

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	7115 Myrtle Avenue, Kansas City, MO 64132	Order ID	8519198	Property ID	33553022
Inspection Date	11/16/2022	Date of Report	11/16/2022		
Loan Number	49965	APN	46-440-01-05-00-0-00-000		
Borrower Name	na	County	Jackson		

Tracking IDs					
Order Tracking ID	11.15.22 CS_Citi Update	Tracking ID 1	11.15.22 CS_Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	Based on an observation the subject property appears to be in fair condition. Roof repair : \$10,000 Exterior Paint : \$10,000
R. E. Taxes	\$903	
Assessed Value	\$11,020	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$20,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$20,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	The subject is located in an established neighborhood that consists of mostly homes displaying general similarity in design, appeal and size.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$35,000 High: \$200,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	7115 Myrtle Avenue	6700 College Avenue	4029 E 68th Terrace E	3842 E 68th Terrace
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64132	64132	64132	64132
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.73 ¹	0.34 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$59,999	\$109,500	\$125,000
List Price \$	--	\$59,999	\$109,500	\$125,000
Original List Date		08/19/2022	07/14/2022	11/01/2022
DOM · Cumulative DOM	-- · --	85 · 89	124 · 125	14 · 15
Age (# of years)	68	86	100	110
Condition	Fair	Fair	Average	Average
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,388	1,400	1,368	1,051
Bdrm · Bths · ½ Bths	4 · 1	3 · 2	2 · 1	3 · 1 · 1
Total Room #	7	7	5	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	100%	100%
Basement Sq. Ft.	872	700	684	650
Pool/Spa	--	--	--	--
Lot Size	0.27 acres	1.00 acres	0.10 acres	0.11 acres
Other	None	None	None	None

* Listing 1 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 Similar in GLA to the subject.

Listing 2 Superior in condition to the subject. CONDITION:\$-10,000

Listing 3 Superior in condition to the subject. CONDITION:\$-10,000

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7115 Myrtle Avenue	4027 E 68th Street	7412 And 7416 Montgall Avenue	6723 Monroe Avenue
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64132	64132	64132	64132
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.40 ¹	0.94 ¹	0.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$55,000	\$111,000	\$125,000
List Price \$	--	\$55,000	\$111,000	\$125,000
Sale Price \$	--	\$55,000	\$111,000	\$125,000
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	09/07/2022	09/29/2022	06/02/2022
DOM · Cumulative DOM	-- · --	2 · 13	22 · 80	25 · 35
Age (# of years)	68	107	65	69
Condition	Fair	Fair	Average	Average
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,388	1,120	1,456	1,344
Bdrm · Bths · ½ Bths	4 · 1	2 · 1	3 · 2	4 · 1 · 1
Total Room #	7	5	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	None	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	100%
Basement Sq. Ft.	872	560	900	672
Pool/Spa	--	--	--	--
Lot Size	0.27 acres	0.10 acres	0.18 acres	0.20 acres
Other	None	None	None	None
Net Adjustment	--	+\$9,420	-\$18,820	-\$19,360
Adjusted Price	--	\$64,420	\$92,180	\$105,640

* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Similar in condition to the subject Adjustment as follows : GLA:\$2680 Year Built:\$3900 LOT:\$340 BED COUNT:\$2000 GARAGE:\$500

Sold 2 Superior in condition to the subject Adjustment as follows : LOT:\$180 BED COUNT:\$1000 BATH COUNT:\$-1000 GARAGE:\$1000 Condition: \$-20000

