

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>	1205 Ne 84th Terrace, Kansas City, MO 64155	<b>Order ID</b>	8028855	<b>Property ID</b>	32300913
<b>Inspection Date</b>	03/08/2022	<b>Date of Report</b>	03/13/2022		
<b>Loan Number</b>	48700	<b>APN</b>	13-315-00-06-004.00		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Clay		

Tracking IDs					
<b>Order Tracking ID</b>	03.08.22	<b>Tracking ID 1</b>	03.08.22		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Norma F Spurgeon	<b>Condition Comments</b> Subject is in average and/or as-is condition. No visible repairs and/or deferred maintenance noted.
<b>R. E. Taxes</b>	\$2,230	
<b>Assessed Value</b>	\$140,300	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(Lockbox at front door and exterior doors/windows are closed)		
<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>	Urban	<b>Neighborhood Comments</b> Neighborhood is single-family homes. Some rental single-family inventory present. Easy access to major highways, parks, schools, grocery, gas, shopping, and/or other entertainment
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$190,000 High: \$275,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	1205 Ne 84th Terrace	8605 N Virginia Ave	1104 Ne 86th Street	8028 N Brooklyn Ave
<b>City, State</b>	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
<b>Zip Code</b>	64155	64155	64155	64118
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.25 <sup>1</sup>	0.23 <sup>1</sup>	0.75 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$255,000	\$265,000	\$240,000
<b>List Price \$</b>	--	\$255,000	\$265,000	\$240,000
<b>Original List Date</b>		01/16/2022	02/16/2022	01/18/2022
<b>DOM · Cumulative DOM</b>	-- · --	53 · 56	1 · 25	3 · 54
<b>Age (# of years)</b>	54	32	38	43
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,170	1,489	1,302	1,052
<b>Bdrm · Bths · ½ Bths</b>	3 · 1	3 · 3	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	5	5	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	100%
<b>Basement Sq. Ft.</b>	598	680	676	484
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.21 acres	.19 acres	.2 acres	.23 acres
<b>Other</b>	--	--	--	--

\* Listing 1 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.

## Current Listings - Cont.

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

- Listing 1** 3 bedroom 3 bath. This home is active in an online auction from Feb 26 - Mar 1 . Property is occupied. Do not trespass on the property and do not contact the occupants. Property is reported to be OCCUPIED. Occupants are not to be contacted or disturbed under any circumstances.
- Listing 2** Updated charmer sits perfectly on treed lot in established Northland neighborhood. Great room with vaulted ceilings showcase fireplace and ample natural sunlight through floor to ceiling windows. Spacious kitchen in fresh colors has updated stainless steel appliances and all the room to host. Gorgeous new flooring flows throughout main level living. Tiled bathrooms give clean, luxurious feel. Second living space on lower level. Large storage space and extra deep garage with door out back. New decking to enjoy the fenced backyard, with greenery soon to be in bloom.
- Listing 3** Welcome home to a quiet cul-de-sac street with a large private backyard. The privacy fence surrounds a fire pit and a shed with electricity. Make it into a craft space, workshop for hobbies, or use the space for storing toys! The deck and patio give easy access to the backyard. The finished basement has a wet bar, bathroom and the walkout patio door offers lots of light. Makes a great family room. home office or guest space. Enjoy watching the game or movies cozied up by the fire while popping popcorn and fixing drinks at the wet bar. Have lots of kitchen gadgets? Looking for extra food storage? The custom kitchen includes cabinets to the ceiling and offers extra storage and counter space. This home has been updated with new real hardwood floors and a new furnace too. This is definitely a home to check out!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1205 Ne 84th Terrace	1305 Ne 84th Ter	8723 N Campbell St	8408 N Virginia Ave
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64155	64155	64155	64155
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 <sup>1</sup>	0.41 <sup>1</sup>	0.07 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$210,000	\$245,000	\$210,000
List Price \$	--	\$210,000	\$245,000	\$210,000
Sale Price \$	--	\$215,000	\$246,800	\$237,600
Type of Financing	--	Fha	Cash	Fha
Date of Sale	--	12/21/2021	03/02/2022	02/01/2022
DOM · Cumulative DOM	-- · --	1 · 33	1 · 37	1 · 33
Age (# of years)	54	54	46	57
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,170	1,200	1,402	1,026
Bdrm · Bths · ½ Bths	3 · 1	3 · 1 · 1	3 · 2 · 1	3 · 2
Total Room #	5	5	6	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)	0%	100%	100%	100%
Basement Sq. Ft.	598	648	778	546
Pool/Spa	--	--	--	--
Lot Size	.21 acres	.22 acres	.25 acres	.22 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$215,000	\$246,800	\$237,600

\* Sold 1 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.

