

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	11264 Saint Clement Lane, Saint Ann, MO 63074	Order ID	8519198	Property ID	33553043
Inspection Date	11/18/2022	Date of Report	11/21/2022		
Loan Number	50099	APN	12M620133		
Borrower Name	na	County	St. Louis		

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

Owner	THOMAS K WILKERSON JR	Condition Comments	
R. E. Taxes	\$1,474	<p>11264 Saint Clement Ln is a one story, framed, ranch style, sfr. 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 subject is in a subdivision that borders a golf course. I observed no required repairs from the exterior inspection. This home was listed on 06/27/22 at 100,000. The MLS describes, " Investor Opportunity &/or Handyman Special!! Seller is offering to Wholesale this property for a limited time period prior to rehab. Selling As-Is." This indicates, the home may be in need of significant work. There are no interior MLS photos and this is an exterior inspection. I placed the home in average condition and focused on homes in dated condition during comp selection.</p>	
Assessed Value	\$14,710		
Zoning Classification	Residential 72R1		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
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	
Local Economy	Stable	<p>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 44% owner occupied, 46% rentals and 11% vacant. The median DOM is 4. The subject is located in a suburban subdivision. The subject is in a subdivision that borders a golf course. The subject is located less than 2 blocks from a main road and commercial/ employment centers.</p>	
Sales Prices in this Neighborhood	Low: \$95,000 High: \$220,000		
Market for this type of property	Increased 4 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	11264 Saint Clement Lane	4048 Ashby Rd	4041 Ashby Rd	4404 Saint Leo Lane
City, State	Saint Ann, MO	Saint Ann, MO	Saint Ann, MO	Saint Ann, MO
Zip Code	63074	63074	63074	63074
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.34 ¹	0.33 ¹	0.46 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$99,000	\$125,000	\$85,000
List Price \$	--	\$99,000	\$125,000	\$85,000
Original List Date		11/08/2022	10/26/2022	11/02/2022
DOM · Cumulative DOM	-- · --	8 · 13	21 · 26	2 · 19
Age (# of years)	72	73	73	71
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Golf Course
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	816	792	792	792
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	3 · 1	4 · 2 · 1
Total Room #	5	5	5	0
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Detached 1 Car	None
Basement (Yes/No)	No	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	792	792	792
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	.14 acres	.16 acres	.12 acres
Other	--	--	--	--

* 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 I adjusted the comp for superior basement (-10,000), inferior bed count (+4000) The other features were similar to the subject.

Listing 2 I adjusted the comp for basement (-10,000), superior basement (-10,000) No other adjustments were required.

Listing 3 I adjusted the comp for inferior garage (+4000), superior basement (-10,000), superior bed count (-4000),

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	11264 Saint Clement Lane	4054 Cypress Rd	4524 Ashby Rd	4519 Ashby Rd
City, State	Saint Ann, MO	Saint Ann, MO	Saint Ann, MO	Saint Ann, MO
Zip Code	63074	63074	63074	63074
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.32 ¹	0.44 ¹	0.40 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$89,000	\$99,999	\$129,000
List Price \$	--	\$89,000	\$99,999	\$124,999
Sale Price \$	--	\$95,000	\$110,000	\$115,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/19/2022	08/26/2022	09/26/2022
DOM · Cumulative DOM	-- · --	1 · 36	1 · 37	23 · 59
Age (# of years)	72	73	71	71
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Golf Course
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	816	696	792	850
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	5	4	5
Garage (Style/Stalls)	Detached 1 Car	None	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	No	No	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	792	850
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	.12 acres	.23 acres	.13 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,760	-\$6,000	-\$6,000
Adjusted Price	--	\$100,760	\$104,000	\$109,000

* 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 | adjusted the comp for inferior garage (+4000), superior updated heating system (-5000), inferior bed count (+4000), inferior gla (+2760)

Sold 2 | adjusted the comp for superior basement (-10,000), inferior bed count (+4000) No other adjustments were required.

Sold 3 | adjusted the comp for superior appeal/ brick home (-10,000), inferior bed count (+4000)

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
06/27/2022	\$100,000	--	--	Cancelled	07/13/2022	\$100,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$104,000	\$104,000
Sales Price	\$101,000	\$101,000
30 Day Price	\$95,000	--
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 653-979 sq. ft. (20%) I used an age range of 50-94 years (30%) I looked at all one story homes that have sold in the last 6 months. The search produced 8 sales that ranged from 95,000-142,500. I used 3 non updated sales in the same subdivision. **Proximity and condition were a high priority in comp selection** I used the same search to look for similar active listings. I found 6 listings in a 1 mile radius that ranged from 85,000-155,000. I used the sales list comps at the low end of the market. Value is a fair market value. Based on the recent MLS listing of the subject, I focused on comps that were in non updated condition. I used comp at the bottom of this market and valued the subject in line with comps that need updates. **There is a prior report with a higher value. The subject was listed since that valuation.** It was listed as, "Investor Opportunity &/or Handyman Special!! Seller is offering to Wholesale this property for a limited time period prior to rehab. Selling As-Is." I strongly recommend an interior inspection to help determine the amount of repairs that may be need. As this is an exterior inspection, I placed the subject in average condition and valued the subject at the low end of value in the area.</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

