

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	1630 Kay Drive, Florissant, MO 63031	Order ID	8229352	Property ID	32799727
Inspection Date	05/25/2022	Date of Report	05/25/2022		
Loan Number	50075	APN	07J240082		
Borrower Name	Catamount Properties 2018 LLC	County	St. Louis		

Tracking IDs

Order Tracking ID	05.25.22_BPO	Tracking ID 1	05.25.22_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	DONNIE W MILLER	Condition Comments Subject appears to be in average condition. Subject conforms to homes in the area. A positive external feature is that subject is located on a street low in traffic. A negative external feature is that homes are densely populated which limits privacy. Exterior repairs are paint to restore/refresh color and powerwash.
R. E. Taxes	\$1,361	
Assessed Value	\$15,560	
Zoning Classification	Residential 24R4	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$1,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$1,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Area is a mix of REO and fair market. Some homes show signs of deferred maintenance and distress. In addition, some homes are being renovated. There are a moderate amount of amenities in area like access to public transportation, discount stores and fast food restaurants. The school district is Ferguson-Florissant.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$88000 High: \$224000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1630 Kay Drive	904 Saint Ferdinand	955 Saint Jean St	545 Harrison St
City, State	Florissant, MO	Florissant, MO	Florissant, MO	Florissant, MO
Zip Code	63031	63031	63031	63031
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.60 ¹	0.54 ¹	0.98 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$90,000	\$129,900	\$119,000
List Price \$	--	\$85,000	\$129,900	\$119,000
Original List Date		04/21/2022	05/17/2022	05/15/2022
DOM · Cumulative DOM	-- · --	16 · 34	3 · 8	1 · 10
Age (# of years)	62	112	71	62
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 Ranch/Rambler	1 Story Bungalow	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	960	998	1,010	1,090
Bdrm · Bths · ½ Bths	3 · 1 · 1	4 · 1	3 · 2	2 · 1
Total Room #	6	7	5	5
Garage (Style/Stalls)	Carport 1 Car	None	Attached 1 Car	Detached 1 Car
Basement (Yes/No)	No	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	512	884	1,090
Pool/Spa	--	--	--	--
Lot Size	0.18 acres	.23 acres	.2 acres	.22 acres
Other	none	MLS#22024113	MLS#22029466	MLS#22030914

* 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 Pending 05/13/2022, Comp is superior in beds and basement and inferior in baths and age. Comp is similar in lot and GLA.

Listing 2 Pending 05/20/2022, Comp is superior in baths and basement. Comp has the same beds and similar GLA and lot.

Listing 3 Comp is inferior in beds and baths and superior in basement. Comp is similar in GLA and lot size. Comp has the same age.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1630 Kay Drive	1335 Saint Jean St	16 Saint Laurence Dr	1600 Kay Drive
City, State	Florissant, MO	Florissant, MO	Florissant, MO	Florissant, MO
Zip Code	63031	63031	63031	63031
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.22 ¹	0.02 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$90,000	\$100,000	\$150,000
List Price \$	--	\$90,000	\$100,000	\$150,000
Sale Price \$	--	\$90,000	\$100,550	\$135,000
Type of Financing	--	Cash	Cash	Conventional
Date of Sale	--	04/27/2022	05/19/2022	01/21/2022
DOM · Cumulative DOM	-- · --	5 · 34	2 · 21	45 · 56
Age (# of years)	62	73	72	62
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 Ranch/Rambler	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	960	716	932	1,103
Bdrm · Bths · ½ Bths	3 · 1 · 1	2 · 1	3 · 1	3 · 1
Total Room #	6	5	5	6
Garage (Style/Stalls)	Carport 1 Car	Detached 1 Car	Attached 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.18 acres	.17 acres	.17 acres	.18 acres
Other	none	MLS#22017015	MLS#22023062	MLS#21078685
Net Adjustment	--	+\$5,140	+\$1,380	-\$15,430
Adjusted Price	--	\$95,140	\$101,930	\$119,570

* 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** Comp is inferior in GLA and baths. Comp is similar in lot. Adjusted 1100 for age, 2440 for GLA, 1000 for beds, 1000 for baths, -500 for parking, 100 for lot.
- Sold 2** Comp is similar in GLA and baths. Comp has the same beds. Adjusted 1000 for age, 280 for GLA, 1000 for baths, -1000 for parking, 100 for lot.
- Sold 3** Comp is superior in GLA and inferior in baths. Comp has the same beds. Adjusted -1430 for GLA, 1000 for baths, -15000 for renovations.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject's tax card showed the last closing date of 02/26/2001 for \$66,000.			
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	\$105,000	\$106,000
Sales Price	\$100,000	\$101,000
30 Day Price	\$95,000	--
Comments Regarding Pricing Strategy		
Greatest weight was given to the sold comps as they represent most current selling trends of comps located in subject's direct area in subject's condition with similar property characteristics as the subject.		

