

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>	3518 Saint Joachim Lane, Saint Ann, MO 63074	<b>Order ID</b>	8682099	<b>Property ID</b>	34071056
<b>Inspection Date</b>	04/04/2023	<b>Date of Report</b>	04/04/2023		
<b>Loan Number</b>	49549	<b>APN</b>	13L-14-0729		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	St. Louis		

### Tracking IDs

<b>Order Tracking ID</b>	04.03.23 BPO Citi-CS Update Request	<b>Tracking ID 1</b>	04.03.23 BPO Citi-CS Update Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Catamount Properties 2018 LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,639	The subject appears to have been updated and is in good condition. The address verification is a picture of the address on the house next door. There is no visible address on the subject.	
<b>Assessed Value</b>	\$82,400		
<b>Zoning Classification</b>	72R1		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(The subject has 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

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Improving	The subject is located in an established neighborhood that is near schools, shopping and other amenities. The area is not REO driven.	
<b>Sales Prices in this Neighborhood</b>	Low: \$23,000 High: \$250,000		
<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	3518 Saint Joachim Lane	3457 Westridge Lane	3408 Sims	3536 Saint Gregory Lane
City, State	Saint Ann, MO	Saint Ann, MO	Saint Ann, MO	Saint Ann, MO
Zip Code	63074	63074	63074	63074
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.22 <sup>1</sup>	0.45 <sup>1</sup>	0.09 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$115,000	\$165,000	\$152,500
List Price \$	--	\$115,000	\$165,000	\$152,500
Original List Date		02/13/2023	03/21/2023	12/15/2022
DOM · Cumulative DOM	-- · --	50 · 50	14 · 14	26 · 110
Age (# of years)	81	65	75	81
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 Story Bungalow
# Units	1	1	1	1
Living Sq. Feet	864	864	885	864
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	4	4	4	4
Garage (Style/Stalls)	Detached 1 Car	None	None	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	50%	0%
Basement Sq. Ft.	864	864	885	864
Pool/Spa	--	--	--	--
Lot Size	.1928 acres	.22 acres	.14 acres	.14 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 the same size as the subject and it has the same number of bedrooms and bathrooms. The front is frame and the basement is unfinished.

**Listing 2** This bungalow is similar in size to the subject and it has the same number of bedrooms and bathrooms. The front is vinyl and the walk-out basement offers a recreation room.

**Listing 3** This bungalow is similar to the subject and it has the same number of bedrooms and bathrooms. The front is vinyl and the basement is unfinished.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	3518 Saint Joachim Lane	3507 San Jose	3417 Saint Williams	3469 Saint Mark
<b>City, State</b>	Saint Ann, MO	Saint Ann, MO	Saint Ann, MO	Saint Ann, MO
<b>Zip Code</b>	63074	63074	63074	63074
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.23 <sup>1</sup>	0.23 <sup>1</sup>	0.09 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$127,500	\$145,000	\$130,000
<b>List Price \$</b>	--	\$127,500	\$132,000	\$130,000
<b>Sale Price \$</b>	--	\$120,000	\$128,000	\$134,450
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	02/28/2023	11/21/2022	02/16/2023
<b>DOM · Cumulative DOM</b>	-- · --	15 · 39	78 · 81	3 · 29
<b>Age (# of years)</b>	81	75	79	77
<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>	864	864	784	925
<b>Bdrm · Bths · ½ Bths</b>	2 · 1	3 · 1	2 · 1	2 · 1
<b>Total Room #</b>	4	5	4	4
<b>Garage (Style/Stalls)</b>	Detached 1 Car	None	None	None
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	35%	50%
<b>Basement Sq. Ft.</b>	864	864	784	925
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.1928 acres	.30 acres	.168 acres	.211 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$2,466	+\$616	-\$13,279
<b>Adjusted Price</b>	--	\$122,466	\$128,616	\$121,171

