

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	4427 Osceola Street, Saint Louis, MISSOURI 63116	Order ID	8958699	Property ID	34660593
Inspection Date	10/05/2023	Date of Report	10/10/2023		
Loan Number	49353	APN	58540003200		
Borrower Name	Catamount Properties 2018 LLC	County	Saint Louis City (City)		

Tracking IDs

Order Tracking ID	10.04.23 Citi-CS BPO Request	Tracking ID 1	10.04.23 Citi-CS BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments 4427 Osceola St is a one story, framed, bungalow style, sfr. The subject is similar in style and conforms to some other homes in the neighborhood. The subject has a view of a city street. This is a similar view as other homes in the area. I observed no required repairs from the exterior inspection. This home was listed in 2022 in dated and damaged condition. Currently the subject is listed in renovated condition. The interior MLS photos show updated flooring, kitchen and bath. I placed the subject in good condition based on this listing.
R. E. Taxes	\$1,353	
Assessed Value	\$16,030	
Zoning Classification	Residential A	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(The home is on a lockbox)		
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments 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 48% owner occupied, 41% rentals and 11% vacant. The median DOM is 14. The subject is located less than 2 blocks from a main road and commercial/ employment centers. The subject is located in an urban area with schools and parks in the immediate area.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$47,000 High: \$275,900	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4427 Osceola Street	4521 Tholozan	4354 Ellenwood Ave	4421 Gannett St
City, State	Saint Louis, MISSOURI	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
Zip Code	63116	63116	63116	63116
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.24 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$189,900	\$165,000	\$169,900
List Price \$	--	\$189,900	\$165,000	\$169,900
Original List Date		09/23/2023	09/24/2023	09/06/2023
DOM · Cumulative DOM	-- · --	14 · 17	13 · 16	5 · 34
Age (# of years)	100	87	110	112
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 ; City Street	Neutral ; City Street	Neutral ; City Street	Neutral ; City Street
Style/Design	1 Story bungalow	1 Story bungalow	1 Story bungalow	1 Story bungalow
# Units	1	1	1	1
Living Sq. Feet	800	892	918	880
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 2	2 · 1
Total Room #	5	4	4	5
Garage (Style/Stalls)	Detached 2 Car(s)	None	Detached 2 Car(s)	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	800	892	918	880
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	.10 acres	.09 acres	.09 acres
Other	--	--	--	--

* Listing 2 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.

Current Listings - Cont.

