

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>	11214 Cadigan Drive, Saint Louis, MO 63138	<b>Order ID</b>	8232010	<b>Property ID</b>	32803157
<b>Inspection Date</b>	05/26/2022	<b>Date of Report</b>	05/31/2022		
<b>Loan Number</b>	47303	<b>APN</b>	09E220390		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	St. Louis		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	05.25.22_BPO_Updates	<b>Tracking ID 1</b>	05.25.22_BPO_Updates		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b>	Subject appears to be in average condition. Subject conforms to homes in the area. A positive external feature is that subject is located on a street low in traffic. A negative external feature is that homes are densely populated which limits privacy.
<b>R. E. Taxes</b>	\$2,098		
<b>Assessed Value</b>	\$20,310		
<b>Zoning Classification</b>	Residential R-4		
<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>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	Area is a mix of REO and fair market. Some homes show signs of deferred maintenance and distress. In addition, some homes are being renovated. There are a moderate amount of amenities in area like access to public transportation, discount stores and fast food restaurants. The school district is Hazelwood.
<b>Local Economy</b>	Stable		
<b>Sales Prices in this Neighborhood</b>	Low: \$40000 High: \$203000		
<b>Market for this type of property</b>	Increased 10 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	11214 Cadigan Drive	1223 Senate Dr	11210 Larimore Rd	11408 Criterion Ave
City, State	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
Zip Code	63138	63138	63138	63138
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.45 <sup>1</sup>	0.17 <sup>1</sup>	0.32 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$160,000	\$119,900	\$125,000
List Price \$	--	\$160,000	\$119,900	\$125,000
Original List Date		04/22/2022	10/05/2021	05/27/2022
DOM · Cumulative DOM	-- · --	3 · 39	177 · 238	3 · 4
Age (# of years)	56	64	82	61
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/Rambler	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,292	936	1,196	1,044
Bdrm · Bths · ½ Bths	3 · 1 · 1	2 · 2	2 · 1	3 · 1 · 1
Total Room #	6	5	7	5
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	50%	50%	50%
Basement Sq. Ft.	1,292	936	500	1,044
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	.13 acres	.57 acres	.18 acres
Other	none	MLS#22024521	MLS#21071548	MLS#22034446

\* Listing 3 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** Comp is inferior in parking, baths and GLA. Comp is similar in lot and age. Comp has the same beds. MLS noted comp has been rehabbed and thus considered good condition. Expanded parameters for condition to provide comp located in subject's direct market and within 1 mile of subject.

**Listing 2** Pending 05/11/2022, Comp is similar in GLA. Comp is inferior in beds and baths. Comp is superior in lot.

**Listing 3** Comp is inferior in beds and GLA. Comp is superior in baths. Comp is similar in age and lot. Pending 04/25/2022

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	11214 Cadigan Drive	11523 Withersfield Dr	1327 Coppergate Lane	1361 Bayonne Dr
City, State	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
Zip Code	63138	63138	63138	63138
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.91 <sup>1</sup>	0.24 <sup>1</sup>	0.36 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$155,000	\$124,000	\$124,900
List Price \$	--	\$155,000	\$124,000	\$124,900
Sale Price \$	--	\$155,000	\$129,000	\$122,000
Type of Financing	--	Cash	Fha	Conventional
Date of Sale	--	04/27/2022	12/16/2021	02/16/2022
DOM · Cumulative DOM	-- · --	35 · 34	4 · 44	7 · 42
Age (# of years)	56	63	59	63
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/Rambler	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,292	1,242	1,092	1,304
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 1 · 1	3 · 2 · 1
Total Room #	6	6	5	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	50%	50%
Basement Sq. Ft.	1292	1,222	1,092	500
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	.23 acres	.17 acres	.25 acres
Other	none	MLS#22017500	MLS#21079134	MLS#22000403
Net Adjustment	--	-\$100	+\$3,600	-\$1,920
Adjusted Price	--	\$154,900	\$132,600	\$120,080

\* Sold 2 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.

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

**Sold 1** Comp is superior in baths. Comp has the same beds. Adjusted 700 for age, 500 for GLA, -1000 for baths, -300 for lot.

**Sold 2** Comp is inferior in GLA. Comp has the same beds and baths. Adjusted 300 for age, 2000 for GLA, 1000 for parking, 300 for lot.

**Sold 3** Comp is superior in baths. Comp is similar in GLA. Adjusted 700 for age, -120 for GLA, -2000 for baths, -500 for lot.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Link Realty, LLC	Subject's tax card showed the last recording date of 02/24/2006 for \$130,000. Subject's tax card showed the last recording date of 12/17/1999 for \$72,900.					
<b>Listing Agent Name</b>	Jeff Hill						
<b>Listing Agent Phone</b>	816-716-7712						
<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>
04/10/2022	\$100,000	--	--	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$140,000	\$140,000
<b>Sales Price</b>	\$135,000	\$135,000
<b>30 Day Price</b>	\$130,000	--
<b>Comments Regarding Pricing Strategy</b>		
Greatest weight was given to the sold comps as they represent most current selling trends of comps located in subject's direct area in subject's condition with similar property characteristics as the subject.		