## Recent Sales - Cont.

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

- Sold 1** Nice open floor plan is ready to move in. Updated living area with living, dining, kitchen and eating area with wood look laminate floors. Updated kitchen in last few years. Recently renovated half bath. New composite deck flooring, new vinyl siding and gutters. Newer interior paint. Home has been well cared for and it shows. Enjoy the spacious deck overlooking the treed yard. Lower level finish is a spacious family room. Must see to appreciate. Close to highway, shopping and entertainment.
- Sold 2** If you're looking for a place where you can start building your dream home, look no further. Endless possibilities surely await at this three-bedroom and two- bathroom house with multiple living spaces and a double garage! It has a raised and detached position, allowing you to enjoy extra privacy and great scenic views of the breathtaking tree- lined neighborhood. It features a large kitchen with peninsula that's appointed with appliances that sit amongst classic wooden cabinetry. The spacious vaulted living room leaves a classy impression, so it will be easy-breezy to give life to this space as you bring in your furniture. Not only does it have a large eye-catching brick fireplace that brings beauty and warmth to the area, but it also has glass sliding doors that open to the elevated deck where you can either indulge in open-air relaxation or head towards the beautiful fenced yard. Basement is finished with an identically sized (to the main living room) family room and a non- conforming daylight bedroom adjoins. Foundation has been very recently repaired and comes with a no worries warranty.
- Sold 3** Don't miss out on this fantastic home! So much to love here including updated kitchen, hardwood floors, new tiled shower in 2nd bath and lovely patio for entertaining. Master bedroom is spacious and is currently being used as the kids' room. Finished lower level has a nice family room with full bath and laundry room. Fenced yard with covered patio (gazebo stays) that is perfect for a fire pit or grilling out. All appliances stay including fridg, washer and dryer! Convenient location to shopping, restaurants and highway access.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No MLS history of subject.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$245,000	\$245,000
<b>Sales Price</b>	\$245,000	\$245,000
<b>30 Day Price</b>	\$240,000	--
<b>Comments Regarding Pricing Strategy</b>		
Performed a drive-by exterior inspection of subject. Previewed neighboring homes and/or neighborhood. Researched data via Heartland MLS, RPR, Realist, and/or County Records.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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### Subject Photos



