

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	5627 Highland Avenue, Kansas City, MO 64110	Order ID	7406744	Property ID	30582515
Inspection Date	07/01/2021	Date of Report	07/01/2021		
Loan Number	45435	APN	30730161200000000		
Borrower Name	Catamount Properties 2018 LLC	County	Jackson		

Tracking IDs

Order Tracking ID	0701BPO_Citi	Tracking ID 1	0701BPO_Citi
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	HARRIETTE L STEWART	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	\$659	
Assessed Value	\$7,949	
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: \$210,000 High: \$290,000	
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	5627 Highland Avenue	5912 Blue Hills Road	5537 Harrison Street	6025 Rockhill Road
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64110	64110	64110	64110
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.38 ¹	0.52 ¹	0.74 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$265,000	\$270,000
List Price \$	--	\$250,000	\$265,000	\$270,000
Original List Date		12/25/2020	06/18/2021	06/18/2021
DOM · Cumulative DOM	-- · --	55 · 188	13 · 13	13 · 13
Age (# of years)	98	86	99	92
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	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	1,412	1,448	1,321	1,504
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 1 · 1	3 · 1 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	.12 acres	.14 acres	0.14 acres
Other	none	MLS#2314352	MLS#2328403	MLS#2325105

* 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.

Current Listings - Cont.

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

- Listing 1** This spacious Tudor is just minutes from downtown and The Plaza in the heart of KCMO. It has been completely updated inside and out. As you walk in there is a perfect space for your home office. This house is very versatile, including the ability to have your master bedroom on the first or second level. If you enjoy entertaining, this house has more than enough room to cover all your events with 3 living spaces. If you like homes with character, than this is a must see!
- Listing 2** LOCATION!! LOCATION!! Darling bungalow just minutes from Rockhurst!! This home has the cutest front porch, a perfect spot for your morning coffee! Beautiful refinished hardwoods, large formal dining room for all you family gatherings. Updated kitchen, new cabinets and hardware, new under mount sink and faucet, new granite counter tops gas range hood, and fridge! All new interior paint! all new exterior paint! New carpet in bedrooms. Updates baths. Upstairs will surprise you as there is more than meets the eye. Keep going, there is another bedroom and full bath! Unfinished basement with laundry, 1 car garage.
- Listing 3** Beautiful Brookside bungalow! Striking covered front patio perfect for morning coffee. Hardwoods throughout the house. Spacious living room with charming, brick fireplace. Updated Kitchen-stainless steel range & hood, painted cabinets, butcher block countertop, plenty of storage, island w/additional seating space & cute nook. Main level bedroom & bathroom. Top floor has two additional bedrooms, a bathroom & large walk-in closet. Additional fun features: original nook spaces, arched entries, laundry chute, exterior brick, beautiful doors. So much new in this house, PLUS a private driveway! Backyard w/oversized deck, pergola, storage shed. Amazing location! The blend of current updates & endless charm will win you over! MULTIPLE OFFERS- PLEASE PROVIDE A 48 HOUR EXPIRATION ON ALL OFFERS

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5627 Highland Avenue	5710 Forest Avenue	5421 Tracy Avenue	5527 Forest Avenue
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64110	64110	64110	64110
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.42 ¹	0.41 ¹	0.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$265,000	\$230,000	\$269,500
List Price \$	--	\$260,000	\$230,000	\$264,500
Sale Price \$	--	\$240,000	\$248,000	\$262,500
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	03/12/2021	05/25/2021	04/09/2021
DOM · Cumulative DOM	-- · --	55 · 77	1 · 47	27 · 65
Age (# of years)	98	104	104	104
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	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	1,412	1,300	1,218	1,524
Bdrm · Bths · ½ Bths	3 · 1	3 · 2 · 1	3 · 2	3 · 2
Total Room #	6	6	6	6
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	0.11 acres	0.11 acres	0.13 acres	0.1 acres
Other	none	MLS#2257006	MLS#2306462	MLS#2304011
Net Adjustment	--	-\$500	+\$1,000	-\$2,000
Adjusted Price	--	\$239,500	\$249,000	\$260,500

* 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.

Recent Sales - Cont.

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

- Sold 1** Amazing opportunity w/convenience & enjoyable living. Short distance to local shopping. This charmer is within in minutes of UMKC & Rockhurst. The main level offers a open-airy kitchen, dining room & living area. Don't miss the half bath & laundry area off the kitchen. Marble countertops, stainless steel appliances & large kitchen island. Master Bdrm/full bath, fresh paint, new carpet & updated fixtures & 2nd updated Jack & Jill bath. Bonus detached garage and dry spacious basement.
- Sold 2** WOW! Well loved, updated, HOME with location! Closes to Rockhurst, UMKC, and just minutes to the Plaza! Huge front porch, beautiful hardwood floors, fireplace with built ins, OPEN CONCEPT main living area with large dinning area, granite countertops & SS appliances in the kitchen. Newer (only 4 years old!) windows and roof. Master bedroom on the main with fabulous ensuite. Great backyard, off street parking. So much to LOVE about this Home! You'll need to see!!
- Sold 3** Picture Perfect! This Home Has It All!!! Fantastic Curb Appeal! Excellent Front Porch~Great location close to Rockhurst University! This Beautifully Updated Home features Fresh Updated Kitchen, NEW Stainless Steel Appliances! Updated Bathrooms, New Counters, Amazing Hardwoods!