\* 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 the same size as the subject and it has an extra bedroom. The front is vinyl and the basement is unfinished. The price is adjusted for the age (-\$600), no garage (\$4,000) and the lot size (-\$934).
- Sold 2** This bungalow is smaller than the subject and it has the same number of bedrooms and bathrooms. The front is vinyl and the walk-out basement offers a recreation room. The price is adjusted for the age (-\$200), the GLA (\$1,600), no garage (\$4,000), the basement finish (-\$5,000) and the lot size (\$216).
- Sold 3** This ranch is larger than the subject and it has the same number of bedrooms and bathrooms. The front is brick and the walk-out basement offers a recreation room and den. The price is adjusted for the age (-\$400), the GLA (-\$1,220), no garage (\$4,000), the basement finish (-\$10,000), the lot size (-\$159), and the concessions (-\$5,500).

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				According to the MLS, the subject was listed on 6/17/2022 for \$110,000. The price was reduced to \$100,000, but the listing was cancelled after 26 dom. According to the listing, the subject was in need of rehab and didn't have the current updates.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	1						
<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>
06/17/2022	\$110,000	07/08/2022	\$100,000	Cancelled	07/13/2022	\$100,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$129,900	\$129,900
<b>Sales Price</b>	\$125,000	\$125,000
<b>30 Day Price</b>	\$125,000	--
<b>Comments Regarding Pricing Strategy</b>		
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 include the most proximate comps. The 30 and 90-120 day values are the same, because houses in this area are averaging less than 30 dom.		