## 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** 1223 Senate Dr  
Saint Louis, MO 63138



Front

**L2** 11210 Larimore Rd  
Saint Louis, MO 63138



Front

**L3** 11408 Criterion Ave  
Saint Louis, MO 63138



Front

## Sales Photos

**S1** 11523 Withersfield Dr  
Saint Louis, MO 63138



Front

**S2** 1327 Coppergate Lane  
Saint Louis, MO 63138



Front

**S3** 1361 Bayonne Dr  
Saint Louis, MO 63138



Front

### ClearMaps Addendum

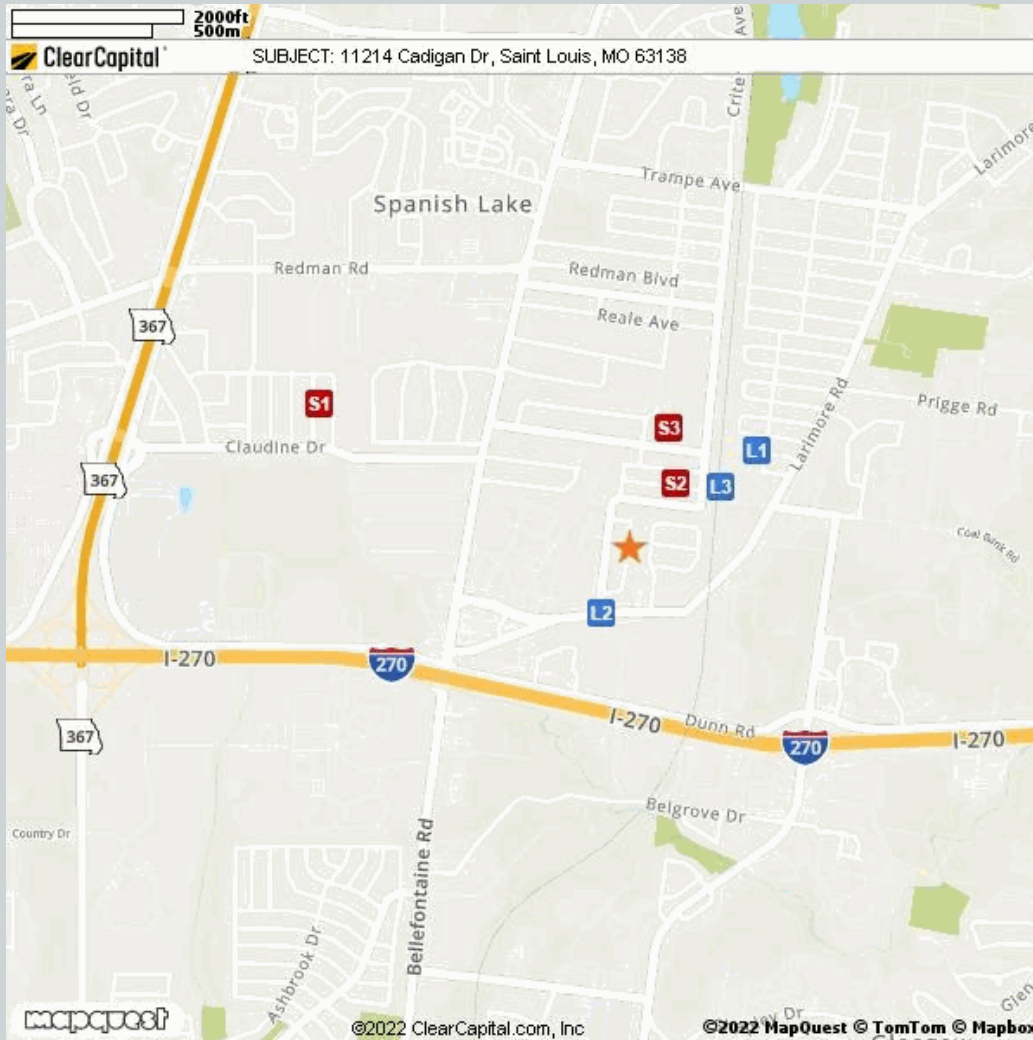
**Address** ★ 11214 Cadigan Drive, Saint Louis, MO 63138

**Loan Number** 47303

**Suggested List** \$140,000

**Suggested Repaired** \$140,000

**Sale** \$135,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	11214 Cadigan Drive, Saint Louis, MO 63138	--	Parcel Match
L1 Listing 1	1223 Senate Dr, Saint Louis, MO 63138	0.45 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	11210 Larimore Rd, Saint Louis, MO 63138	0.17 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	11408 Criterion Ave, Saint Louis, MO 63138	0.32 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	11523 Withersfield Dr, Saint Louis, MO 63138	0.91 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1327 Coppergate Lane, Saint Louis, MO 63138	0.24 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1361 Bayonne Dr, Saint Louis, MO 63138	0.36 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>	Julia Roberts	<b>Company/Brokerage</b>	Opulence Way Realty
<b>License No</b>	2010041236	<b>Address</b>	7328 Esterbrook Dr. Saint Louis MO 63136
<b>License Expiration</b>	06/30/2022	<b>License State</b>	MO
<b>Phone</b>	3145879788	<b>Email</b>	jr.prettywoman@gmail.com
<b>Broker Distance to Subject</b>	5.25 miles	<b>Date Signed</b>	05/31/2022

*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 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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