Listing Photos

L1 4048 Ashby Rd
Saint Ann, MO 63074



Front

L2 4041 Ashby Rd
Saint Ann, MO 63074



Front

L3 4404 Saint Leo Lane
Saint Ann, MO 63074



Front

Sales Photos

S1 4054 Cypress Rd
Saint Ann, MO 63074



Front

S2 4524 Ashby Rd
Saint Ann, MO 63074



Front

S3 4519 Ashby Rd
Saint Ann, MO 63074



Front

ClearMaps Addendum

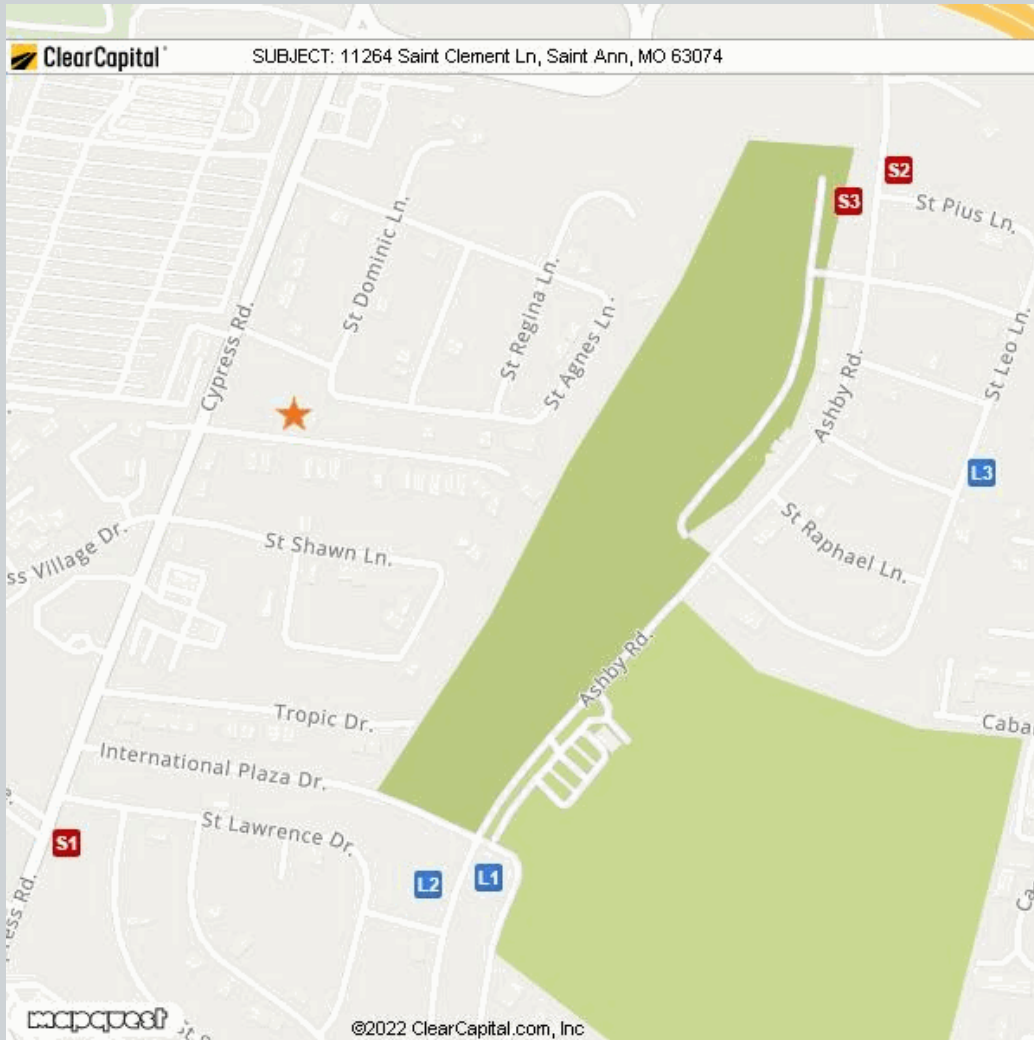
Address ★ 11264 Saint Clement Lane, Saint Ann, MO 63074

Loan Number 50099

Suggested List \$104,000

Suggested Repaired \$104,000

Sale \$101,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	11264 Saint Clement Lane, Saint Ann, MO 63074	--	Parcel Match
L1 Listing 1	4048 Ashby Rd, Saint Ann, MO 63074	0.34 Miles ¹	Parcel Match
L2 Listing 2	4041 Ashby Rd, Saint Ann, MO 63074	0.33 Miles ¹	Parcel Match
L3 Listing 3	4404 Saint Leo Lane, Saint Ann, MO 63074	0.46 Miles ¹	Parcel Match
S1 Sold 1	4054 Cypress Rd, Saint Ann, MO 63074	0.32 Miles ¹	Parcel Match
S2 Sold 2	4524 Ashby Rd, Saint Ann, MO 63074	0.44 Miles ¹	Parcel Match
S3 Sold 3	4519 Ashby Rd, Saint Ann, MO 63074	0.40 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	13.12 miles	Date Signed	11/18/2022

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.