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

- Listing 1** I adjusted the comp for superior appeal/ brick home (-10,000), inferior garage (+6000), superior age (-2600) Welcome to this charming South city 2 bed, 1 bath home in the desirable south City neighborhood of 4521 Tholozan. This cozy home features beautiful hardwood floors that add a touch of elegance and warmth to the living spaces. The kitchen boasts modern stainless appliances granite countertop built in cabinet over sink. Both bedrooms are spacious, with hardwood floors, new windows throughout The bathroom features a sleek design and a shower/tub combination. Outside, the private backyard offers a peaceful oasis for relaxation or hosting summer gatherings. Conveniently located, this home provides easy access to a variety of amenities, including dining, shopping, and entertainment options. Commuting is a breeze with quick access to major highways and public transportation. Don't miss your chance to make this south City gem with beautiful hardwood floors your own. Schedule a showing today at 4521 Tholozan!
- Listing 2** I adjusted the comp for superior appeal/ brick home (-10,000), superior bath count (-6000) , superior gla (-3540), inferior age (+2000) Nestled in the heart of the historic Bevo Mill area of St. Louis, home awaits! With its tasteful updates, classic wood floors, an abundance of charm, and plenty of natural light it will be sure to please! The updated kitchen boasts modern amenities, the perfect space for culinary enthusiasts. It has sleek countertops and stainless steel appliances. Two updated well-appointed bedrooms and two bathrooms complete the main floor. The fenced-in backyard, provides a safe and private oasis. The walk-up basement offers additional space for storage, a workshop, or whatever your needs might be. For those who value convenience, this home includes off-street parking and a two-car garage. Great location offers easy access to a variety of local shops, restaurants, and parks. Enjoy the charm and culture of this historic community while being just a short drive away from the heart of St. Louis.
- Listing 3** I adjusted the comp for superior appeal/ brick home (-10,000), inferior garage (+6000), inferior age (+2400) A perfect blend of old and new, this brick bungalow has classic historic trim paired with warm, durable bamboo floors, main floor laundry, and newer thermal windows. Warm, neutral paint colors and extra light from the skylight greet you as you enter the home. On your right, you'll find the master bedroom with ample closet space & designer accent wall. The kitchen features a center island, stainless steel appliances, designer epoxy counter tops and lots of cabinet storage. The kitchen is open to the living room which walks out to a deck that is the perfect spot for hosting summer BBQs or a fall fire pit. Privacy fenced backyard is a great feature for pets. Off the living room is the second bedroom which would also make a good office space. Two car parking pad, newer systems including HVAC, plumbing & electrical. Great location close to near by shopping & restaurants plus excellent access to Gravois Ave & Chippewa Street. Schedule your private showing today!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4427 Osceola Street	4223 Osceola St	4180 Taft Ave	4368 Ellenwood Ave
City, State	Saint Louis, MISSOURI	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
Zip Code	63116	63116	63116	63116
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.30 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$120,000	\$134,900	\$159,900
List Price \$	--	\$120,000	\$134,900	\$149,900
Sale Price \$	--	\$136,000	\$138,000	\$140,000
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	09/07/2023	04/14/2023	08/14/2023
DOM · Cumulative DOM	-- · --	22 · 28	29 · 36	34 · 71
Age (# of years)	100	99	114	112
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 ; City Street	Neutral ; City Street	Neutral ; City Street	Neutral ; City Street
Style/Design	1 Story bungalow	1 Story bungalow	1 Story bungalow	1 Story bungalow
# Units	1	1	1	1
Living Sq. Feet	800	800	926	864
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	5	4	6
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 1 Car	Detached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	800	800	926	864
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	.09 acres	.13 acres	.09 acres
Other	--	--	--	--
Net Adjustment	--	+\$1,000	-\$20	-\$7,600
Adjusted Price	--	\$137,000	\$137,980	\$132,400

