

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	3 Winshire Court, Saint Louis, MO 63135	Order ID	8044073	Property ID	32336973
Inspection Date	03/14/2022	Date of Report	03/14/2022		
Loan Number	48803	APN	12J620851		
Borrower Name	Catamount Properties 2018 LLC	County	St. Louis		

Tracking IDs					
Order Tracking ID	03.14.22 BPO	Tracking ID 1	03.14.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	DAHLIA MORTGAGE & FINANCE L L C	Exterior repairs are downspout, paint, and railing damage. Subject appears to be in average condition. Subject conforms to homes in the area overall; however, it is smaller in GLA. A positive external feature is that subject is located on a cul-de-sac. A negative external feature is that homes are densely populated which limits privacy.
R. E. Taxes	\$983	
Assessed Value	\$12,140	
Zoning Classification	Residential 22R-1D	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$3,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$3,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Area is a mix of REO and fair market. Therefore, some homes show signs of deferred maintenance and distress. This lowers the average prices of homes in area. There are a moderate amount of amenities in area like access to public transportation, discount stores and fast food restaurants. The school district is Ferguson-Florissant.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$25400 High: \$145000	
Market for this type of property	Increased 35 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3 Winshire Court	8264 Fay	216 Randolph Ave	31 Patricia Ave
City, State	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
Zip Code	63135	63134	63135	63135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.95 ¹	0.30 ¹	0.67 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$69,000	\$94,900	\$89,900
List Price \$	--	\$69,000	\$84,900	\$89,900
Original List Date		03/10/2022	12/08/2021	03/08/2022
DOM · Cumulative DOM	-- · --	4 · 4	96 · 96	6 · 6
Age (# of years)	73	72	94	85
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 Bungalow	1 Story Bungalow	1 Story Bungalow	1.5 Stories Bungalow
# Units	1	1	1	1
Living Sq. Feet	816	792	962	1,226
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 2	2 · 1
Total Room #	6	5	5	6
Garage (Style/Stalls)	Attached 1 Car	None	None	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	816	792	962	924
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	.17 acres	.16 acres	.15 acres
Other	none	MLS#22014156	MLS#21085613	MLS#22013784

* Listing 1 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 Comp is inferior in GLA. Comp has the same beds and baths. Comp is similar in lot and age. Comp is inferior in parking.

Listing 2 Comp is superior in GLA and baths. Comp has the same beds. Comp is similar in lot. Comp shares subject's market.

Listing 3 Pending 03/13/2022, Comp has the same beds and baths. Comp is superior in GLA. Comp is similar in age.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3 Winshire Court	428 North Elizabeth Ave	109 South Barat Ave	25 Patricia Ave
City, State	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
Zip Code	63135	63135	63135	63135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.08 ¹	0.96 ¹	0.65 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$120,000	\$76,560	\$79,000
List Price \$	--	\$99,000	\$69,500	\$79,000
Sale Price \$	--	\$65,000	\$69,500	\$85,000
Type of Financing	--	Cash	Conventional	Fha
Date of Sale	--	02/22/2022	12/30/2021	02/14/2022
DOM · Cumulative DOM	-- · --	51 · 96	26 · 50	42 · 112
Age (# of years)	73	86	75	84
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Adverse ; Busy Road	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Bungalow	1.5 Stories Bungalow	1 Story Bungalow	1.5 Stories Bungalow
# Units	1	1	1	1
Living Sq. Feet	816	1,170	996	1,212
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	3 · 1	3 · 2
Total Room #	6	6	5	5
Garage (Style/Stalls)	Attached 1 Car	Detached 1 Car	None	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	816	962	416	970
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	.13 acres	.2 acres	.15 acres
Other	none	MLS#21079235	MLS#21080857	MLS#21076403
Net Adjustment	--	+\$4,460	-\$1,100	-\$3,360
Adjusted Price	--	\$69,460	\$68,400	\$81,640

* 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.

Recent Sales - Cont.

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

- Sold 1** Comp has the same beds and baths. Comp is superior in GLA. Comp is located on a street with heavier traffic and adjusted 5000. Adjusted 1300 for age, -3540 for GLA, 500 for parking, 1200 for lot.
- Sold 2** Comp is superior in beds. Comp is similar in lot and age. Adjusted 200 for age, -1800 for GLA, 1000 for parking, -1000 for beds, 500 for lot.
- Sold 3** Comp is superior in beds and baths. Comp is similar in age. Adjusted 1100 for age, -3960 for GLA, 500 for parking, -1000 for beds, -1000 for baths, 1000 for lot.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject's tax card showed the last recording date of 08/13/2019 for \$16,000.			
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	\$75,000	\$78,000
Sales Price	\$70,000	\$73,000
30 Day Price	\$65,000	--
Comments Regarding Pricing Strategy		
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.
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Subject Photos



