

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	5339 Odell Street, Saint Louis, MISSOURI 63139	Order ID	8958699	Property ID	34660594
Inspection Date	10/05/2023	Date of Report	10/08/2023		
Loan Number	49484	APN	40660004100		
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		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC	5339 Odell St is a 1.5 story, framed, traditional 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. The home is currently listed and is described as , "This is an as-is listing with a current STOP work order for the building permit. The roughs for plumbing, HVAC and Electrical are pretty much done except for a few little items. All contractors are willing to work with the new owner. These have been paid or will be paid for the roughs besides that last remaining items which total to 2k or so. Kitchen cabs can be purchased from Midwest Cabs & layout is available. Most permits have been pulled. Investor Opportunity &/or Handyman Special!! Seller is offering to Wholesale this property for a limited time period prior to rehab. Selling As-Is. New roof, windows and framing has been done. The sewer & water lines have been repaired." The MLS has no interior photos. This is an exterior report. I placed the subject in average condition and focused on comps in need of updating during comp selection. I have also supplied one list and one sold comp in renovated condition to show the value for subject if renovated. This home will likely...
R. E. Taxes	\$1,380	
Assessed Value	\$16,350	
Zoning Classification	Residential A	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(The home is on a lockbox)		
Ownership Type	Fee Simple	
Property Condition	Average	
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		Neighborhood Comments
Location Type	Urban	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 57% owner occupied, 38% rentals and 5% vacant. The median DOM is 16. The subject is located less than 3 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: \$143,000 High: \$567,000	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<30	

Condition Comments

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Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	5339 Odell Street	6011 Hancock Ave	2403 Macklind Ave	4509 Miami St
City, State	Saint Louis, MISSOURI	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
Zip Code	63139	63139	63110	63116
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.96 ¹	0.35 ¹	1.00 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$295,000	\$234,900	\$140,000
List Price \$	--	\$285,000	\$234,900	\$140,000
Original List Date		09/13/2023	10/03/2023	08/08/2023
DOM · Cumulative DOM	-- · --	25 · 25	5 · 5	2 · 61
Age (# of years)	120	105	96	93
Condition	Average	Good	Average	Average
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	1.5 Stories traditional	1.5 Stories traditional	1.5 Stories traditional	1.5 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,312	1,600	1,395	1,200
Bdrm · Bths · ½ Bths	2 · 1	3 · 2	3 · 1	3 · 1 · 1
Total Room #	5	9	9	7
Garage (Style/Stalls)	None	Detached 1 Car	Detached 1 Car	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	50%	0%
Basement Sq. Ft.	720	800	698	768
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	.14 acres	.11 acres	.09 acres
Other	--	--	--	--

* Listing 3 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 The comp is renovated and was used to show potential value for the subject/ I adjusted the comp for superior appeal/ brick home (-10,000), superior garage (-5000), superior updated kitchen (-15,000), superior updated bath (-8000), superior updated flooring (-5000), superior bed count (-8000), superior bath count (-8000), superior gla (-8640), superior age (-3000)

Listing 2 I adjusted the comp for superior appeal/ brick home (-10,000), superior garage (-5000), superior partially finished lower level (-10,000), superior bed count (-8000), superior age (-4800)

Listing 3 I adjusted the comp for superior bed count (-8000), superior bath count (-5000), inferior gla (+3360), superior age (-5400)

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5339 Odell Street	2835 Hampton Ave	5384 Reber Place	5364 Magnolia Ave
City, State	Saint Louis, MISSOURI	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
Zip Code	63139	63139	63139	63139
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.64 ¹	0.09 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$179,900	\$159,900	\$240,000
List Price \$	--	\$169,900	\$159,900	\$240,000
Sale Price \$	--	\$168,900	\$172,000	\$267,000
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	06/12/2023	07/07/2023	06/08/2023
DOM · Cumulative DOM	-- · --	51 · 98	4 · 36	5 · 29
Age (# of years)	120	98	107	119
Condition	Average	Average	Average	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	1.5 Stories traditional	1.5 Stories traditional	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,312	1,189	1,050	1,080
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	1 · 1
Total Room #	5	7	5	6
Garage (Style/Stalls)	None	Detached 1 Car	None	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	720	594	965	650
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	.10 acres	.08 acres	.105 acres
Other	--	--	--	--
Net Adjustment	--	-\$15,710	-\$4,740	-\$13,040
Adjusted Price	--	\$153,190	\$167,260	\$253,960

* 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 superior appeal/ brick home (-10,000), superior garage (-5000), inferior gla (+3690), superior age (-4400)

