

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	7314 Canton Avenue, Saint Louis, MO 63130	Order ID	8768453	Property ID	34234410
Inspection Date	06/05/2023	Date of Report	06/06/2023		
Loan Number	49812	APN	17J441215		
Borrower Name	Catamount Properties 2018 LLC	County	St. Louis		

Tracking IDs

Order Tracking ID	06.02.23 Citi-CS BPO Request	Tracking ID 1	06.02.23 Citi-CS BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments The address was faded, I have also included the street sign. 7314 Canton Ave is a one story, brick, ranch style sfr. This is a slab home with no basement. The subject is similar in style and conforms to some other homes in the neighborhood. The subject's view is of similar homes and is in a suburban subdivision. This is a similar view as other homes in the area. The garage door has been repaired since I last inspected the home in 12/22. I observed no required repairs from the exterior inspection. Please see the attached MLS sheet from 01/22. It states, "ready for rehab". The current MLS sheet describes the subject as being recently renovated. I placed the subject in "good" condition based on the recent renovations.
R. E. Taxes	\$1,262	
Assessed Value	\$16,060	
Zoning Classification	Residential 57SFR	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Doors and windows appear secure)		
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	Suburban	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 51% owner occupied, 39% rentals and 9% vacant. The median DOM is 47. The subject is located less than 5 blocks from a main road and commercial/ employment centers.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$17,000 High: \$450,500	
Market for this type of property	Increased 8 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	7314 Canton Avenue	7608 Lynn Ave	7808 Madison Dr	1421 Forest Green Ct
City, State	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
Zip Code	63130	63130	63133	63130
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.49 ¹	0.51 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$143,750	\$155,000	\$200,000
List Price \$	--	\$143,750	\$155,000	\$200,000
Original List Date		04/06/2023	05/30/2023	05/16/2023
DOM · Cumulative DOM	-- · --	61 · 61	7 · 7	5 · 21
Age (# of years)	73	82	74	58
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 Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,138	992	1,254	1,263
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	3 · 2	3 · 1 · 1
Total Room #	5	5	7	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Detached 1 Car	Attached 1 Car
Basement (Yes/No)	No	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	80%
Basement Sq. Ft.	--	912	792	1,263
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	.12 acres	.19 acres	.14 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.

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

Listing 1 I adjusted the comp for superior basement (-15,000), inferior bed count (+7000), inferior gla (+4380)

Listing 2 I adjusted the comp for inferior appeal/ framed home (+10,000), inferior garage style (+2000), superior basement (-15,000), superior bath count (-8000), superior gla (-3480)

Listing 3 I adjusted the comp for superior partially finished lower level (-25,000), superior bath count (-5000), superior gla (-3750), superior age (-4500)

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7314 Canton Avenue	7321 Melrose Ave	7110 Hazelwood Lane	1501 Quendo Ave
City, State	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO	Saint Louis, MO
Zip Code	63130	63130	63130	63130
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.36 ¹	0.04 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$154,900	\$184,999	\$190,000
List Price \$	--	\$154,900	\$164,900	\$190,000
Sale Price \$	--	\$157,500	\$170,000	\$191,500
Type of Financing	--	Fha	Conventional	Fha
Date of Sale	--	11/30/2022	10/03/2022	04/24/2023
DOM · Cumulative DOM	-- · --	8 · 33	72 · 104	34 · 72
Age (# of years)	73	72	72	72
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 Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,138	923	1,200	1,040
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	3 · 1 · 1	3 · 1
Total Room #	5	6	6	7
Garage (Style/Stalls)	Attached 1 Car	None	Attached 1 Car	None
Basement (Yes/No)	No	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	80%
Basement Sq. Ft.		923	1,200	1,040
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	.18 acres	.11 acres	.19 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,450	-\$20,000	-\$15,060
Adjusted Price	--	\$162,950	\$150,000	\$176,440

* 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 (+7000), superior basement (-15,000), inferior bed count (+7000), inferior gla (+6450)

Sold 2 I adjusted the comp for superior basement (-15,000), superior bath count (-5000) I made no other adjustments to the comp. The other features were similar to the subject.

Sold 3 I adjusted the comp for inferior garage (+7000), superior partially finished lower level (-25,000), inferior gla (+2940)

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Please see the attached MLS sheet.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		1					
# 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
04/10/2023	\$180,000	--	--	Withdrawn	05/31/2023	\$180,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$169,000	\$169,000
Sales Price	\$165,000	\$165,000
30 Day Price	\$155,000	--
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 910-1366 sq. ft. (20%) I used an age range of 51-95 years (30%) I looked at all one story homes that have sold in the last 6 months. The search produced 5 sales that ranged from 17,000-322,500. I used the sale that was renovated and that appeared in similar condition. I had to look back 12 months to have sales in C3 condition that were in the same neighborhood. **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 143,750. It was updated and was used on this form. I looked out .6 miles and found additional listings in C3 condition. I was not able to find comps that had no basement and had to adjust for this feature. I relied on sales in the same neighborhood that appeared in similar condition as the subject for a current value. The subject was listed at \$180,000 for 51 days and did not sell. This factored into the current value. **There is a prior report with a significant difference in value** The prior report relied on distressed homes. The current report used renovated homes.</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