Front



Address Verification



Street



Other

Listing Photos

L1 8264 Fay
Saint Louis, MO 63134



Front

L2 216 Randolph Ave
Saint Louis, MO 63135



Front

L3 31 Patricia Ave
Saint Louis, MO 63135



Front

Sales Photos

S1 428 North Elizabeth Ave
Saint Louis, MO 63135



Front

S2 109 South Barat Ave
Saint Louis, MO 63135



Front

S3 25 Patricia Ave
Saint Louis, MO 63135



Front

ClearMaps Addendum

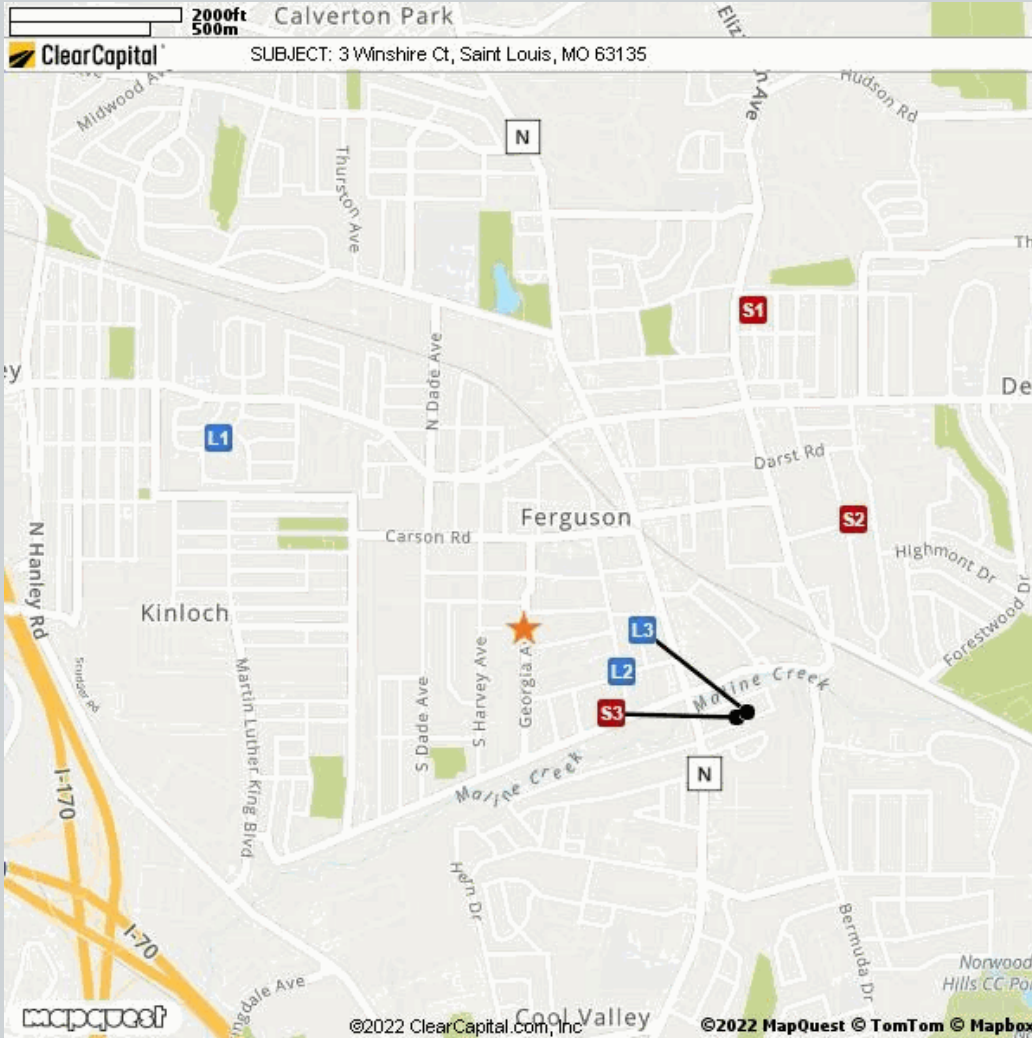
Address ★ 3 Winshire Court, Saint Louis, MO 63135

Loan Number 48803

Suggested List \$75,000

Suggested Repaired \$78,000

Sale \$70,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3 Winshire Court, Saint Louis, MO 63135	--	Parcel Match
L1 Listing 1	8264 Fay, Saint Louis, MO 63134	0.95 Miles ¹	Parcel Match
L2 Listing 2	216 Randolph Ave, Saint Louis, MO 63135	0.30 Miles ¹	Parcel Match
L3 Listing 3	31 Patricia Ave, Saint Louis, MO 63135	0.67 Miles ¹	Parcel Match
S1 Sold 1	428 North Elizabeth Ave, Saint Louis, MO 63135	1.08 Miles ¹	Parcel Match
S2 Sold 2	109 South Barat Ave, Saint Louis, MO 63135	0.96 Miles ¹	Parcel Match
S3 Sold 3	25 Patricia Ave, Saint Louis, MO 63135	0.65 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.

Report Instructions - cont.

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.

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	Julia Roberts	Company/Brokerage	Opulence Way Realty
License No	2010041236	Address	7328 Esterbrook Dr. Saint Louis MO 63136
License Expiration	06/30/2022	License State	MO
Phone	3145879788	Email	jr.prettywoman@gmail.com
Broker Distance to Subject	2.59 miles	Date Signed	03/14/2022

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.