DRIVE-BY BPO

8955 E 60TH STREET

KANSAS CITY, MISSOURI 64133

45138 Loan Number **\$125,000**• As-Is Value

by ClearCapital

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	8955 E 60th Street, Kansas City, MISSOURI 64133 06/15/2021 45138 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7366393 06/15/2021 45220039000 Jackson	Property ID	30488630
Tracking IDs					
Order Tracking ID	0615BPO_Citi	Tracking ID 1	0615BPO_Citi		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	COURTNEY L JONES	Condition Comments			
R. E. Taxes	\$2,225	Subject property appears to be well maintained and conforms to			
Assessed Value	\$23,347	the neighborhood, no obvious maintenance issues were			
Zoning Classification	Residential	observed at the time of the inspection.			
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	Private				

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Neighborhood is in average condition close to schools a			
Sales Prices in this Neighborhood	Low: \$80,000 High: \$160,000	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	8955 E 60th Street	5811 S Booth Avenue	5548 Hunter Terrace	6300 Farley Avenue
City, State	Kansas City, MISSOURI	Kansas City, MO	Raytown, MO	Raytown, MO
Zip Code	64133	64129	64133	64133
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.47 1	0.50 1	0.37 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$124,000	\$139,900	\$140,000
List Price \$		\$124,000	\$139,900	\$140,000
Original List Date		01/14/2021	04/29/2021	05/09/2021
DOM · Cumulative DOM		6 · 152	43 · 47	2 · 37
Age (# of years)	62	50	54	61
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	1,220	1,075	1,242	1,323
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 1 · 1	3 · 3	3 · 1 · 1
Total Room #	8	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	0.42 acres	0.14 acres	0.22 acres	0.45 acres
Other	none	MLS#2258981	MLS#2318477	MLS#2319309

^{*} Listing 2 is the most comparable listing to the subject.

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

- Listing 1 Owner Agent 170 to Blue Ridge Blvd, South to 59th St., west to Booth, North to address
- **Listing 2** Ranch home with walk-out basement. Featuring a Bay window in the dining area off the kitchen, with a partially finished basement for extra space. Bring your ideas and make it your own.
- **Listing 3** Looking for a home that boasts pride of ownership for 30 years? This is the one. All brick ranch in the heart of Raytown. Newer Roof, Large Family room with fireplace, charming kitchen, dining area and finished lower level family room are just a few of the features that will make this house feel like home. Oversized 2 car garage, wrap around driveway for ease of access, and fenced yard with patio will add practicality to this charming find.

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				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	8955 E 60th Street	8312 E 57th Street	8700 E 61st Street	7917 E 58th Street
City, State	Kansas City, MISSOURI	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64133	64129	64129	64129
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.69 1	0.30 1	0.83 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$110,000	\$109,900	\$125,000
List Price \$		\$110,000	\$109,900	\$125,000
Sale Price \$		\$95,000	\$115,000	\$128,000
Type of Financing		Cash	Conventional	Fha
Date of Sale		06/11/2021	05/14/2021	03/04/2021
DOM · Cumulative DOM	•	4 · 24	3 · 29	5 · 41
Age (# of years)	62	64	71	72
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	1,220	1,080	1,300	1,216
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 1	3 · 1	4 · 2
Total Room #	8	6	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.42 acres	0.5 acres	0.4 acres	0.28 acres
Other	none	MLS#2322397	MLS#2315627	MLS#2302221
Net Adjustment		+\$5,500	+\$3,000	+\$500
Adjusted Price		\$100,500	\$118,000	\$128,500