Sold 2 I adjusted the comp for superior appeal/ brick home (-10,000), inferior gla (+7860), superior age (-2600)

Sold 3 The comp is renovated and was used to show potential value for the subject/ I adjusted the comp for superior updated kitchen (-15,000), superior updated bath (-8000), superior updated flooring (-5000), inferior bed count (+8000), inferior gla (+6960)

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Link Realty, LLC	Please see the attached MLS sheet.					
Listing Agent Name	Jeff Hill						
Listing Agent Phone	816-716-7712						
# 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
07/17/2023	\$150,000	09/18/2023	\$145,000	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$157,000	\$157,000
Sales Price	\$154,000	\$154,000
30 Day Price	\$143,000	--
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 1050-1574 sq. ft. (20%) I used an age range of 84-156 years (30%) I looked at all style homes that have sold in the last 6 months. The search produced 6 sales that ranged from 172,000-355,000. Only one of these was in dated condition and was used on this form. I expanded the radius to have an additional sale that was in need of updating. I used one sale in the subdivision that was renovated to show the updated value for the subject. **Proximity and condition were a high priority in comp selection** I used the same search to look for similar active listings. I found 1 listings in a .5 mile radius at 234,900. It was in dated condition and was used on this form. I had to expand the radius to have an addition home below typical condition. I used a 3 list comp that was renovated to show potential value. The MLS has no interior photos. Based on the description, the home is in need of updating. This is an exterior report. I placed the subject in average condition and focused on comps in need of updating during comp selection. I have also supplied one list and one sold comp in renovated condition to show the value for subject if renovated. This home will likely be purchased by an investor and renovated to maximize the value of the subject. **I was not able to find any similar home that sold as low as the subjects current list price in the immediate area.** I strongly recommend an interior inspection due to the MLS description.</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



