

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>	1459 Wibracht Place, Saint Louis, MO 63132	<b>Order ID</b>	8059274	<b>Property ID</b>	32395341
<b>Inspection Date</b>	03/18/2022	<b>Date of Report</b>	03/19/2022		
<b>Loan Number</b>	48856	<b>APN</b>	16L420840		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	St. Louis		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	03.18.22 BPO	<b>Tracking ID 1</b>	03.18.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	ELICE and DORTHEA PHILLIPS	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,364	1459 Wibracht Pl is a split level, framed, sfr. This is an atypical style for the area. The subject's view is of similar homes and is in a urban subdivision. This is a similar view as other homes in the area. The subjects neighborhood is surrounded by several industrial parks. I observed no required repairs from the exterior inspection.	
<b>Assessed Value</b>	\$18,620		
<b>Zoning Classification</b>	Residential R5		
<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>	Urban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Please see the attached neighborhood profile for detailed neighborhood information. I've also attached a market report with market trends in the neighborhood. The neighborhood was driven by fair market sales. There is a shortage of active list comps in the current market. The neighborhood is 51% owner occupied, 40% rentals and 8% vacant. The median DOM is 27. The subjects neighborhood is surrounded by several industrial parks. The subject is less than 4 blocks from railroad tracks. The subject is located less than 4 blocks from a main road and commercial/ employment centers.	
<b>Sales Prices in this Neighborhood</b>	Low: \$97,500 High: \$330,000		
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1459 Wibracht Place	1461 Zimmerman	9537 Ridge Ave	8585 Markdale
City, State	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
Zip Code	63132	63132	63114	63114
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.21 <sup>1</sup>	0.52 <sup>1</sup>	2.89 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$120,000	\$134,900	\$129,000
List Price \$	--	\$122,000	\$134,900	\$129,000
Original List Date		02/10/2022	03/02/2022	06/24/2021
DOM · Cumulative DOM	-- · --	4 · 37	17 · 17	3 · 268
Age (# of years)	52	56	69	58
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Industrial	Adverse ; Industrial	Adverse ; Industrial	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Split Split level	1 Story ranch	1 Story ranch	Split Split level
# Units	1	1	1	1
Living Sq. Feet	954	936	816	1,106
Bdrm · Bths · ½ Bths	5 · 2	2 · 1 · 1	3 · 1	3 · 2 · 1
Total Room #	8	6	5	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Carport 1 Car	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	50%	50%
Basement Sq. Ft.	896	936	816	590
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	.16 acres	.16 acres	.17 acres
Other	--	--	--	--

\* 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.

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

**Listing 1** I adjusted the comp for superior appeal/ brick home (-5,000), inferior full bath count (+2000), inferior bed count (+6000)

**Listing 2** I adjusted the comp for inferior garage/ carport (+3000), superior updated flooring (-4000), superior partially finished lower level (-8000), inferior bath count (+4000), inferior bed count (+4000), inferior gla (+2760), inferior age (+1700)

**Listing 3** I adjusted the comp for superior appeal/ brick home (-5,000), inferior garage (+4000), superior partially finished lower level (-8000), superior updated kitchen (-10,000), superior updated bath (-5000), superior updated flooring (-4000), superior bath count (-4000), inferior bed count (+4000), superior gla (-3040)

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	1459 Wibracht Place	1439 Wishart	1433 Werremeyer Place	10 Tower Hill Ct
<b>City, State</b>	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
<b>Zip Code</b>	63132	63132	63132	63132
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.10 <sup>1</sup>	0.06 <sup>1</sup>	0.77 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$119,900	\$140,000	\$134,999
<b>List Price \$</b>	--	\$119,900	\$125,000	\$134,999
<b>Sale Price \$</b>	--	\$119,900	\$125,000	\$125,000
<b>Type of Financing</b>	--	Cash	Conventional	Conventional
<b>Date of Sale</b>	--	01/24/2022	09/23/2021	09/18/2021
<b>DOM · Cumulative DOM</b>	-- · --	3 · 16	49 · 91	8 · 86
<b>Age (# of years)</b>	52	54	54	60
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Adverse ; Industrial	Adverse ; Industrial	Adverse ; Industrial	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	Split Split level	1 Story ranch	1 Story ranch	Split Split level
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	954	960	972	986
<b>Bdrm · Bths · ½ Bths</b>	5 · 2	3 · 1 · 1	2 · 1	2 · 1 · 1
<b>Total Room #</b>	8	6	5	8
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Carport 1 Car	Attached 2 Car(s)	None
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	896	960	972	493
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.14 acres	.16 acres	.17 acres	.13 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$9,000	\$0	-\$1,000
<b>Adjusted Price</b>	--	\$128,900	\$125,000	\$124,000