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.
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Subject Photos



Front



Address Verification



Street



Other

Listing Photos

L1 904 Saint Ferdinand
Florissant, MO 63031



Front

L2 955 Saint Jean St
Florissant, MO 63031



Front

L3 545 Harrison St
Florissant, MO 63031



Front

Sales Photos

S1 1335 Saint Jean St
Florissant, MO 63031



Front

S2 16 Saint Laurence Dr
Florissant, MO 63031



Front

S3 1600 Kay Drive
Florissant, MO 63031



Front

ClearMaps Addendum

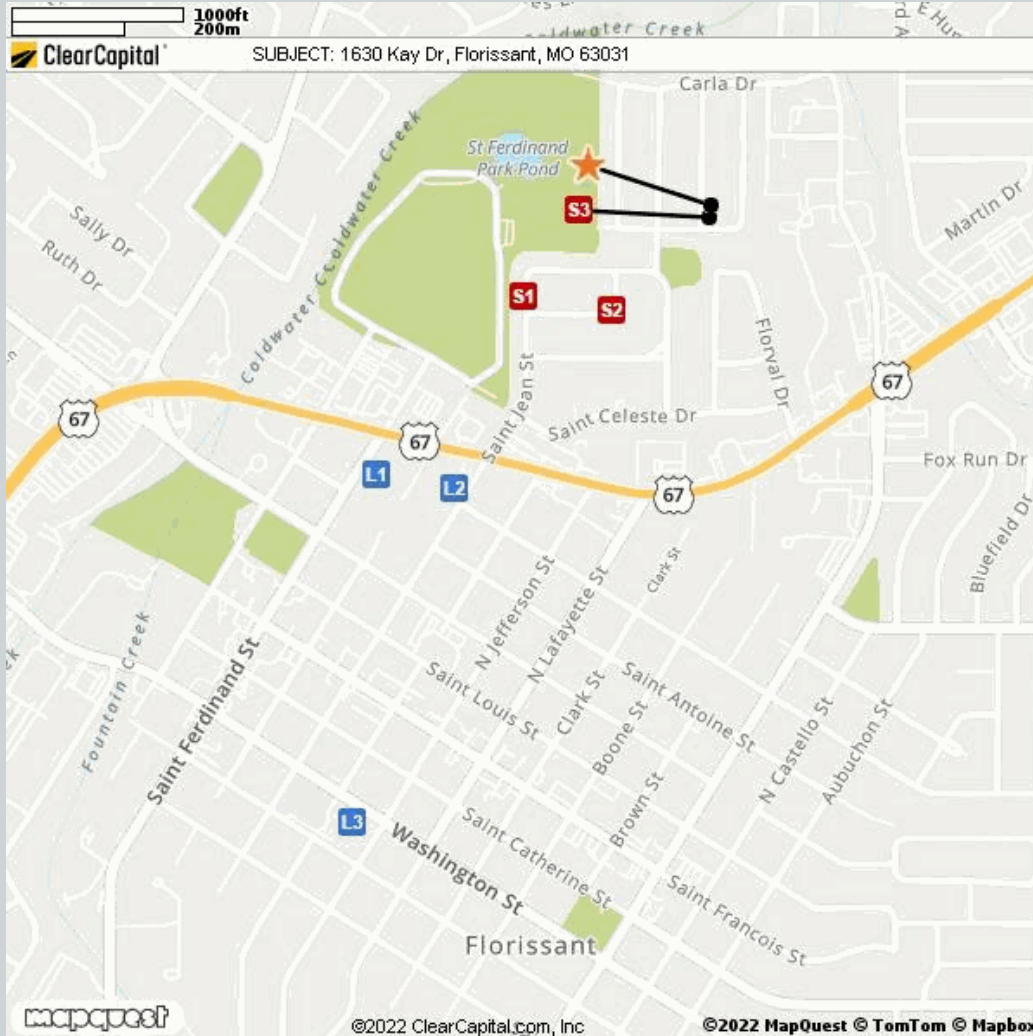
Address ★ 1630 Kay Drive, Florissant, MO 63031

Loan Number 50075

Suggested List \$105,000

Suggested Repaired \$106,000

Sale \$100,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1630 Kay Drive, Florissant, MO 63031	--	Parcel Match
L1 Listing 1	904 Saint Ferdinand, Florissant, MO 63031	0.60 Miles ¹	Parcel Match
L2 Listing 2	955 Saint Jean St, Florissant, MO 63031	0.54 Miles ¹	Parcel Match
L3 Listing 3	545 Harrison St, Florissant, MO 63031	0.98 Miles ¹	Parcel Match
S1 Sold 1	1335 Saint Jean St, Florissant, MO 63031	0.30 Miles ¹	Parcel Match
S2 Sold 2	16 Saint Laurence Dr, Florissant, MO 63031	0.22 Miles ¹	Parcel Match
S3 Sold 3	1600 Kay Drive, Florissant, MO 63031	0.02 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	Julia Roberts	Company/Brokerage	Opulence Way Realty
License No	2010041236	Address	7328 Esterbrook Dr. Saint Louis MO 63136
License Expiration	06/30/2022	License State	MO
Phone	3145879788	Email	jr.prettywoman@gmail.com
Broker Distance to Subject	6.55 miles	Date Signed	05/25/2022

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.