## 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



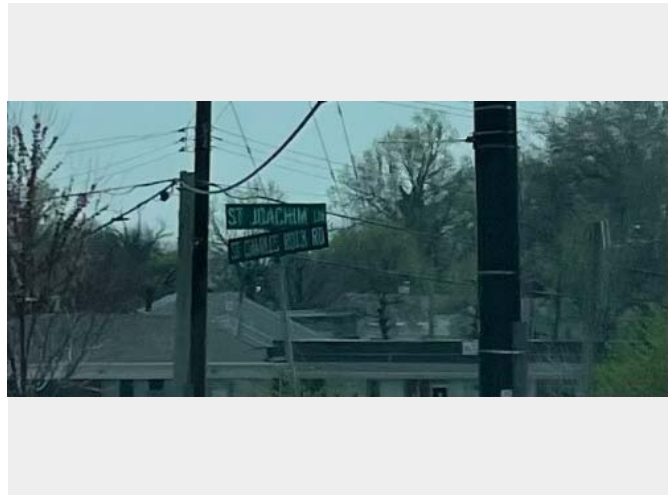
Front



Address Verification



Street



Other

## Listing Photos

**L1** 3457 Westridge Lane  
Saint Ann, MO 63074



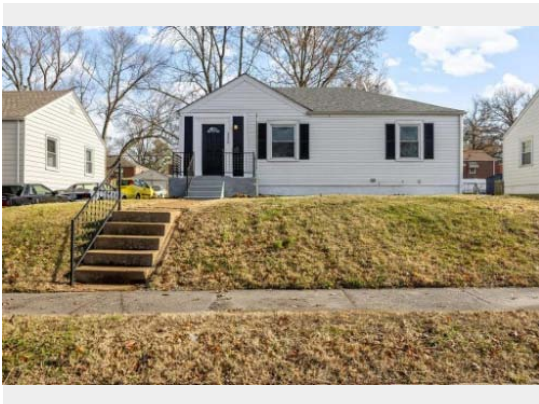
Front

**L2** 3408 Sims  
Saint Ann, MO 63074



Front

**L3** 3536 Saint Gregory Lane  
Saint Ann, MO 63074



Front



## Sales Photos

**S1** 3507 San Jose  
Saint Ann, MO 63074



Front

**S2** 3417 Saint Williams  
Saint Ann, MO 63074



Front

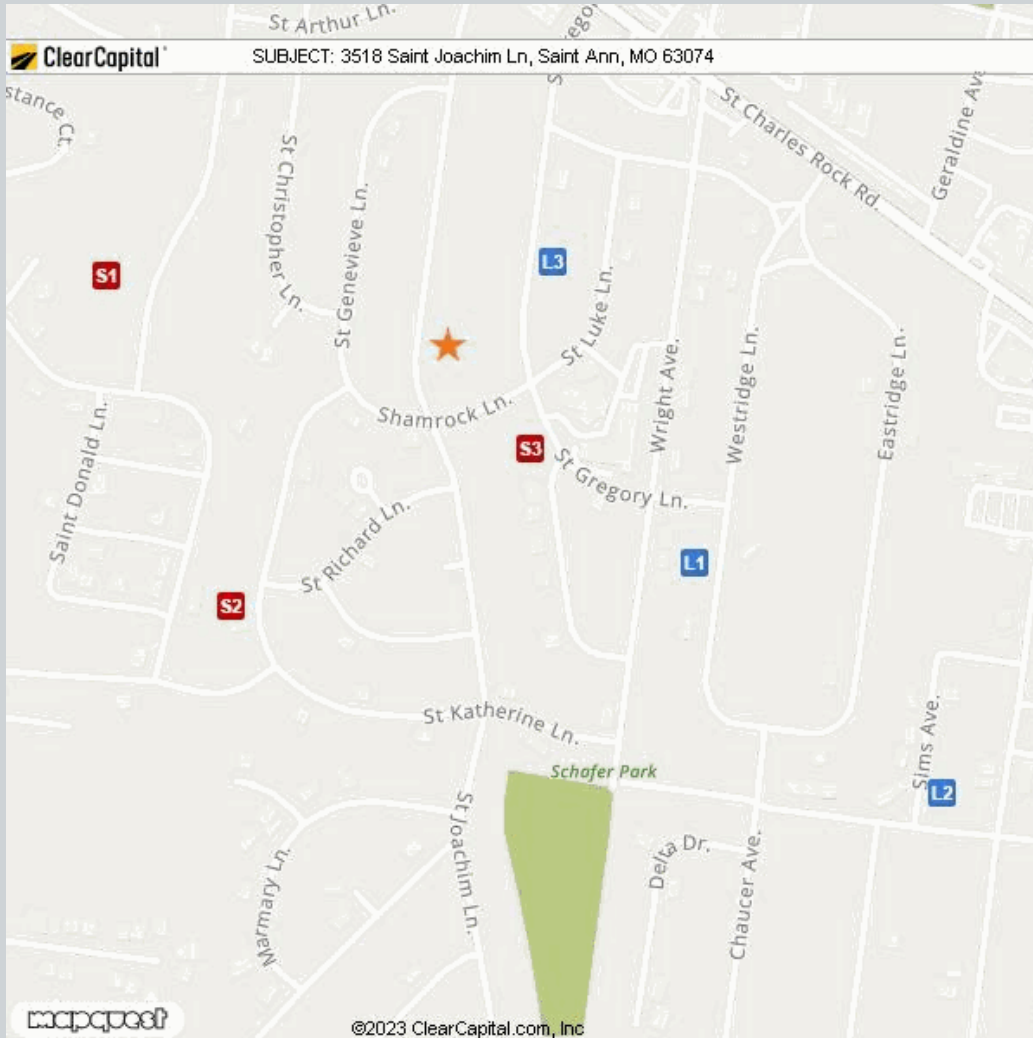
**S3** 3469 Saint Mark  
Saint Ann, MO 63074



Front

## ClearMaps Addendum

**Address** ★ 3518 Saint Joachim Lane, Saint Ann, MO 63074  
**Loan Number** 49549      **Suggested List** \$129,900      **Suggested Repaired** \$129,900      **Sale** \$125,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3518 Saint Joachim Lane, Saint Ann, MO 63074	--	Parcel Match
L1 Listing 1	3457 Westridge Lane, Saint Ann, MO 63074	0.22 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3408 Sims, Saint Ann, MO 63074	0.45 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3536 Saint Gregory Lane, Saint Ann, MO 63074	0.09 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3507 San Jose, Saint Ann, MO 63074	0.23 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3417 Saint Williams, Saint Ann, MO 63074	0.23 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3469 Saint Mark, Saint Ann, MO 63074	0.09 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.

\*\*\* 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

<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>	10.05 miles	<b>Date Signed</b>	04/04/2023

*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.**