\* 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.

### Recent Sales - Cont.

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

**Sold 1** I adjusted the comp for inferior garage/ carport (+3000), inferior full bath count (+2000), inferior bed count (+4000)

**Sold 2** I adjusted the comp for superior appeal/ brick home (-5,000), superior garage size (-1000), inferior bed count (+6000)

**Sold 3** I adjusted the comp for superior appeal/ brick home (-5,000), inferior garage (+4000), inferior full bath count (+2000), inferior bed count (+6000), superior partially finished lower level (-8000),

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No recent sales history.			
<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>	\$129,000	\$129,000
<b>Sales Price</b>	\$125,000	\$125,000
<b>30 Day Price</b>	\$122,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>I used the attached tax records for the subject's characteristics. In order to find similar comps I searched the MLS and tax records. I started with a .5 mile radius in the same zip code. I looked for any split level homes that sold in the last 12 months and left all other criteria open. I found only one sale at 330,000. It was renovated and outside the neighborhood. I relaxed the style and found 3 sales in this subdivision that ranged from 119,900-125,000. I used the two sales that were similar in size and age. I had to expand the radius to have at least one multi level sold comp. I found no split level list comps in a mile radius. I had to look out 5 miles to have a split level list comp. I relaxed the style to have more proximate listings that were similar in size. Value is a fair market value. Value is based on the subject being in C4/ average/ non updated condition. **There is a higher tier of values for renovated homes in the area.**</p>		

