

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	7501 E 51st Street, Kansas City, MO 64129	Order ID	8207644	Property ID	32748964
Inspection Date	05/17/2022	Date of Report	05/18/2022		
Loan Number	49966	APN	32920030200000000		
Borrower Name	Catamount Properties 2018 LLC	County	Jackson		

Tracking IDs					
Order Tracking ID	05.16.22 BPO	Tracking ID 1	05.16.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	ROBERT L HOLT	Condition Comments Subject roof appears to be old with some sagging issues, would recommend replacement.
R. E. Taxes	\$1,013	
Assessed Value	\$10,830	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (appears to be locked)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$4,500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$4,500	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Urban	Neighborhood Comments Subject located in an area of somewhat similar style and sized homes near unlimited amenities with easy highway access.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$72350 High: \$222200	
Market for this type of property	Increased 12 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	7501 E 51st Street	5164 Eastern Ave	7601 Sni A Bar Ter	7617 Sni A Bar Ter
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64129	64129	64129	64129
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.33 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$125,000	\$136,500	\$148,000
List Price \$	--	\$125,000	\$143,000	\$148,000
Original List Date		04/29/2022	05/12/2022	01/19/2022
DOM · Cumulative DOM	-- · --	19 · 19	6 · 6	119 · 119
Age (# of years)	62	56	73	73
Condition	Average	Average	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	1.5 Stories traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	864	922	827	827
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1 · 2	3 · 1	2 · 1
Total Room #	6	6	6	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	864	418	816	404
Pool/Spa	--	--	--	--
Lot Size	.173 acres	.2 acres	0.21 acres	.21 acres
Other	shed	na	na	patio

* 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.

Current Listings - Cont.

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

- Listing 1** MLS COMMENTS: Ready to move in 3 bedroom 1 full bath and 2 half baths. New carpet and paint. Kitchen and baths have recently been updated. WE HAVE MULTIPLE OFFER AND WILL BE REVIEWING 5/1 AT 4PM. Seller has agree to terms. Waiting on signatures
- Listing 2** MLS COMMENTS: Great 3 Bed Room Rental Property with detached garage, surprising large lot and good area. Located near public highways for easy access to work or play... This property is vacant and ready to sell..... Bring your investors and new home owners this property is ready to sell
- Listing 3** MLS COMMENTS: Contract fell out at no fault of Seller. Really nice updated true ranch home! Tons of updates in approx 2019 include the following: Kitchen cabinets, sink, counter tops, disposal, has electric stove, paint, carpet, tile in bath, vanity, tile and back splash. Newer bathroom in basment. Shared Garage. Home has basement and garage, seller is providing buyer with Old Republic Warranty \$750 and \$100 deductible.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7501 E 51st Street	7618 E 52nd Ter	7509 E 52nd Ter	7630 E 52nd Ter
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64129	64129	64129	64129
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.23 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$87,000	\$85,000	\$135,000
List Price \$	--	\$87,000	\$85,000	\$135,000
Sale Price \$	--	\$90,550	\$110,000	\$142,000
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	05/13/2022	11/19/2021	02/24/2022
DOM · Cumulative DOM	-- · --	79 · 79	34 · 34	48 · 48
Age (# of years)	62	58	62	59
Condition	Average	Average	Average	Average
Sales Type	--	Investor	Fair Market Value	Investor
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story traditional	1.5 Stories traditional	1 Story Traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	864	1,040	1,024	2,080
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 1	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	864	1,040	864	1,040
Pool/Spa	--	--	--	--
Lot Size	.173 acres	0.19 acres	0.21 acres	0.20 acres
Other	shed	na	deck	fireplace
Net Adjustment	--	-\$2,912	-\$1,920	-\$2,812
Adjusted Price	--	\$87,638	\$108,080	\$139,188

* Sold 2 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** Adjustments: -400 superior age; -6512 superior GLA; +4000 inferior garage space MLS COMMENTS: Sought After Vineyard Hills East Ranch Home. This 3 bedroom 2 full bath hom
- Sold 2** MLS COMMENTS: OFFER ACCEPTED! Just pending 1 signature. Please have all offers in by 4PM on Saturday, 10/23, a decision will be made on Sunday morning. Welcome home! This cute little 3 bedroom, 1 bath, 1 car garage ranch, with walk-out basement and hardwoods throughout, has been loved for over 40 years, by it's owners. Located on a quiet street, with walking distance to the elementary school, quick access to the highway and only minutes from the stadiums, it's sure to be a winner! Additionally, the roof and sewerline were both replaced in 2017 and hot water heater in 2016. This home would make an amazing investment property or even flip. Come take a look for yourself. Buyer must view home, in person, in order for offer to be considered and home is being sold "as-is".
- Sold 3** Adjustments: -300 superior age; -6512 superior GLA; +4000 inferior garage MLS COMMENTS: Turnkey single family home with lots of updates! Great starter home or investment property.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				na			
Listing Agent Name							
Listing Agent Phone							
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$120,000	\$125,000
Sales Price	\$115,000	\$120,000
30 Day Price	\$105,000	--
Comments Regarding Pricing Strategy		
More value weight given to comps most closely matching subject criteria and after all variance adjustments considered.		

