by ClearCapital

5930 W 87TH STREET

SHAWNEE MISSION, KS 66207 Loan Number

\$375,000 • As-Is Value

45804

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	5930 W 87th Street, Shawnee Mission, KS 66207 02/11/2022 45804 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7963468 02/14/2022 NP04400007- Johnson	Property ID	32125125
Tracking IDs					
Order Tracking ID	02.10.22_BPO_Update	Tracking ID 1	02.10.22_BPO_Upo	date	
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments
R. E. Taxes	\$2,742	Based on exterior observation, subject property is in Average
Assessed Value	\$26,899	condition. No immediate repair or modernization required.
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	The subject is located in a suburban neighborhood with stable
Sales Prices in this Neighborhood	Low: \$199,000 High: \$465,000	property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.
Market for this type of propertyRemained Stable for the past 6 months.		
Normal Marketing Days	<30	

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Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	5930 W 87th Street	8001 Nall Avenue	9207 Outlook Drive	9820 Roe Avenue
City, State	Shawnee Mission, KS	Prairie Village, KS	Overland Park, KS	Overland Park, KS
	,	5.7	,	
Zip Code	66207	66208	66207	66207
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.88 1	0.69 1	1.72 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$335,000	\$350,000	\$420,000
List Price \$		\$335,000	\$350,000	\$420,000
Original List Date		02/01/2022	02/01/2022	12/14/2021
DOM · Cumulative DOM		10 · 13	10 · 13	56 · 62
Age (# of years)	63	64	61	53
Condition	Average	Good	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 Ranch	Split split	1 Story Ranch	Split split
# Units	1	1	1	1
Living Sq. Feet	1,808	1,464	1,765	1,854
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1	4 · 2 · 2
Total Room #	6	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	70%	100%	100%	100%
Basement Sq. Ft.	1,798	732	882	927
Pool/Spa				
Lot Size	0.380 acres	0.35 acres	0.34 acres	0.24 acres
Other	None	None	None	None

* Listing 3 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.

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

Listing 1 The property is similar in bed count and superior in condition to the subject. Active1 => Condition= \$-3750, GLA= \$6880, Total= \$3130, Net Adjusted Value= \$338130

Listing 2 The property is similar in condition and GLA to the subject. Active2 => Bed= \$-4000, Total= \$-4000, Net Adjusted Value= \$346000

Listing 3 The property is similar in bath count and superior in bed count to the subject. Active3 => Bed= \$-4000, Half Bath= \$-1000, Lot= \$280, Total= \$-4720, Net Adjusted Value= \$415280

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Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5930 W 87th Street	5510 W 84th Terrace	6201 W 94th Terrace	5317 W 80th Street
City, State	Shawnee Mission, KS	Overland Park, KS	Overland Park, KS	Prairie Village, KS
Zip Code	66207	66207	66207	66208
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.40 1	1.00 1	0.91 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$365,000	\$360,000	\$400,000
List Price \$		\$350,000	\$360,000	\$400,000
Sale Price \$		\$350,000	\$372,500	\$400,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		11/04/2021	01/19/2022	11/04/2021
DOM \cdot Cumulative DOM	·	57 · 58	33 · 34	55 · 56
Age (# of years)	63	62	59	66
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 Ranch	1 Story Ranch	Split split	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,808	1,798	1,979	1,633
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 2	3 · 2
Total Room #	6	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	70%	100%	90%	100%
Basement Sq. Ft.	1798	899	989	816
Pool/Spa				
Lot Size	0.380 acres	0.32 acres	0.29 acres	0.29 acres
Other	None	None	None	None
Net Adjustment		+\$2,000	-\$6,420	+\$5,500
Adjusted Price		\$352,000	\$366,080	\$405,500

* Sold 2 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 The property is similar in condition and GLA to the subject. Sold1 => Half Bath= \$1000, sold date= \$1000, Total= \$2000, Net Adjusted Value= \$352000
- Sold 2 The property is similar in condition and bath count to the subject. Sold2 => Bed= \$-4000, Half Bath= \$1000, GLA= \$-3420, Total= \$-6420, Net Adjusted Value= \$366080
- **Sold 3** The property is similar in condition and inferior in GLA to the subject. Sold3 => Half Bath= \$1000, GLA= \$3500, sold date= \$1000, Total= \$5500, Net Adjusted Value= \$405500

DRIVE-BY BPO by ClearCapital

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Subject Sales & Listing History