### 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.



### Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Listing Photos

**L1** 1461 Zimmerman  
Saint Louis, MO 63132



Front

**L2** 9537 Ridge Ave  
Saint Louis, MO 63114



Front

**L3** 8585 Markdale  
Saint Louis, MO 63114



Front



## Sales Photos

**S1** 1439 Wishart  
Saint Louis, MO 63132



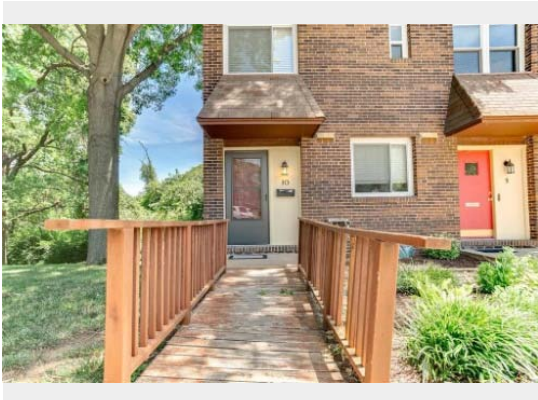
Front

**S2** 1433 Werremeyer Place  
Saint Louis, MO 63132



Front

**S3** 10 Tower Hill Ct  
Saint Louis, MO 63132



Front

### ClearMaps Addendum

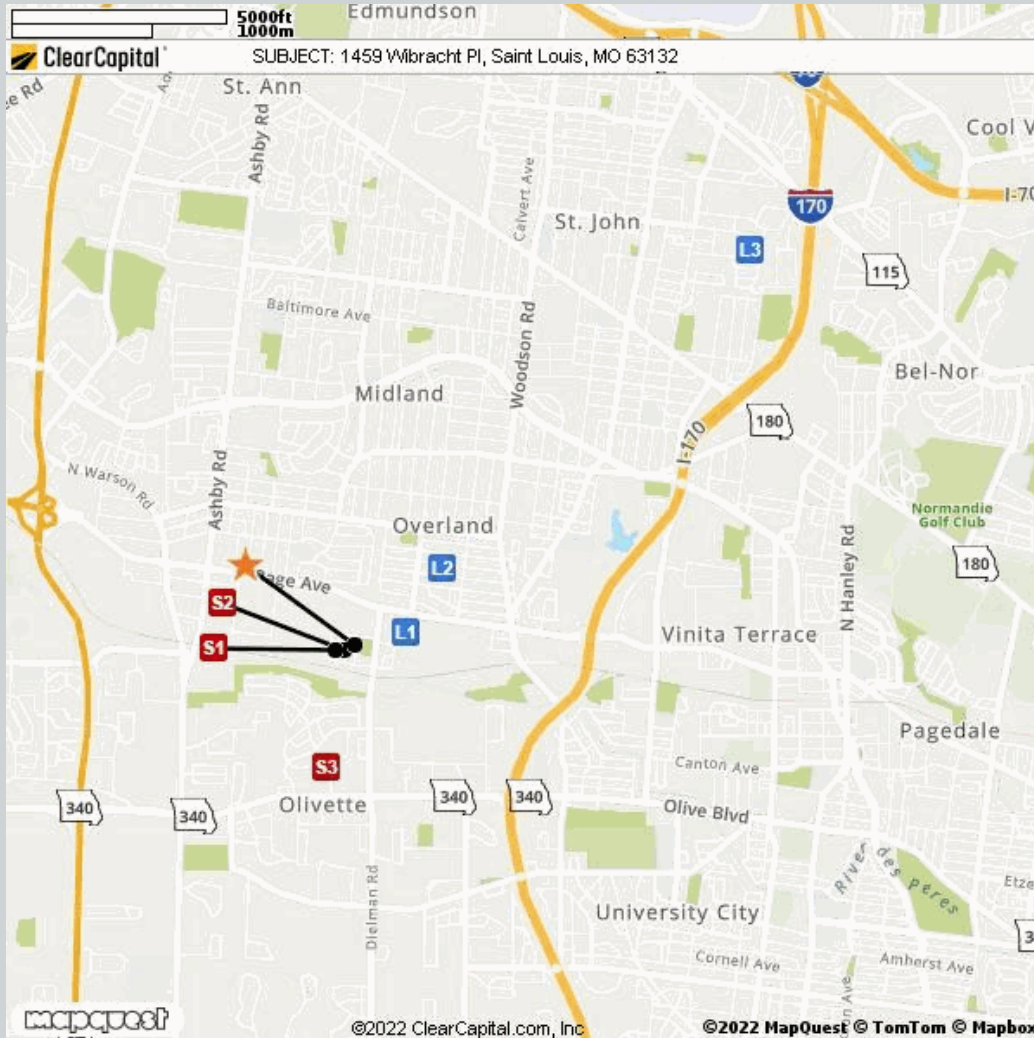
**Address** ★ 1459 Wibracht Place, Saint Louis, MO 63132

**Loan Number** 48856

**Suggested List** \$129,000

**Suggested Repaired** \$129,000

**Sale** \$125,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1459 Wibracht Place, Saint Louis, MO 63132	--	Parcel Match
L1 Listing 1	1461 Zimmerman, Saint Louis, MO 63132	0.21 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	9537 Ridge Ave, Saint Louis, MO 63114	0.52 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	8585 Markdale, Saint Louis, MO 63114	2.89 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1439 Wishart, Saint Louis, MO 63132	0.10 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1433 Werremeyer Place, Saint Louis, MO 63132	0.06 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	10 Tower Hill Ct, Saint Louis, MO 63132	0.77 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>	Phillip Jones	<b>Company/Brokerage</b>	Wood Realty
<b>License No</b>	2002027650	<b>Address</b>	4110 Concordia ave Saint Louis MO 63116
<b>License Expiration</b>	09/30/2022	<b>License State</b>	MO
<b>Phone</b>	3144841653	<b>Email</b>	philjones7989@gmail.com
<b>Broker Distance to Subject</b>	9.80 miles	<b>Date Signed</b>	03/19/2022

*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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