

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>	2031 Yale Avenue, Saint Louis, MO 63143	<b>Order ID</b>	9103648	<b>Property ID</b>	34969249
<b>Inspection Date</b>	01/11/2024	<b>Date of Report</b>	01/11/2024		
<b>Loan Number</b>	49318	<b>APN</b>	20J-32-0020		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	St. Louis		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	1.9_CitiReadvance	<b>Tracking ID 1</b>	1.9_CitiReadvance		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	Catamount Properties 2018 LLC	The subject is currently listed and shows an updated interior.
<b>R. E. Taxes</b>	\$2,788	
<b>Assessed Value</b>	\$179,600	
<b>Zoning Classification</b>	SR	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(The subject is secured by a lockbox.)		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<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		Neighborhood Comments
<b>Location Type</b>	Suburban	The subject is located in an established neighborhood that is near schools, shopping and other amenities. The area is not REO driven.
<b>Local Economy</b>	Improving	
<b>Sales Prices in this Neighborhood</b>	Low: \$21,251 High: \$1,206,547	
<b>Market for this type of property</b>	Increased 4 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2031 Yale Avenue	6922 Magnolia	7401 Hiawatha	7114 South St.
City, State	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
Zip Code	63143	63143	63117	63143
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.55 <sup>1</sup>	0.33 <sup>1</sup>	0.14 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$159,900	\$284,500	\$179,900
List Price \$	--	\$159,900	\$264,900	\$179,900
Original List Date		01/02/2024	10/12/2023	10/24/2023
DOM · Cumulative DOM	-- · --	9 · 9	75 · 91	49 · 79
Age (# of years)	100	124	102	121
Condition	Good	Good	Good	Good
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	1,004	851	1,105	1,204
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	2 · 1	3 · 1
Total Room #	5	5	5	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	50%	0%
Basement Sq. Ft.	704	851	1,105	602
Pool/Spa	--	--	--	--
Lot Size	.0924 acres	.077 acres	.134 acres	.129 acres
Other	--	--	--	--

\* 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** This bungalow is smaller than the subject and it has 1 less bedroom. The front is vinyl and the basement is unfinished.

**Listing 2** This bungalow is larger than the subject and it has 1 less bedroom. The front is vinyl and the walk-out basement offers a den.

**Listing 3** This 1.5 story is larger than the subject and it has the same number of bedrooms. The front is vinyl and the walk-out basement is unfinished.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	2031 Yale Avenue	6603 Villa	7018 Plateau	6917 Garner
<b>City, State</b>	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
<b>Zip Code</b>	63143	63139	63117	63139
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.77 <sup>1</sup>	0.24 <sup>1</sup>	0.25 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$2,250,000	\$199,000	\$189,900
<b>List Price \$</b>	--	\$175,000	\$199,000	\$189,900
<b>Sale Price \$</b>	--	\$150,000	\$200,000	\$202,500
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	08/04/2023	08/31/2023	07/17/2023
<b>DOM · Cumulative DOM</b>	-- · --	284 · 416	5 · 43	1 · 24
<b>Age (# of years)</b>	100	62	113	102
<b>Condition</b>	Good	Good	Good	Good
<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 Bungalow	1 Story Bungalow	1 Story Bungalow	1 Story Bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,004	864	1,040	870
<b>Bdrm · Bths · ½ Bths</b>	3 · 1	3 · 1	2 · 1	2 · 1
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	None	Attached 1 Car	None	None
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	20%	0%
<b>Basement Sq. Ft.</b>	704	864	1,040	870
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.0924 acres	.073 acres	.459 acres	.157 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$6,000	-\$7,614	+\$2,880
<b>Adjusted Price</b>	--	\$144,000	\$192,386	\$205,380

\* 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** This bungalow is smaller than the subject and it has the same number of bedrooms. The front is frame and the basement is unfinished. The price is adjusted for the age (-\$3,800), the GLA (\$2,800), and the garage (-\$5,000).
- Sold 2** This bungalow is similar in size to the subject and it has 1 less bedroom. The front is brick and the walk-out basement offers a den and full bathroom. The price is adjusted for the age (\$1,300), the GLA (-\$720), the basement finish (-\$5,000), and the lot size (-\$3,194).
- Sold 3** This bungalow is smaller than the subject and it has 1 less bedroom. The front is vinyl and the basement is unfinished. The price is adjusted for the age (\$200) and the GLA (\$2,680).

