DRIVE-BY BPO

211 THOMAS STREET

WESTON, MISSOURI 64098

45599 Loan Number **\$178,000**• 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	211 Thomas Street, Weston, MISSOURI 64098 08/02/2021 45599 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7477077 08/03/2021 14-60-13-000 Platte	Property ID	30756841
Tracking IDs					
Order Tracking ID	0802BPO_citi	Tracking ID 1	0802BPO_citi		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Dawson Walter D & Glenda M	Condition Comments
R. E. Taxes	\$1,260	Raised Ranch with A finished basement of (100 sq ft) and a 1
Assessed Value	\$18,096	car built in garage. The subject offers a porch, deck, and frame
Zoning Classification	Residental	exterior. Roof is comps shingle with life left in it. There is a lot of plant growth on the house see pictures. The Subject is located in
Property Type	SFR	the Weston School District.
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	Rural	Neighborhood Comments		
Local Economy	Improving	This area of Weston offers paved streets, city water and sewer.		
Sales Prices in this Neighborhood	Low: \$100,000 High: \$400,000	The area is located near downtown Weston, which does no impact the subject in a negative way.		
Market for this type of property Increased 3 % in the past 6 months.				
Normal Marketing Days	<30			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	211 Thomas Street	19030 Mo 45 Highway	623 Spring Annex Street,	16492 Santa Fe
City, State	Weston, MISSOURI	Weston, MO	Weston, MO	Leavenworth, KS
Zip Code	64098	64098	64098	66048
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		2.34 1	0.69 1	5.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$225,000	\$185,000	\$199,000
List Price \$		\$225,000	\$185,000	\$199,000
Original List Date		07/18/2021	06/11/2021	07/01/2021
DOM · Cumulative DOM		15 · 16	3 · 53	2 · 33
Age (# of years)	43	66	45	58
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 Raised Ranch	1 Story Raised Ranch	Split ENTRY	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,024	1,248	1,028	1,044
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1	3 · 2	3 · 1 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	13%	0%	0%	0%
Basement Sq. Ft.	786	1,248	1,028	1,044
Pool/Spa				
Lot Size	.16 acres	2.25 acres	.26 acres	.67 acres
Other	Frame	Wood Siding	Frame	Frame

^{*} 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** Raised Ranch with a unfinished basement and a 1 car build in garage. The listing has a porch, and wood siding exterior. The listing went into pending 7/20/2021
- **Listing 2** Split Entry with a finished basement and a 1 car attached garage. The listing offers a porch, patio, metal fence, and frame exterior. The listing went into pending on 8/1/2021
- **Listing 3** Ranch style home with a full unfinished basement and a 1 car attached garage. The listing offers a porch, covered patio, and frame exterior. The listing went into pending on 7/9/2021

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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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	211 Thomas Street	623 Spring Annex Street,	5 Murray Lane	1115 Ironmoulder Stree
City, State	Weston, MISSOURI	Weston, MO	Platte City, MO	Leavenworth, KS
Zip Code	64098	64098	64079	66048
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.69 1	7.11 ¹	7.22 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$170,000	\$190,000	\$166,500
List Price \$		\$170,000	\$190,000	\$166,500
Sale Price \$		\$178,650	\$200,000	\$185,000
Type of Financing		Conventional	Conventional	Fha
Date of Sale		02/15/2021	07/02/2021	05/18/2021
DOM · Cumulative DOM		2 · 49	8 · 42	2 · 32
Age (# of years)	43	45	58	51
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 Raised Ranch	Split Entry	1 Story Ranch	Split Entry
# Units	1	1	1	1
Living Sq. Feet	1,024	1,008	1,280	1,146
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 2	3 · 1 · 1
Total Room #	5	5	6	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	13%	0%	0%	50%
Basement Sq. Ft.	786	51	1,280	1,146
Pool/Spa				
Lot Size	.16 acres	.26 acres	.25 acres	.20 acres
Other	Frame	Frame	Board, Batten	Vinyl Siding
Net Adjustment		-\$50	-\$3,750	-\$7,020
Adjusted Price		\$178,600	\$196,250	\$177,980

^{*} 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** Split entery with a finished basement and a 1 car built in garage. The listing offers a porch, patio, metal fence and frame exterior. The listing sold Conventional with 0 in seller concessions.
- **Sold 2** Ranch style home with a full unfinished basement and a 1 car attached garage. The listing offers a porch, patio, and Board/Batten Exterior. The listing sold Conventional with 0 in seller concessions.
- **Sold 3** Split Entry with a finished basement and a 1 car attached garage. The listing offers a porch, Enclosed deck, wood fence and vinyl siding exterior. The listing sold FHA with \$5000 in seller concessions. The concession was applied to the buyers closing cost.