Front



Address Verification



Side



Side



Street



Street

### Subject Photos



Other



Other



## Listing Photos

**L1** 8605 N Virginia Ave  
Kansas City, MO 64155



Front

**L2** 1104 NE 86th Street  
Kansas City, MO 64155



Front

**L3** 8028 N Brooklyn Ave  
Kansas City, MO 64118



Front

## Sales Photos

**S1** 1305 NE 84th Ter  
Kansas City, MO 64155



Front

**S2** 8723 N Campbell St  
Kansas City, MO 64155



Front

**S3** 8408 N Virginia Ave  
Kansas City, MO 64155



Front

### ClearMaps Addendum

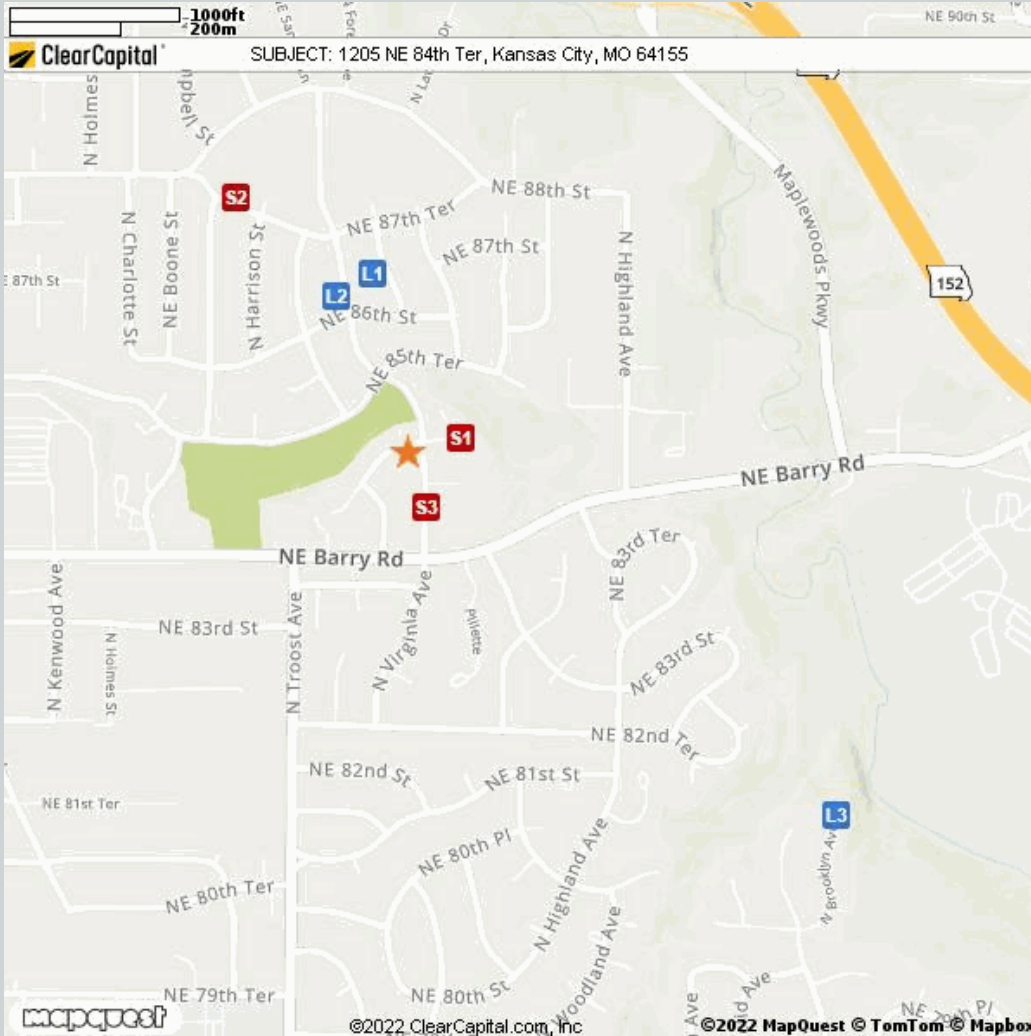
**Address** ★ 1205 Ne 84th Terrace, Kansas City, MO 64155

**Loan Number** 48700

**Suggested List** \$245,000

**Suggested Repaired** \$245,000

**Sale** \$245,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1205 Ne 84th Terrace, Kansas City, MO 64155	--	Parcel Match
L1 Listing 1	8605 N Virginia Ave, Kansas City, MO 64155	0.25 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1104 Ne 86th Street, Kansas City, MO 64155	0.23 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	8028 N Brooklyn Ave, Kansas City, MO 64155	0.75 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1305 Ne 84th Ter, Kansas City, MO 64155	0.09 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	8723 N Campbell St, Kansas City, MO 64155	0.41 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	8408 N Virginia Ave, Kansas City, MO 64155	0.07 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.

\*\*\* 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

<b>Broker Name</b>	Adresie Dace	<b>Company/Brokerage</b>	eXp Realty, LLC
<b>License No</b>	2000165396	<b>Address</b>	4301 Forest Av, C207 Kansas City MO 64110
<b>License Expiration</b>	09/30/2022	<b>License State</b>	MO
<b>Phone</b>	8162138606	<b>Email</b>	adresie.dace@exprealty.com
<b>Broker Distance to Subject</b>	13.77 miles	<b>Date Signed</b>	03/13/2022

*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:**

**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.**