Sold 3 Superior in condition to the subject Adjustment as follows : LOT:\$140 HALF BATH:\$-500 GARAGE:\$1000 Condition: \$-20000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Cancelled for \$125,000				
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
07/08/2022	\$125,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$70,000	\$100,000
Sales Price	\$65,000	\$95,000
30 Day Price	\$60,000	--
Comments Regarding Pricing Strategy		
<p>Subject's final value represents a value with normal marketing times and based on the most similar and proximate comps in this report. All comparables have been given equal weight in determining an opinion of value for the subject property. Due to limited available market data for similar properties in the subject's immediate neighborhood, it was necessary to utilize comps with a variance in GLA, Year built, Garage, Lot size, Bed bath count, Sold date and proximity. Most of the Weight in this BPO was given to Sold Comp 1 because it was most similar in condition to the subject. Note: this valuation is NOT intended to be an Appraisal and should not be used as one, it was completed by a Licensed Real Estate Broker. This is for valuation purposes only</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



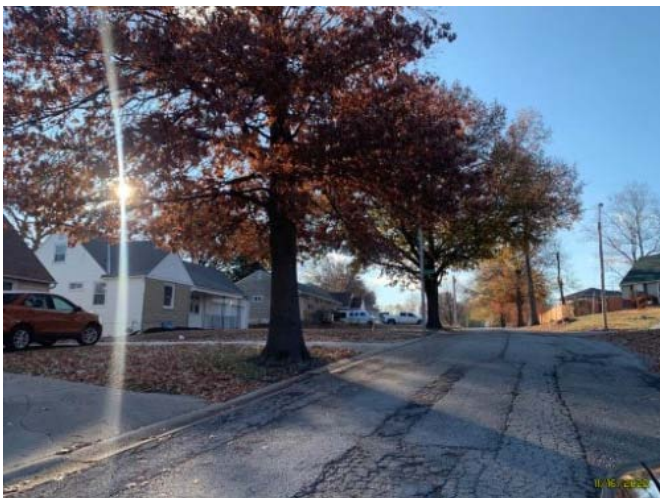
Address Verification



Side



Side



Street



Street

Subject Photos



Street



Other

Listing Photos

L1 6700 College Avenue
Kansas City, MO 64132



