N Cherry Drive  
Kansas City, MO 64155



Front

### ClearMaps Addendum

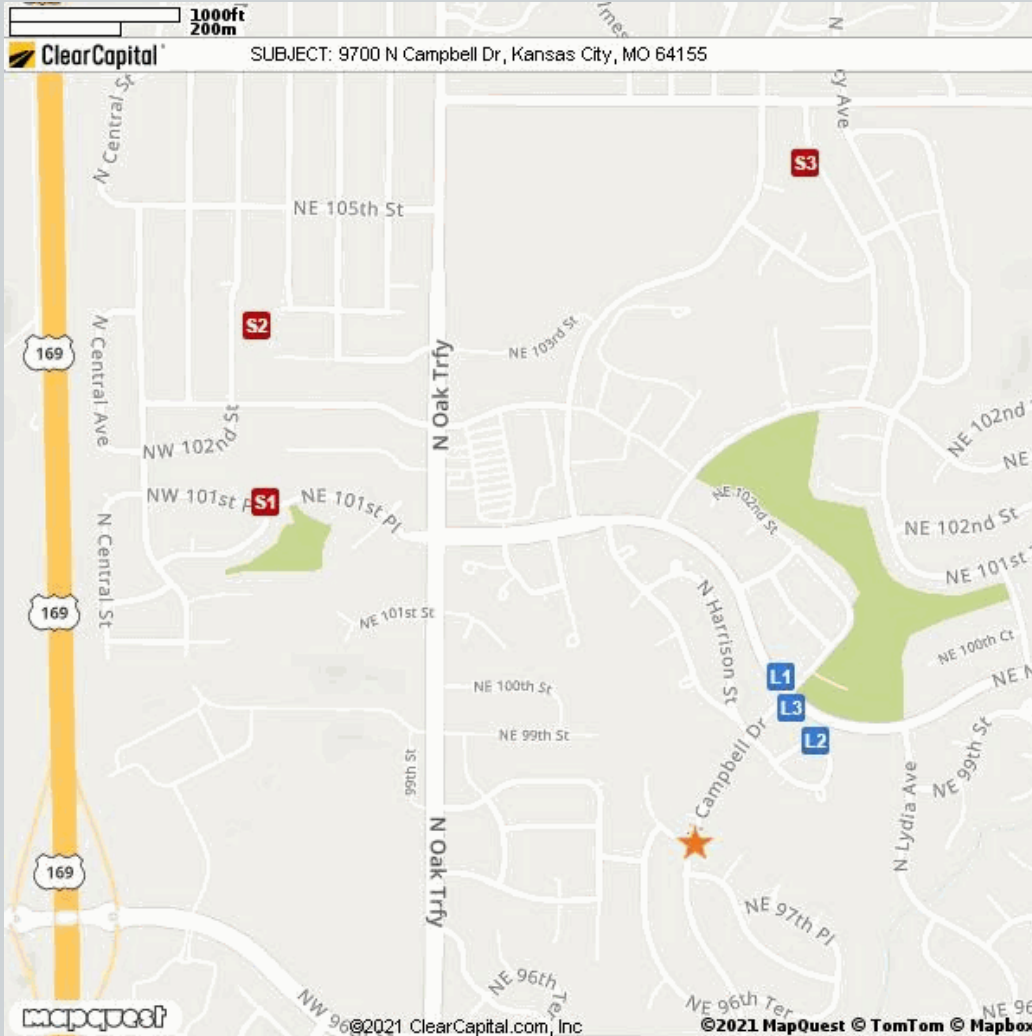
**Address** ★ 9700 N Campbell Drive, Kansas City, MISSOURI 64155

**Loan Number** 44260

**Suggested List** \$259,000

**Suggested Repaired** \$259,000

**Sale** \$258,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9700 N Campbell Drive, Kansas City, Missouri 64155	--	Parcel Match
L1 Listing 1	9920 N Campbell Drive, Kansas City, MO 64155	0.26 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1009 Ne 99th Street, Kansas City, MO 64155	0.22 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	9915 N Campbell Drive, Kansas City, MO 64155	0.23 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2 Nw 101st Terrace, Kansas City, MO 64155	0.72 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	10311 N Main Street, Kansas City, MO 64155	0.90 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	10447 N Cherry Drive, Kansas City, MO 64155	0.92 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>	Chris Dawson	<b>Company/Brokerage</b>	Orenda Real Estate Services, LLC
<b>License No</b>	2014010151	<b>Address</b>	8819 NE 92nd Terrace Kansas City MO 64157
<b>License Expiration</b>	06/30/2022	<b>License State</b>	MO
<b>Phone</b>	8166996800	<b>Email</b>	bpo@orendarealestate.com
<b>Broker Distance to Subject</b>	5.20 miles	<b>Date Signed</b>	09/17/2021

*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:**

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