Current Listing S	Status	Not Currently L	isted	Listing History	Comments		
Listing Agency/F	irm			None Noted			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis 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	\$385,000	\$385,000		
Sales Price	\$375,000	\$375,000		
30 Day Price	\$365,000			
Comments Descriptions Driving Strategy				

Comments Regarding Pricing Strategy

I went back 12 months; out in distance 1 mile I was unable to find any comps which fit the subject's requirements. The ones used are the best possible currently available comps within 2 mile and the adjustments are sufficient for this area to account for the differences in the subject and comps. Limited comparables in the subject area make it necessary to use comparables with variance in sub style, 15% gla, bed/bath count, basement type and 30% lot size. It was necessary to use a comparable listing with a superior in condition due to limited market activity in the subject's area. Due to limited comps in the area, it was necessary to use comparable with sold price greater than list price. The subject is located within a reasonable proximity to park, worship place, school, commercial amenities and highway. This however, will have no impact on value. In delivering final valuation, most weight has been placed on CS2 and LC3, as they are most similar to subject condition. Subject's details taken from tax record.

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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.

by ClearCapital

5930 W 87TH STREET SHAWNEE MISSION, KS 66207

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Subject Photos



Front



Address Verification



Street

by ClearCapital

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Listing Photos

8001 Nall Avenue L1 Prairie Village, KS 66208



Front



9207 Outlook Drive Overland Park, KS 66207



Front



9820 Roe Avenue Overland Park, KS 66207



Front

by ClearCapital

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Sales Photos

S1 5510 W 84th Terrace Overland Park, KS 66207



Front



6201 W 94th Terrace Overland Park, KS 66207



Front

5317 W 80th Street **S**3 Prairie Village, KS 66208



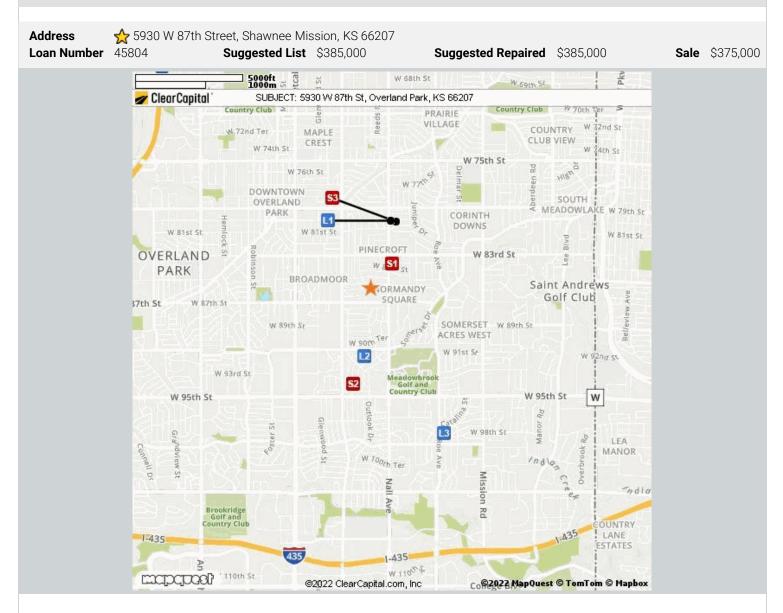
Front

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ClearMaps Addendum



C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	5930 W 87th Street, Shawnee Mission, KS 66207		Parcel Match
L1	Listing 1	8001 Nall Avenue, Prairie Village, KS 66208	0.88 Miles 1	Parcel Match
L2	Listing 2	9207 Outlook Drive, Overland Park, KS 66207	0.69 Miles 1	Parcel Match
L3	Listing 3	9820 Roe Avenue, Overland Park, KS 66207	1.72 Miles 1	Parcel Match
S1	Sold 1	5510 W 84th Terrace, Overland Park, KS 66207	0.40 Miles 1	Parcel Match
S2	Sold 2	6201 W 94th Terrace, Overland Park, KS 66207	1.00 Miles 1	Parcel Match
S 3	Sold 3	5317 W 80th Street, Prairie Village, KS 66208	0.91 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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SHAWNEE MISSION, KS 66207



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.)

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.

SHAWNEE MISSION, KS 66207

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.

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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.

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Broker Information

Broker Name	Lawrence Myer (KS)	Company/Brokerage	Inner City Realty LLC
License No	00042489	Address	7221 W 79th St Overland Park KS 66204
License Expiration	01/01/2024	License State	KS
Phone	7739007227	Email	lmyerinnercity.ks@gmail.com
Broker Distance to Subject	1.25 miles	Date Signed	02/11/2022

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 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 or nace, 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 prospective of the state with the properties 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.