Listing Photos

L1 7608 Lynn Ave
Saint Louis, MO 63130



Front

L2 7808 Madison Dr
Saint Louis, MO 63133



Front

L3 1421 Forest Green Ct
Saint Louis, MO 63130



Front

Sales Photos

S1 7321 Melrose Ave
Saint Louis, MO 63130



Front

S2 7110 Hazelwood Lane
Saint Louis, MO 63130



Front

S3 1501 Quendo Ave
Saint Louis, MO 63130



Front

ClearMaps Addendum

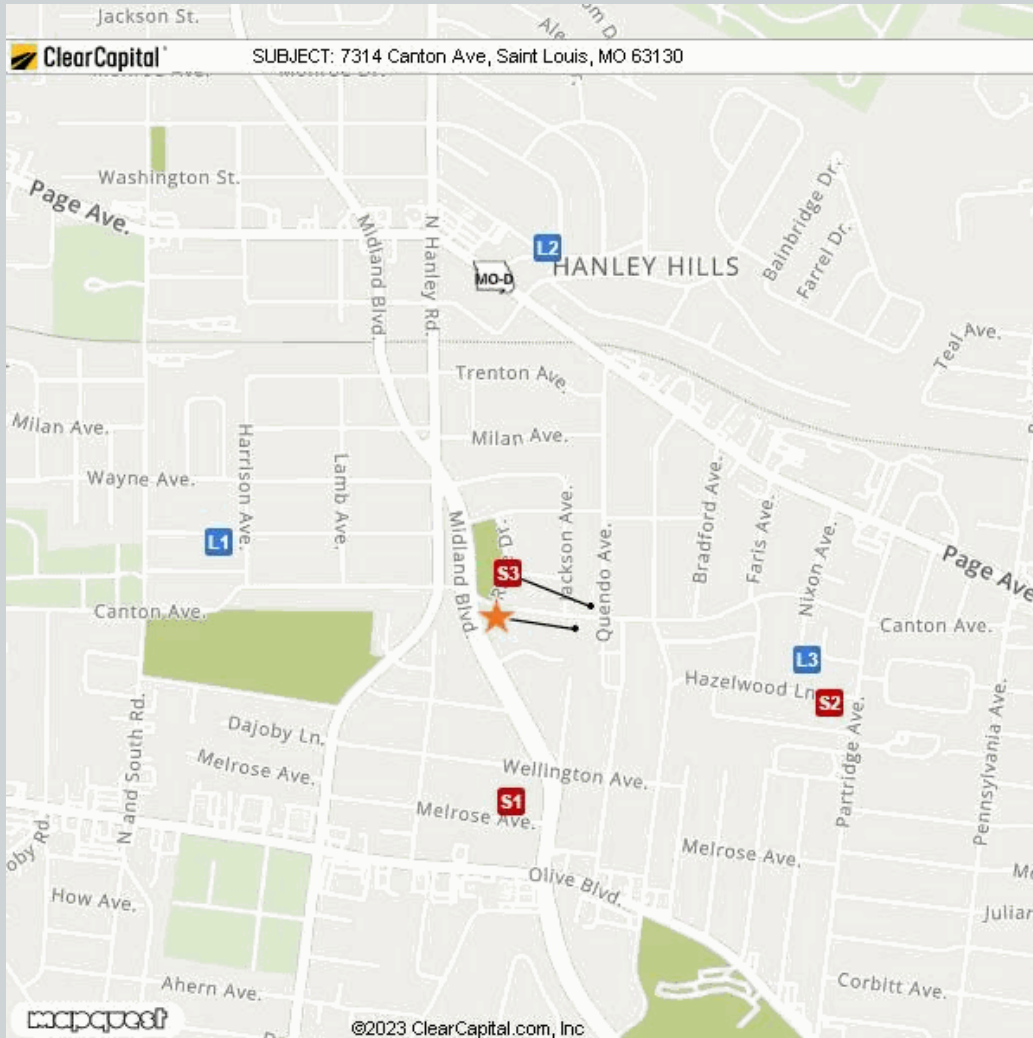
Address ★ 7314 Canton Avenue, Saint Louis, MO 63130

Loan Number 49812

Suggested List \$169,000

Suggested Repaired \$169,000

Sale \$165,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7314 Canton Avenue, Saint Louis, MO 63130	--	Parcel Match
L1 Listing 1	7608 Lynn Ave, Saint Louis, MO 63130	0.49 Miles ¹	Parcel Match
L2 Listing 2	7808 Madison Dr, Saint Louis, MO 63133	0.51 Miles ¹	Parcel Match
L3 Listing 3	1421 Forest Green Ct, Saint Louis, MO 63130	0.31 Miles ¹	Parcel Match
S1 Sold 1	7321 Melrose Ave, Saint Louis, MO 63130	0.25 Miles ¹	Parcel Match
S2 Sold 2	7110 Hazelwood Lane, Saint Louis, MO 63130	0.36 Miles ¹	Parcel Match
S3 Sold 3	1501 Quendo Ave, Saint Louis, MO 63130	0.04 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 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	7.75 miles	Date Signed	06/06/2023

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.