Side



Side



Street

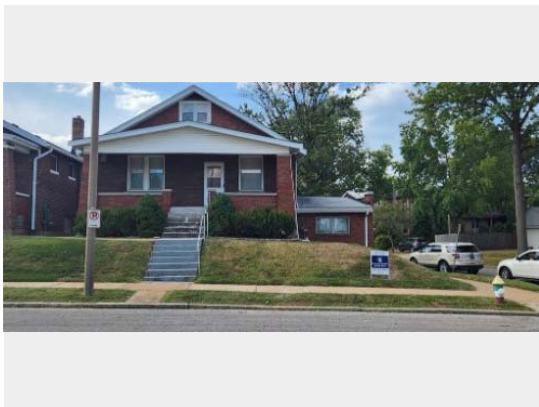
Listing Photos

L1 6011 Hancock Ave
Saint Louis, MO 63139



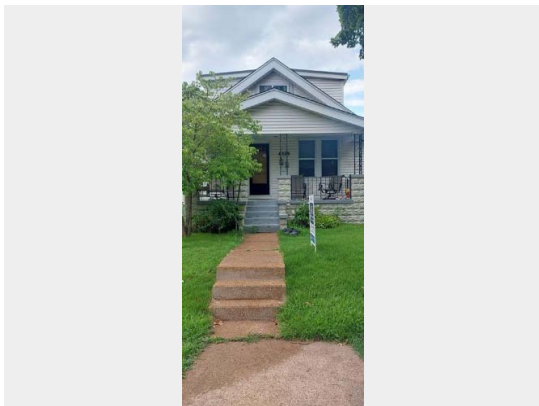
Front

L2 2403 Macklind Ave
Saint Louis, MO 63110



Front

L3 4509 Miami St
Saint Louis, MO 63116



Front

Sales Photos

S1 2835 Hampton Ave
Saint Louis, MO 63139



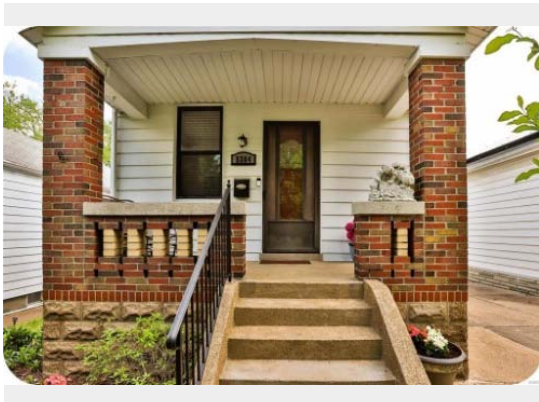
Front

S2 5384 Reber Place
Saint Louis, MO 63139



Front

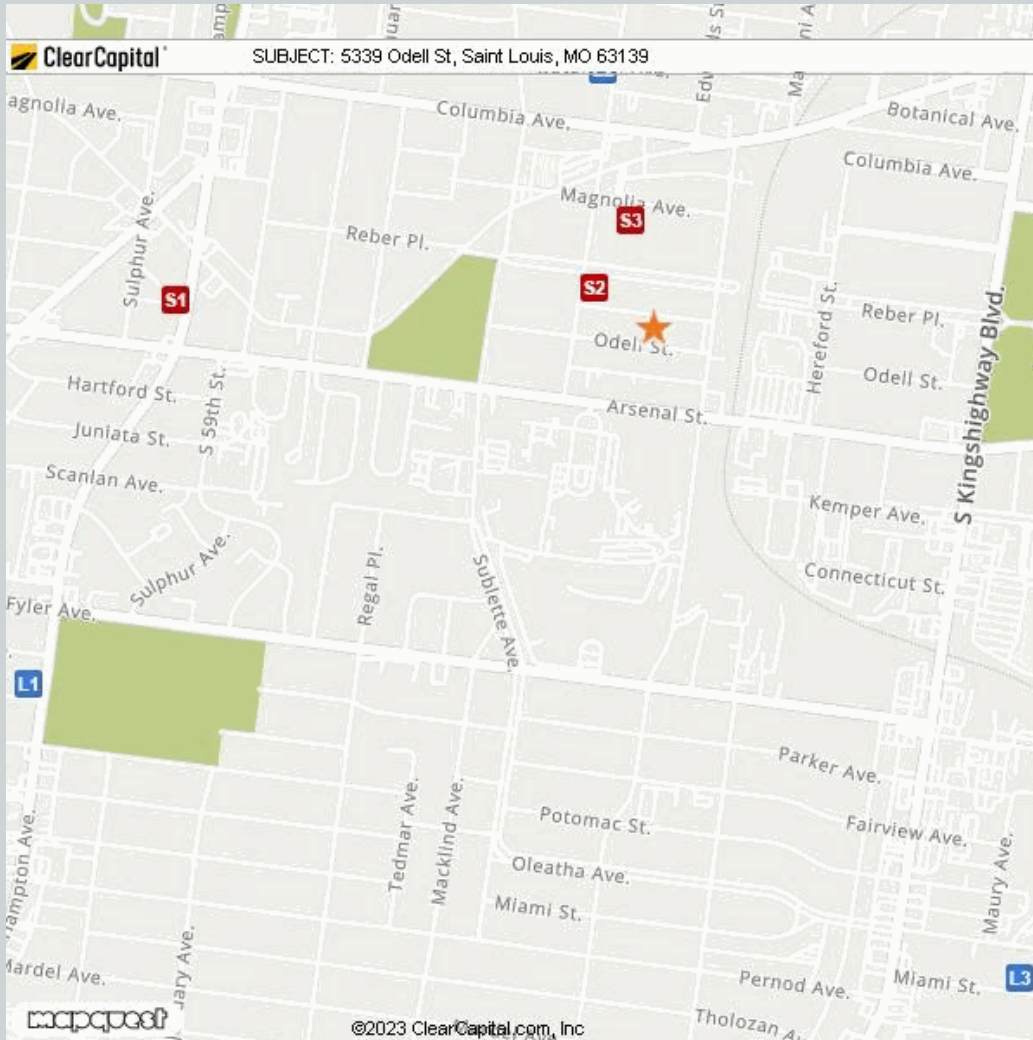
S3 5364 Magnolia Ave
Saint Louis, MO 63139



Front

ClearMaps Addendum

Address ★ 5339 Odell Street, Saint Louis, MISSOURI 63139
Loan Number 49484 **Suggested List** \$157,000 **Suggested Repaired** \$157,000 **Sale** \$154,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5339 Odell Street, Saint Louis, Missouri 63139	--	Parcel Match
L1 Listing 1	6011 Hancock Ave, Saint Louis, MO 63139	0.96 Miles ¹	Parcel Match
L2 Listing 2	2403 Macklind Ave, Saint Louis, MO 63110	0.35 Miles ¹	Parcel Match
L3 Listing 3	4509 Miami St, Saint Louis, MO 63116	1.00 Miles ¹	Parcel Match
S1 Sold 1	2835 Hampton Ave, Saint Louis, MO 63139	0.64 Miles ¹	Parcel Match
S2 Sold 2	5384 Reber Place, Saint Louis, MO 63139	0.09 Miles ¹	Parcel Match
S3 Sold 3	5364 Magnolia Ave, Saint Louis, MO 63139	0.15 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	2.42 miles	Date Signed	10/08/2023

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.