Front

L2 4029 E 68th Terrace E
Kansas City, MO 64132



Front

L3 3842 E 68th Terrace
Kansas City, MO 64132



Front

Sales Photos

S1 4027 E 68th Street
Kansas City, MO 64132



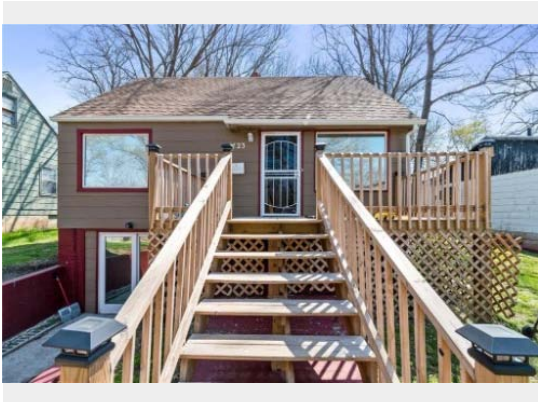
Front

S2 7412 and 7416 Montgall Avenue
Kansas City, MO 64132



Front

S3 6723 Monroe Avenue
Kansas City, MO 64132



Front

ClearMaps Addendum

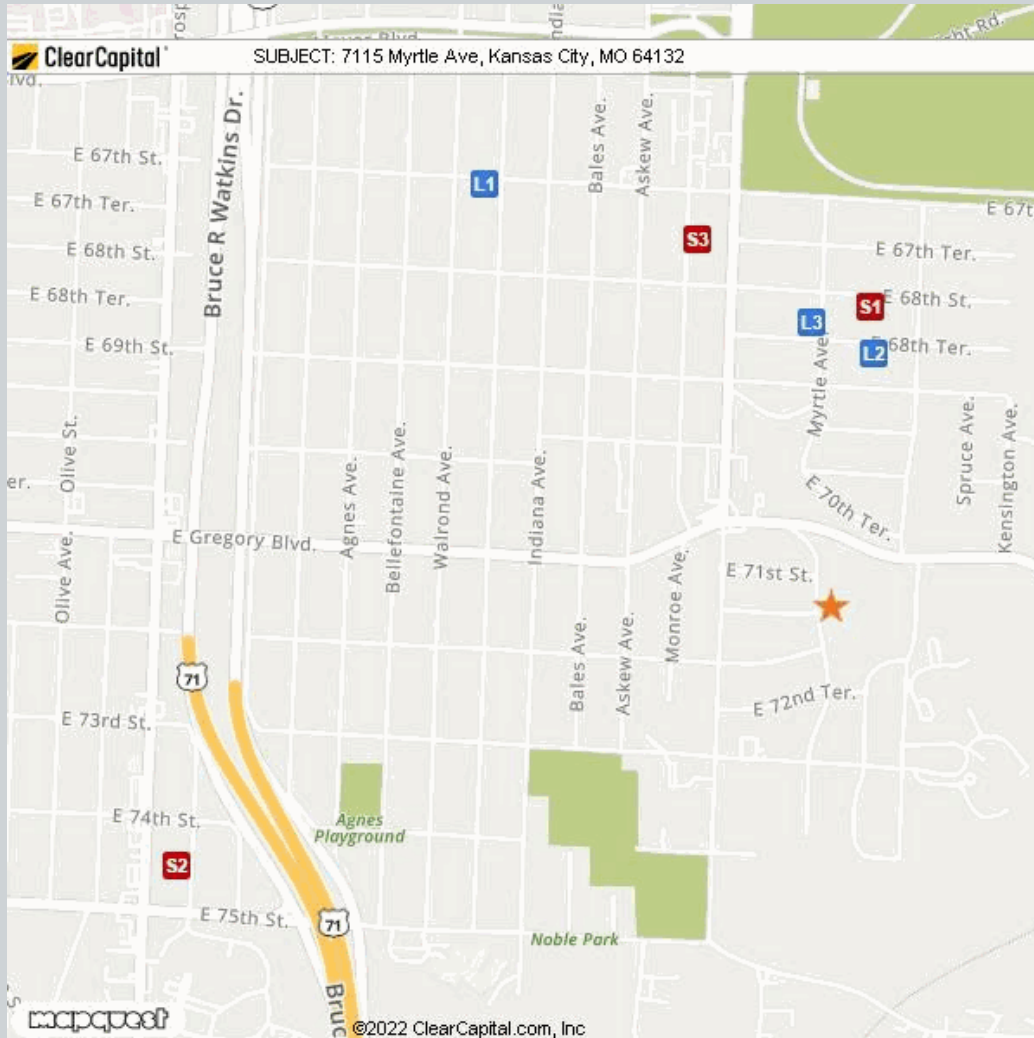
Address ★ 7115 Myrtle Avenue, Kansas City, MO 64132

Loan Number 49965

Suggested List \$70,000

Suggested Repaired \$100,000

Sale \$65,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7115 Myrtle Avenue, Kansas City, MO 64132	--	Parcel Match
L1	6700 College Avenue, Kansas City, MO 64132	0.73 Miles ¹	Parcel Match
L2	4029 E 68th Terrace E, Kansas City, MO 64132	0.34 Miles ¹	Parcel Match
L3	3842 E 68th Terrace, Kansas City, MO 64132	0.38 Miles ¹	Parcel Match
S1	4027 E 68th Street, Kansas City, MO 64132	0.40 Miles ¹	Parcel Match
S2	7412 And 7416 Montgall Avenue, Kansas City, MO 64132	0.94 Miles ¹	Parcel Match
S3	6723 Monroe Avenue, Kansas City, MO 64132	0.52 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	Trice Massey- MO	Company/Brokerage	Greater Kansas City Realty
License No	1999130936	Address	311 W 80th Terrace Kansas City MO 64131
License Expiration	06/30/2024	License State	MO
Phone	9139801399	Email	gkcrbpo@gmail.com
Broker Distance to Subject	3.05 miles	Date Signed	11/16/2022

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.