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	EXP Realty, LLC	According to the tax records, the subject last sold on 4/28/2022 for \$120,500. It's currently listed for \$185,000.					
<b>Listing Agent Name</b>	Heather Donley						
<b>Listing Agent Phone</b>	314-914-5314						
<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>
05/02/2023	\$240,000	10/27/2023	\$185,000	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$179,900	\$179,900
<b>Sales Price</b>	\$175,000	\$175,000
<b>30 Day Price</b>	\$175,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject is valued in line with comparable properties in the area. The comp search included properties within 1 mile of the subject, 10 years of its age and within 20% of its GLA. It was necessary to exceed the age guideline to locate 6 comps. It wasn't possible to only include comps that sold in the last 3 months. All house styles compete with the subject. The 30 and 90-120 day values are the same, because houses in this area are averaging less than 30 dom.</p>		

## 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

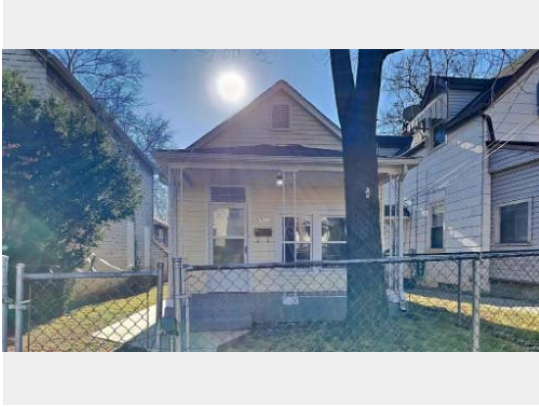


Other



## Listing Photos

**L1** 6922 Magnolia  
Saint Louis, MO 63143



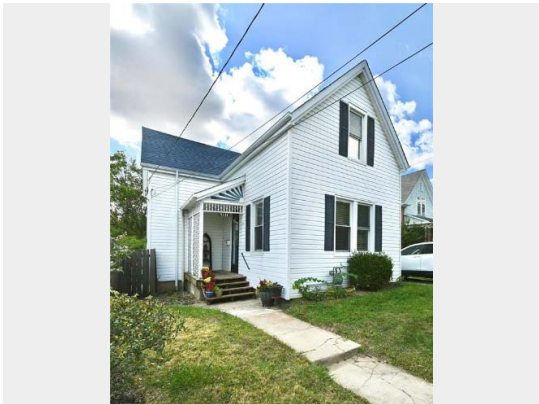
Front

**L2** 7401 Hiawatha  
Saint Louis, MO 63117



Front

**L3** 7114 South St.  
Saint Louis, MO 63143



Front



## Sales Photos

**S1** 6603 Villa  
Saint Louis, MO 63139