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Subject Sal	es & Listing His	tory					
Current Listing Status Not Cur		Not Currently L	Not Currently Listed		Listing History Comments		
Listing Agency/Firm			There is no Heartland MLS History on the Subject.		t.		
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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	\$178,000	\$178,000		
Sales Price	\$178,000	\$178,000		
30 Day Price	\$178,000			
Comments Degarding Driging St	Comments Departing Driging Strategy			

Comments Regarding Pricing Strategy

The valuation was based on a current market analysis using Heartland MLS. The Comps used in this report reflects the current market value of the Subject. Due to the lack of Sold and Active comps it was necessary to exceed the 5 mile rural guidelines. Leavenworth Kansas is in the same marketing area as the Subject. It was necessary to exceed the 10 years age guidelines, in order to complete this report. Due to the lack of split entry style comps it was necessary to use different style homes. I was not apply to bracket in the Subject age. Active comp 1 and sold comp 1 and 3 are with in the 10 years guideline. Adjustment was made for age, sq ft, room count and if the basement was finished.

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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

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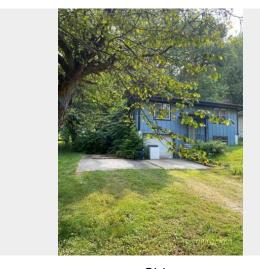
Front



Address Verification



Address Verification



Side



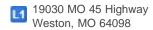
Street



Other

by ClearCapital

Listing Photos





Front

623 Spring Annex Street, Weston, MO 64098



Front

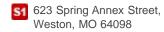
16492 Santa Fe Leavenworth, KS 66048



Front

by ClearCapital

Sales Photos





Front

52 5 Murray Lane Platte City, MO 64079



Front

1115 Ironmoulder Street Leavenworth, KS 66048



Front

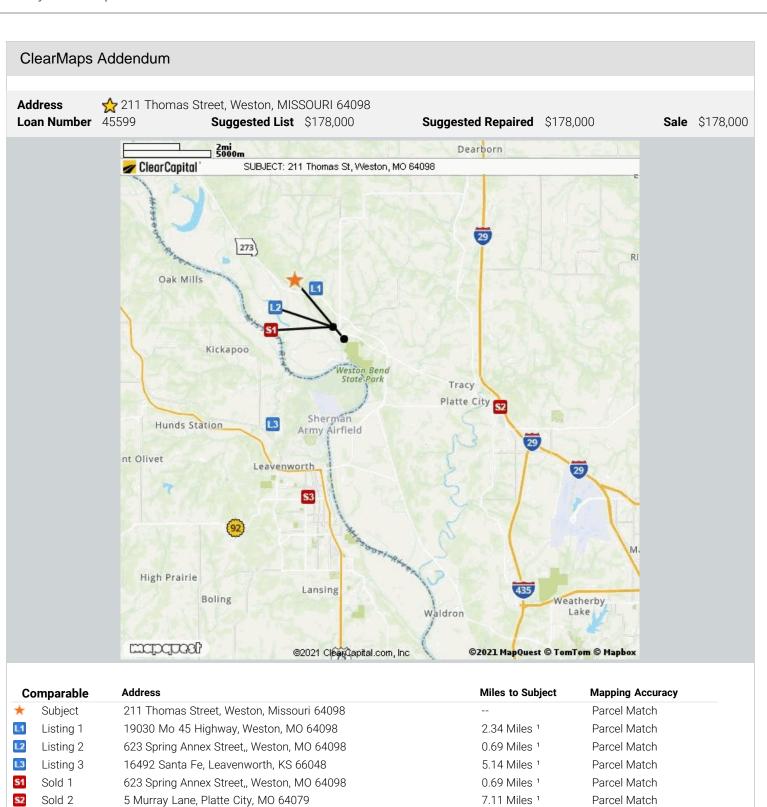
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S3

Sold 3



¹¹¹⁵ Ironmoulder Street, Leavenworth, KS 66048 ¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

7.22 Miles ¹

Parcel Match

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

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.

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 Helen Moulder Company/Brokerage Remax Innovations

License No 1999049298 Address 1029 E 21Ave North Kansas City

License Expiration 06/30/2022 License State MO

Phone 8168380460 **Email** jmoulder@rmxkc.com

Broker Distance to Subject 25.23 miles **Date Signed** 08/02/2021

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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