^{*} Sold 3 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 Super clean and tidy rental in Raytown Schools. Current investor is looking to re-allocate their portfolio and has decided to place this money maker on the market for another investor. Instant equity and is priced to move. Home is clean and tidy with no deferred maintenance. CURRENTLY RENTED at \$795/mo THROUGH JULY 2022. Lease and management contract will need to be honored by the new owner. Priced below market value for a quick sale. Updated exterior and driveway. Unfinished walkout basement. Fenced yard. Quiet street. See agent remarks for link to property manager's photos. No sign in yard. DO NOT disturb the tenant.
- **Sold 2** Lovely ranch home with updates! Hardwood and tile Floors throughout with minimal carpet. Laundry on the main level, deck in front of the house with a HUGE yard. Granite Countertops and many other upgrades within the last few years. Refrigerator, stove, and dishwasher all stay with the home.
- **Sold 3** Wow! This RANCH HOME boast 4 Br 2 baths located at the end of a quiet and friendly cul-de- sac. This beautiful home has had several updates to include flooring, paint, and bathroom/kitchen remodels to name a few! Tons of natural light in these bedrooms and 2 have double closets. Privacy right in the city, this lot is lined with woods. Enjoy a BBQ this summer with your own private oasis.

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Property ID: 30488630

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Subject Sale	es & Listing Hist	tory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				none			
Listing Agent Na	me						
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		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	\$130,000	\$130,000		
Sales Price	\$125,000	\$125,000		
30 Day Price	\$115,000			
Comments Regarding Pricing S	trategy			

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 3 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



Front



Address Verification



Side



Side



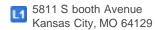
Street



Street

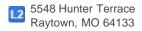
Listing Photos

by ClearCapital





Front





Front

6300 Farley Avenue Raytown, MO 64133



Front

Sales Photos

by ClearCapital





Front

8700 E 61st Street Kansas City, MO 64129



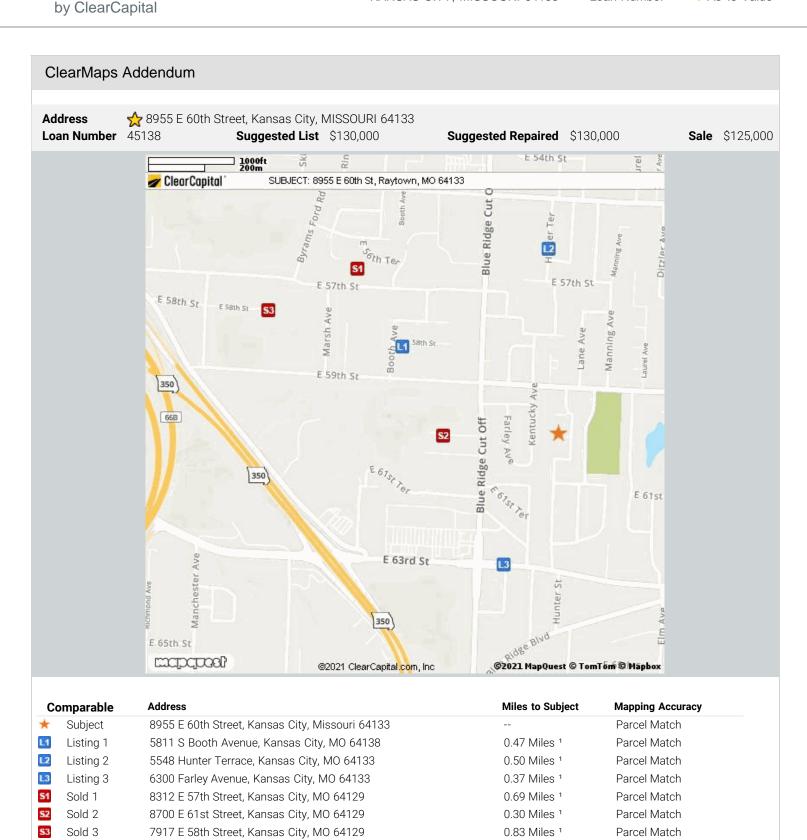
Front

7917 E 58th Street Kansas City, MO 64129



Front

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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
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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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.

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Broker Information

Broker Name Greater Kansas City Realty Trice Massey Company/Brokerage

311 W 80th Terrace Kansas City License No 1999130936 Address

MO 64131

License State License Expiration 06/30/2022

Phone 9134886661 Email gkcrbpo@gmail.com

Broker Distance to Subject 6.59 miles **Date Signed** 06/15/2021

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.

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