Front

**S2** 7018 Plateau  
Saint Louis, MO 63117



Front

**S3** 6917 Garner  
Saint Louis, MO 63139



Front

### ClearMaps Addendum

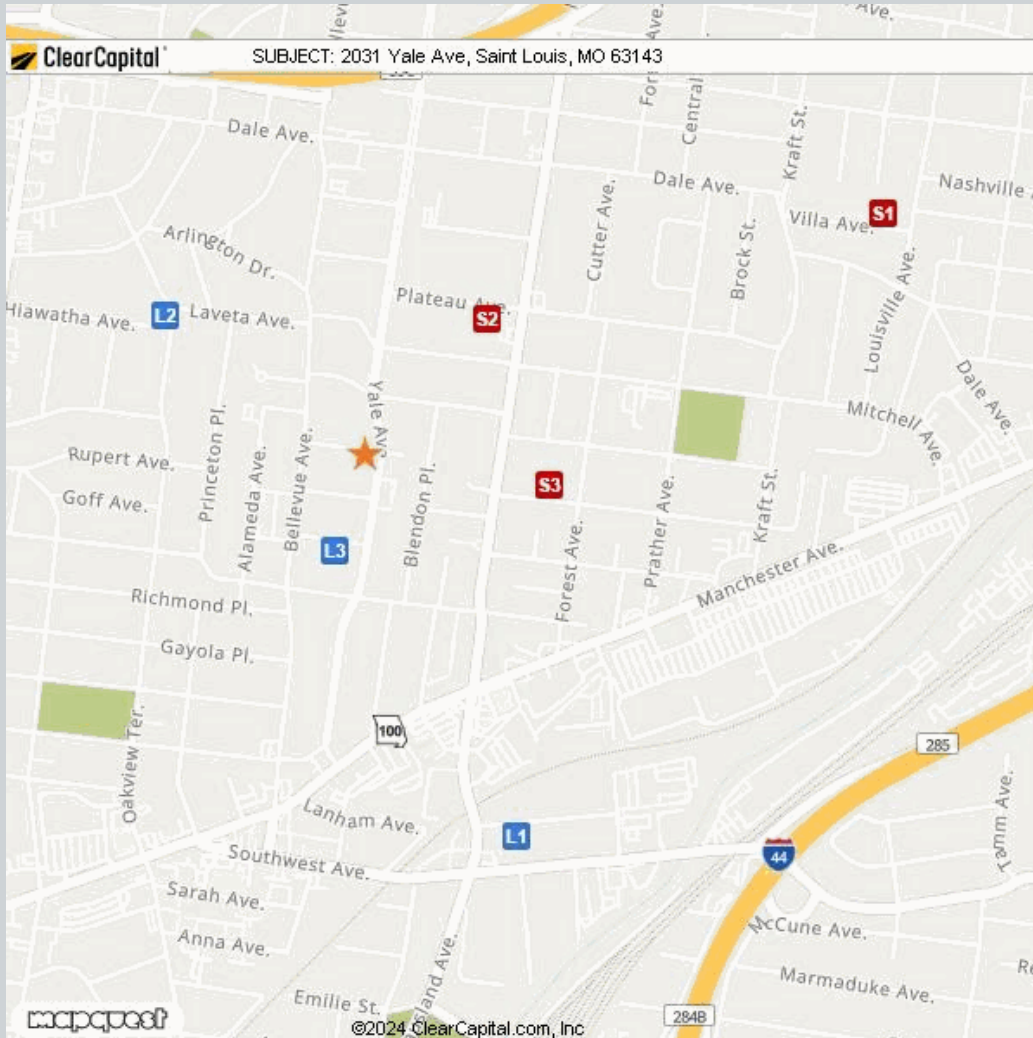
**Address** ★ 2031 Yale Avenue, Saint Louis, MO 63143

**Loan Number** 49318

**Suggested List** \$179,900

**Suggested Repaired** \$179,900

**Sale** \$175,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2031 Yale Avenue, Saint Louis, MO 63143	--	Parcel Match
L1 Listing 1	6922 Magnolia, Saint Louis, MO 63143	0.55 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	7401 Hiawatha, Saint Louis, MO 63117	0.33 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	7114 South St., Saint Louis, MO 63143	0.14 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	6603 Villa, Saint Louis, MO 63139	0.77 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	7018 Plateau, Saint Louis, MO 63117	0.24 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	6917 Garner, Saint Louis, MO 63139	0.25 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>	Lisa Hoffmann	<b>Company/Brokerage</b>	Coldwell Banker Gundaker
<b>License No</b>	2001019880	<b>Address</b>	1042 Dutch Mill Drive Ballwin MO 63011
<b>License Expiration</b>	09/30/2024	<b>License State</b>	MO
<b>Phone</b>	3147240856	<b>Email</b>	lisabposmo@gmail.com
<b>Broker Distance to Subject</b>	10.38 miles	<b>Date Signed</b>	01/11/2024

*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.**