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



Street



Other

Listing Photos

L1 5164 Eastern Ave
Kansas City, MO 64129



Front

L2 7601 Sni A Bar Ter
Kansas City, MO 64129



Front

L3 7617 Sni A Bar Ter
Kansas City, MO 64129



Front

Sales Photos

S1 7618 E 52nd Ter
Kansas City, MO 64129



Front

S2 7509 E 52nd Ter
Kansas City, MO 64129



Front

S3 7630 E 52nd Ter
Kansas City, MO 64129



Front

ClearMaps Addendum

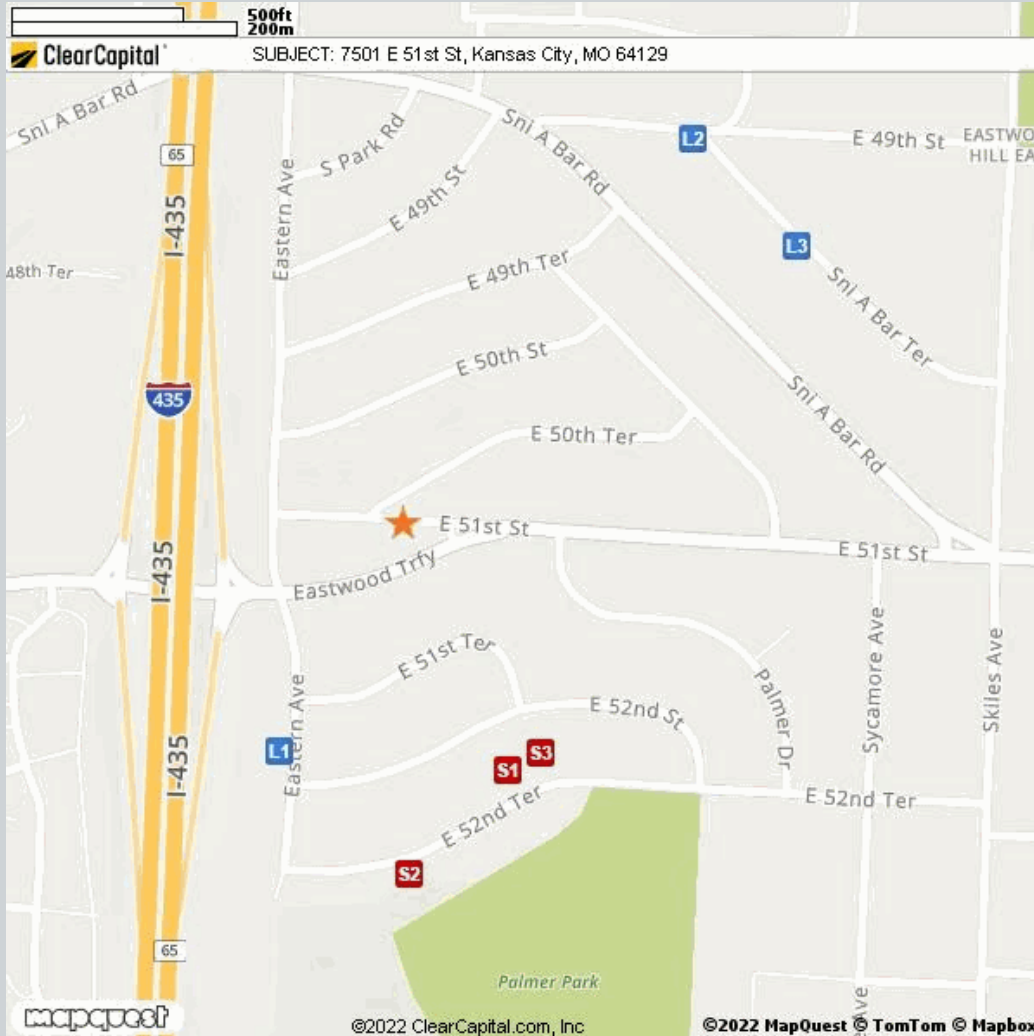
Address ★ 7501 E 51st Street, Kansas City, MO 64129

Loan Number 49966

Suggested List \$120,000

Suggested Repaired \$125,000

Sale \$115,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7501 E 51st Street, Kansas City, MO 64129	--	Parcel Match
L1 Listing 1	5164 Eastern Ave, Kansas City, MO 64129	0.17 Miles ¹	Parcel Match
L2 Listing 2	7601 Sni A Bar Ter, Kansas City, MO 64129	0.33 Miles ¹	Parcel Match
L3 Listing 3	7617 Sni A Bar Ter, Kansas City, MO 64129	0.33 Miles ¹	Parcel Match
S1 Sold 1	7618 E 52nd Ter, Kansas City, MO 64129	0.18 Miles ¹	Parcel Match
S2 Sold 2	7509 E 52nd Ter, Kansas City, MO 64129	0.23 Miles ¹	Parcel Match
S3 Sold 3	7630 E 52nd Ter, Kansas City, MO 64129	0.18 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.

*** 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

Broker Name	Karen Mehl	Company/Brokerage	KLM Company
License No	2001012511	Address	4008 S. Spring St. Independence MO 64055
License Expiration	06/30/2024	License State	MO
Phone	8162771914	Email	karenmehl@aol.com
Broker Distance to Subject	4.18 miles	Date Signed	05/18/2022

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.