* Sold 1 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** I adjusted the comp for inferior garage size (+1000) Check out this adorable south city stunner! This home has been recently renovated, and is completely move-in ready! You'll love the updated kitchen with newer stainless steel appliances, white cabinets, eat-in space for a dining table, and a massive pantry cabinet (with laundry chute)! The oversized living room offers plenty of space to entertain! You could also place a large dining table or a desk for an office (and you'll absolutely LOVE the original-but refinished-hardwood floors!) All of the major things have been done for you, new water heater, new ductwork, aluminum fascia and soffit, and the roof still has plenty of life left, making this the perfect, low maintenance home (or rental). The detached garage will keep you feeling safe and secure! You and your (2 or 4 legged) children will absolutely LOVE hanging out in your privacy fenced & level back yard oasis! The basement is unfinished, but clean, painted and stays dry, perfect for storage or extra living space!
- Sold 2** I adjusted the comp for inferior garage size (+1000), superior gla (-3780), inferior age (+2800) Perfectly updated and ready to move in home! Original hardwood floors, fresh paint, high ceilings, lots of windows bringing in natural light, NEW roof, NEW siding, NEW fencing, and more. Walk into the brand NEW kitchen featuring granite tops, NEW cabinets, NEW appliances, and built-in wall cupboard. This home also featrues a brand NEW bathroom, large master bedroom with a decorative fireplace, covered porch, rear deck, one car garage and a perfect back yard. What else is there to say? Come check it out before its gone!
- Sold 3** I adjusted the comp for superior appeal/ brick home (-10,000), inferior age (+2400) Welcome to your dream home! Nestled in the desirable South City neighborhood, this charming all-brick bungalow offers the perfect blend of comfort and style. Step inside and be greeted by a beautifully updated kitchen featuring granite countertops, stainless steel appliances, a convenient pantry, ample cabinet space, and gas stove making cooking a delight. The cozy two bedrooms provide a peaceful retreat, while the updated bathroom adds a touch of luxury. Unwind and enjoy the tranquility of the relaxing addition off the rear of the home, complete with a built-in bench and lots of natural south-facing light for your house plants! This delightful home also boasts a two-car garage, ensuring peace of mind with off-street parking. The low maintenance backyard is a true oasis, providing plenty of room for gardening or entertaining. Don't miss the opportunity to own this South City gem - the perfect place to call home!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	EXP Realty, LLC	No recent sales history.					
Listing Agent Name	Heather A Donley						
Listing Agent Phone	314-914-5314						
# 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
09/15/2023	\$200,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$142,000	\$142,000
Sales Price	\$137,000	\$137,000
30 Day Price	\$127,000	--
Comments Regarding Pricing Strategy		
<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 used a gla range of 640-960 sq. ft. (20%) I used an age range of 71-131 years (30%) I looked at all one story homes that have sold in the last 6 months. The search produced 11 sales that ranged from 47,000-179,900. I used 2 renovated homes from the same subdivision. I looked back 12 months to have a 3rd sale on the same street that was in C3 condition. **Proximity and condition were a high priority in comp selection** I used the same search to look for similar active listings. I found 6 listings in a .5 mile radius that ranged from 62,500-189,900. I used 3 renovated comps in the same neighborhood. I relied on renovated sales from the same street and subdivision as the subject for a current value. **There is a prior report with a significantly lower value. The prior is based the subject being in distressed condition.** The subject is currently listed at \$200,000. This price point is above any other similar home that has sold in this neighborhood. I relied on renovated sales for a current value. I've included the MLS description for each comp used.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to the subject's recent updating and current good condition versus the prior report's fair condition assessment. 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