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	\$250,000	\$250,000
Sales Price	\$240,000	\$240,000
30 Day Price	\$230,000	--
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 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</p>		

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.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 5912 Blue Hills Road
Kansas City, MO 64110



Front

L2 5537 Harrison Street
Kansas City, MO 64110



Front

L3 6025 Rockhill Road
Kansas City, MO 64110



Front

Sales Photos

S1 5710 Forest Avenue
Kansas City, MO 64110



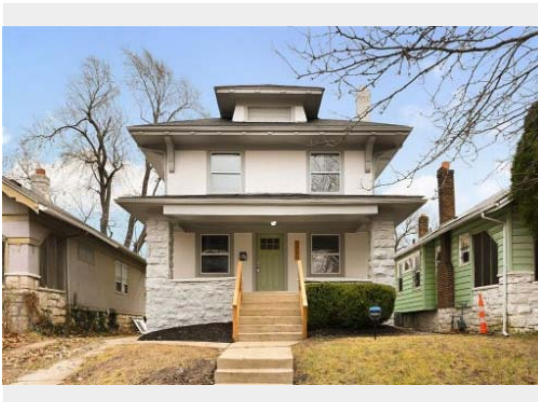
Front

S2 5421 Tracy Avenue
Kansas City, MO 64110



Front

S3 5527 Forest Avenue
Kansas City, MO 64110



Front

ClearMaps Addendum

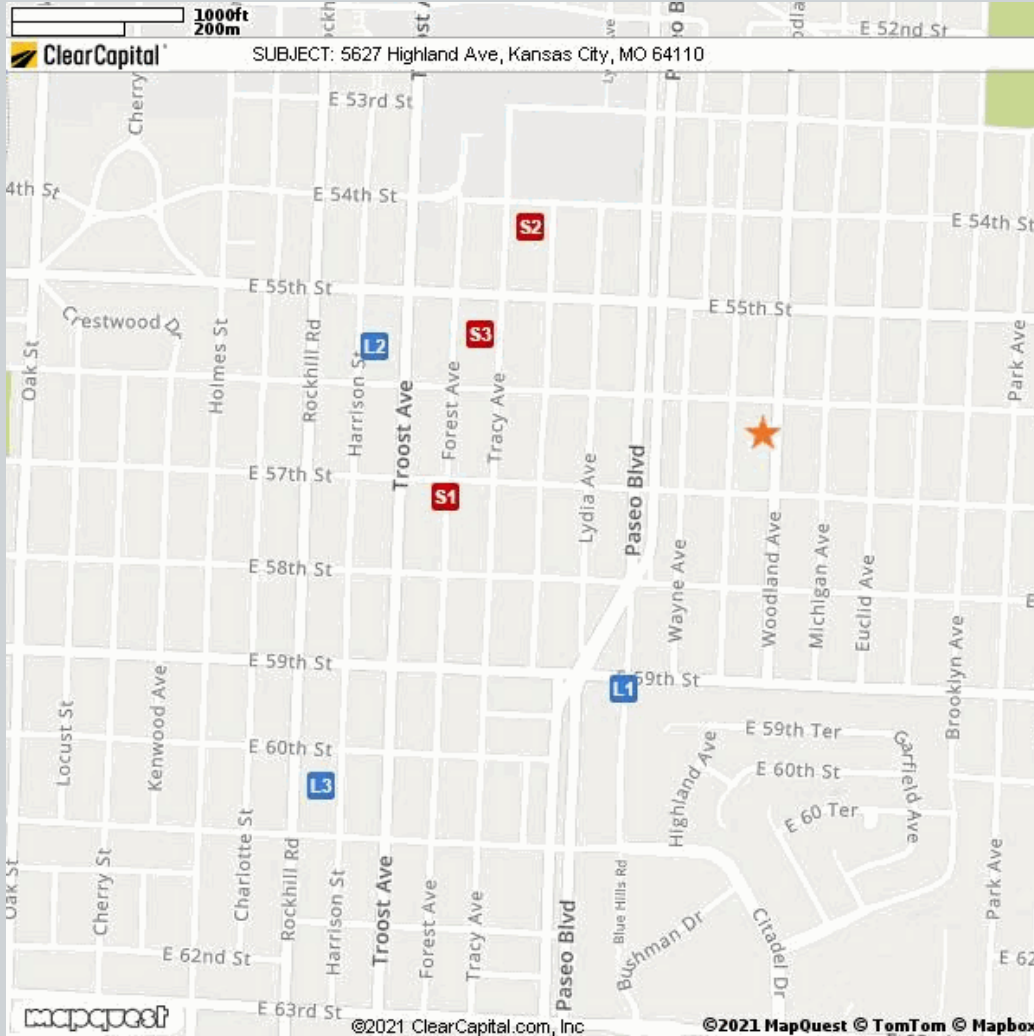
Address ★ 5627 Highland Avenue, Kansas City, MO 64110

Loan Number 45435

Suggested List \$250,000

Suggested Repaired \$250,000

Sale \$240,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5627 Highland Avenue, Kansas City, MO 64110	--	Parcel Match
L1 Listing 1	5912 Blue Hills Road, Kansas City, MO 64110	0.38 Miles ¹	Parcel Match
L2 Listing 2	5537 Harrison Street, Kansas City, MO 64110	0.52 Miles ¹	Parcel Match
L3 Listing 3	6025 Rockhill Road, Kansas City, MO 64110	0.74 Miles ¹	Parcel Match
S1 Sold 1	5710 Forest Avenue, Kansas City, MO 64110	0.42 Miles ¹	Parcel Match
S2 Sold 2	5421 Tracy Avenue, Kansas City, MO 64110	0.41 Miles ¹	Parcel Match
S3 Sold 3	5527 Forest Avenue, Kansas City, MO 64110	0.39 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	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	3.28 miles	Date Signed	07/01/2021

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.