Side



Side



Street



Other

Listing Photos

L1 4521 Tholozan
Saint Louis, MO 63116



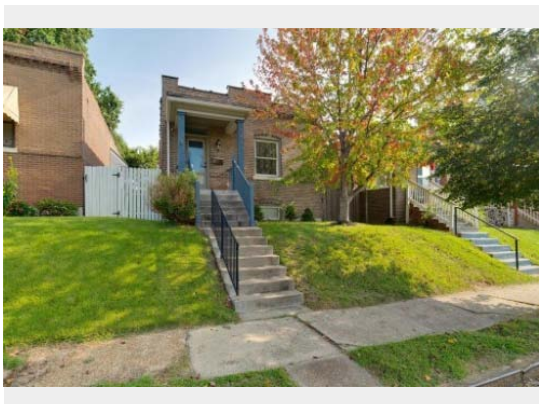
Front

L2 4354 Ellenwood Ave
Saint Louis, MO 63116



Front

L3 4421 Gannett St
Saint Louis, MO 63116



Front

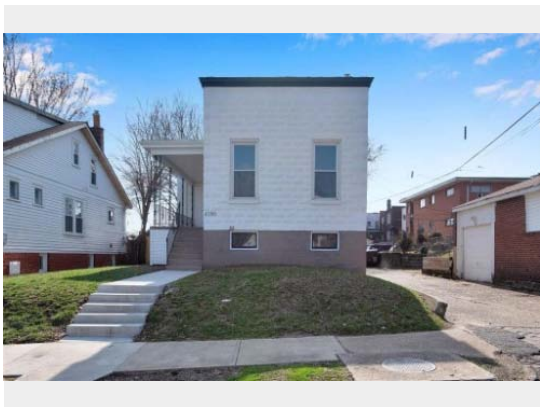
Sales Photos

S1 4223 Osceola St
Saint Louis, MO 63116



Front

S2 4180 Taft Ave
Saint Louis, MO 63116



Front

S3 4368 Ellenwood Ave
Saint Louis, MO 63116



Front

ClearMaps Addendum

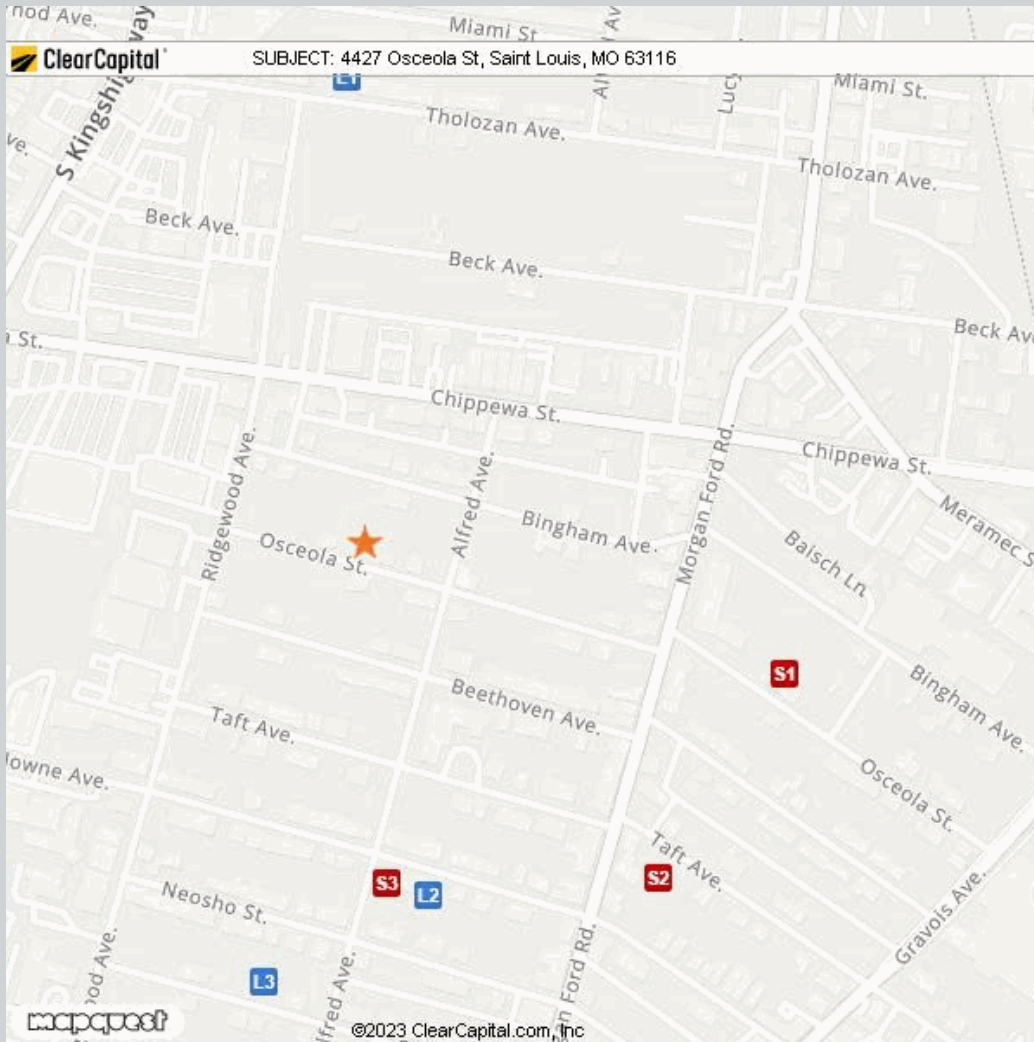
Address ★ 4427 Osceola Street, Saint Louis, MISSOURI 63116

Loan Number 49353

Suggested List \$142,000

Suggested Repaired \$142,000

Sale \$137,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4427 Osceola Street, Saint Louis, Missouri 63116	--	Parcel Match
L1 Listing 1	4521 Tholozan, Saint Louis, MO 63116	0.31 Miles ¹	Parcel Match
L2 Listing 2	4354 Ellenwood Ave, Saint Louis, MO 63116	0.24 Miles ¹	Parcel Match
L3 Listing 3	4421 Gannett St, Saint Louis, MO 63116	0.30 Miles ¹	Parcel Match
S1 Sold 1	4223 Osceola St, Saint Louis, MO 63116	0.29 Miles ¹	Parcel Match
S2 Sold 2	4180 Taft Ave, Saint Louis, MO 63116	0.30 Miles ¹	Parcel Match
S3 Sold 3	4368 Ellenwood Ave, Saint Louis, MO 63116	0.23 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.

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

Broker Name	Phillip Jones	Company/Brokerage	Wood Brothers Realty
License No	2002027650	Address	4110 concordia ave saint louis MO 63116
License Expiration	09/30/2024	License State	MO
Phone	3144841653	Email	philjones7989@gmail.com
Broker Distance to Subject	1.13 miles	Date Signed	10/07/2023

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.